

3 Nov 1801

We have had a much greater crowd & bustle today than what you saw this day sennight - it is just 3 o'clock - and there are still 70 People in the Tellers office - This business my friend is no joke - Scott is to take his Station there tomorrow and we must have another hand in Blair's place - but it will be a long time before such new hands can be expert in telling enclosed is a letter from John's Father - you may make out the Bond of Security and send it direct to him - I mentioned the sum to be £1000 - as I think that was the sum you mentioned to me Cunningham had found Security for your retrenching Plan has been in my head all night and I am still clear that any sudden violent measures do great mischief altho the object if attainable in a gradual way is to me at least most desirable - two expedients have occurred to me - there are a number of most respectable houses who are very heavy upon us but who are not Bank Proprietors and who from the nature of their business are of little use to the Bank further than giving us most undoubted Bills to discount such are G & R Dennistoun & Co - Macmillan Stewart & Co (this the latter to be sure give us most undoubted Bills on London) Robert Bogle Junior, Hamilton & Garden & Co, Corbett Russell & Co and several more such. How would it do to write these people that after 3 months they would get no discounts and that we should be glad they would withdraw their account from us. This would reduce our advance a very large sum, but no doubt it would also withdraw from us a great proportion of the most solid paper that comes into our hands.

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

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3 November 1801

We have had a much greater crowd and bustle today than what you saw this day sennight. It is just 3 o'clock, and there are still 70 people in the Tellers' office. This business my friend is no joke. Scott is to take his station there tomorrow and we must have another hand in Blair's place, but it will be a long time before such new hands can be expert in telling. Inclosed is a letter from Scott's father. You make out the Bond of Security and send it direct to him. I mentioned the sum to be £1000, as I think that was the sum you mentioned to me Cunningham had found Security for. Your retrenching plan has been in my head all night and I am still clear that any sudden violent measure would do great mischief altho the object if attainable in a gradual way is to me at least most desirable. Two expedients have occurred to me. There are a number of most safe and respectable houses who are very heavy upon us but who are not Bank proprietors and who from the nature of their business are of little use to the Bank further than giving us most undoubted Bills to discount. Such are G&R Dennistoun & Co, McNeil Stuart & Co (though the latter to be sure give us vast sums on London) Robert Bogle Junior, Hamilton & Garden & Co, Corbett Russell & Co and several more such. How would it do to write these people that after 3 months they would get no discounts and that we should be glad they would withdraw their account from us. This would reduce our advance a very large sum, but no doubt it would also withdraw from us a great proportion of the most solid paper that comes into our hands.

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

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Another expedient I have thought of – you remember the effect produced by shortening the dates of Bills discounted by us from 4 to 3 months after we had given 3 months' warning. How would it do after the same warning to reduce the time of all Bills on Glasgow Edinburgh or London from 3 months to 2 months – and so conform to the practice of the Bank of England.

Think of all these things and say what is to be done. It grieves me to see the amount of Bills discounted so much extended, but I cannot help it. The number of Bills given in this morning was prodigious – and though the first week of the month I see only 43m coming in this week, so that there will be no reduction as I expected. There must be a large sum next week.

Archie Hamilton wrote me this morning that he was still without large notes from the Old Bank, but to save our counting small notes he sent 5 bundles of them of £600 each sealed and begged I would send him £3000 of our larger notes to pay away, and he should take up these bundles from us tomorrow forenoon with our notes. I have done this, but it is an awkward kind of business. Is there no getting that B--ch to do as others do.

The Tellers' room not clear till a quarter after 4. It is now quarter from 5 and I go upstairs to dinner and a nap.

RSM

3 November 1801

Wm Simpson Esq

P

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A letter
3 Nov 1801
Archie Hamilton
The Tellers' room not clear till a quarter after 4 - it is now quarter from 5 and I go upstairs to dinner and a nap

Wm Simpson Esq

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4 Nov 1801

Your retrenching plan makes me smile as it puts me in mind of that which you remember was proposed at Whitburn Anno 93 - to give the People 3, 6, or 9 months is giving them full warning and doing the thing gradually to be sure - but merely telling them as we meet with them that we are to reduce their discounts, without fixing a particular day when the Reduction is to take place would be of no avail - twenty times have I told these great houses that are heaviest upon us, that it was impossible we could go on doing such large Sums for them - that they must retrench or their Bills would certainly be returned - but they always laughed at the Idea talked of the goodness of their Paper - the great Sums of London Bills they gave us - the Powers of the Bank and that its money could not be better laid out etc. - in short all my speaking has had no Effect - nothing but doing - and just returning their Bills in consequence of a general measure, will convince them that we are in earnest - now this should only be done after giving due warning 3 or 4 months I should think sufficient, and it should be done with some solemnity - if you are averse to circular letters, a Placard should be put up in the Tellers Office saying that after such a Day the Measure should take place - this was what we did when we reduced the time from 4 to 3 months, and if we had not done so I am assured we never could have carried that Measure - whatever measure is resolved upon must be really in general for you can easily see it would be a most painful Situation for us to be in, and to expose the Bank to much ill will, were it left entirely to us to discount for particular houses of equal solidity more or less than the Sums they have been accustomed to have - that is to be putting too much upon our discretion and give occasion for many complaints

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

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4 November 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, 4 November 1801

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Page 2 of 2

I see you are not pleased with Wyndham's speech. I only wish he and Lord Grenville may not be in the right. Leaving the French Republic in possession of Holland, Belgium, Switzerland etc without any restraint seems to me to hold forth a dark prospect to Britain. I cannot conceive how Billy will be able to defend the Peace upon his Principles unless he admits dire necessity is the only ground upon which it can be defended, which you see Addington disclaims.

It's well the Government of the world is in better hands than ours and we must leave it there.

3 o'clock - the office chock full and in comes a man to pay two acceptances with £600 - all in Bank of Scotland small notes can anything be more provoking. Cunningham brings me in £300, all East Country small notes brought by another man to pay a balance. I have made a work about it but can we refuse any notes in payment of a Bill?

RSM

4 November 1801

Wm Simpson Esq

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Adm
4 Nov 1801

Wm Simpson Esq

NatWest Group

5 Nov 1801

You are very good in leaving much to our discretion - but the difficulty is how to exercise that discretion without on the one hand disoblising and losing some of our best and most safe and respectable customers, or on the other carrying the Bank's advances beyond its powers - and I own I wish much better to have a clear Plan of Retrenchment laid down to us as by Order of the Directors and so notified to take Effect at a fixed Period - this would let the People see what they were to expect that they might prepare and arrange their matters accordingly - and it would prevent all complaints if not against the Root at least against the Branch - you must just lay the heads of the wise men of the east together and try to chalk out such a Plan - you have now all my Ideas upon the Subject -

Poor Scott over fatigued I believe with his yesterday's work, is so much indisposed to day that he is not able to come out - I hope however he will be well in a day or two - his cash balanced last night to 2/3d - might you not as well send his Bond direct to his father and let him return it after being subscribed there to his son - By all means send for Stow's friend and after drilling him a week or two and seeing if there is anything in him send him to us. We shall make him 4th Teller, and will easily get quit of Blair, but I really believe we must have another hand to the Accomptant's office. We would need one just to keep up the interest in the progressive ledgers and settle the deposit accounts which are continually interrupting the other lads - and the two cash books and all the Bills on Edinburgh and London being over wrote in the Accomptant's office with the entries of the orders and receipts takes them up fully. I always grudged to think that every receipt and payment must be seven times wrote over, and yet I do not see how it is possible to save that trouble and be correct.

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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 November 1801

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5 November 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, 5 November 1801

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I hope Mrs Ingram's Bill is right. She had desired Edward to give her the money as a receipt to you, but when he had made out the receipt she was very angry and told him that was not what she meant, but a receipt to Bob, so when she called us found she meant to draw a Bill on him.

Have you done anything with the Bill on Tatloch London. Our attorney at Liverpool writes that he has entered our claim upon Preston & Co's estate there and desires power of attorney which we have sent him to enable him to draw the dividend for us. He has sent us an acceptance of Pownal one of the partners of Cromie & Co (supposed a man of property) for the amount of the £300 returned Bill on them with charges – payable in London 1 February. If this Bill proves good it will make us right there.

Bob Graham has just called with the letter from his brother's house at Liverpool by which I am sorry to see an acceptance of theirs per £800 for Duncan & Co will be returned. They send a letter of Heywood & Co their Bankers acknowledging that the money had been put into their hands 17 October and the error was in their advices to James Dennison. I hate these mistakes. Bob is to take up the Bill.

A letter is lying here for Robert Allan directed to our care. I suppose he must be here and I wonder he does not call for it.

RSM

5 November 1801

Wm Simpson Esq

P

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Handwritten signature: Wm Simpson Esq

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6 Nov 1801

I see you was better engaged than writing Ps yesterday - so I shall have little to say to you today - Robert Allan called in it seems he has been 2 months absent and mostly in Ireland - he must surely be in the way of getting money there - but I know not how - he says our Bank stock will rise freely and has laid a bottle of rum with me that the next sale will be above 190 - I wish it may be so and that I see all our proprietors here out without loss - this funding the Exchequer Bills I see has brought down the stocks - before all is wound up I am mistaken if they do not fall more - we have drawn much on London today and two Bills were desired one by G & R Dennistoun & Co £1700 - the other by McInney Parker & Co £2300 - both at 7/d sight as a particular favour. I hesitated and would not have given them for such large sums if it had not been that when a large Bill of that kind was called for when you was here I think Mr R desired we might give it. McInney & Co are a very respectable house connected with Demerary they have generally a large sum in our hands and very seldom indeed require any discounts - we have drawn small Bills on London for about 10m - let me know if we shall draw freely at 7/d st. William Pinkerton has just called with a clerk of his brother Thomas who has brought down a letter of licence for Thomas to be subscribed by the Creditors here. It is a paper that would take an hour to read. Archie Graham has read it and proposes some additional clause. I have told them that I suppose our gentlemen will agree to our subscribing the paper when approved of and subscribed by Mr Graham. A dividend of 2 or 3/ is to be paid immediately by Thursday. William has 6/4 per £ ready and expects by a loan next week to get as much more as will pay up 10/ per £.

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

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6 November 1801

I see you was better engaged than writing Ps yesterday. So I shall have little to say to you today. Robert Allan called in it seems he has been 2 months absent and mostly in Ireland. He must surely be in the way of getting money there. But I know not how. He says our Bank stock will rise finally and has laid a bottle of rum with me that the next sale will be above 190. I wish it may be so and that I see all our proprietors here out without loss - this funding the Exchequer Bills I see has brought down the stocks. Before all is wound up I am mistaken if they do not fall more. We have drawn much on London today and two Bills were desired one by G & R Dennistoun & Co £1700, the other by McInney Parker & Co £2300, both at 7/d sight as a particular favour. I hesitated and would not have given them for such large sums if it had not been that when a large Bill of that kind was called for when you was here I think Mr R desired we might give it. McInney & Co are a very respectable house connected with Demerary they have generally a large sum in our hands and very seldom indeed require any discounts. We have drawn on all 23 Bills on London today amount 10m. Let me know if we shall draw freely at 7d st. William Pinkerton has just called with a clerk of his brother Thomas who has brought down a letter of licence for Thomas to be subscribed by the Creditors here. It is a paper that would take an hour to read. Archie Graham has read it and proposes some additional clause. I have told them that I suppose our gentlemen will agree to our subscribing the paper when approved of and subscribed by Mr Graham. A dividend of 2 or 3/ is to be paid immediately by Thursday. William has 6/4 per £ ready and expects by a loan next week to get as much more as will pay up 10/ per £.

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Mr Ewing's Clerk has paid the Arms Bank Guinea note
I have called three times in the evenings (the only time I can
call on any body) for Archie Graham to know what he
is doing about the Box - but never found him - I
shall call again this night

Pray is the Roof not on yet! I think your architect
has been wondrous slow in his operations - its pity but you
had not only the Roof but the Plastering over before the
winter frosts - that all may be habitable in May next
Did Mrs Simpson approve of your Ham bargain - I hope
it is good - when you want more let me know

Wm Simpson Esq

I hope you have minded the Silver today for I have just
given out the last Bag -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 6 November 1801
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I hope you have minded the silver today for I have just given out the last bag.

RSM
6 November 1801

Wm Simpson Esq
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7 Nov 1801

There were rather too big Bills returned today - but both were immediately taken up - I am glad Fraser is so well pleased with his situation - he seems to be a good quiet lad but still slow - it takes him a long time to write the states on the Bank letter - he comes back from his dinner to do this before I go up to mine - and it is always after 6 before I get the letter to close - but I hope he will soon become more expert - Scott returned to his station yesterday - he is short £5 - Peterkin & Cunningham are also short some pounds each there are vexing things - but such were the mobs on Tuesday & Wednesday that it is not to be wondered at - I hope the sums will cast up again.

In comes Mr Dale & Mr Owen to announce Mrs Owen being safely delivered of a son!

I see your friend Mr Allardyce is gone. I suppose the Bank of England will not regret it.

Little King wonders what is become of his dollars.

I have just seen Archie Graham. He had been with the coach proprietors who seemed resolved to carry our Box - but startle about the Security and wanted to know if they were to find for the whole sum. I understood that they were only to become bound for £1000 to each of us if that much or more was in the Box.

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

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7 November 1801

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9 Nov 1801

I was with Mr Graham & Burns of the Black Bull this morning
 the latter is clear for taking the Boxes - and expected to get his Partners
 to fix it immediately - the plan we proposed was that a strong case
 should be made under the seat in the coach - which would just hold
 the Box - that the Thistle Box yours should be made exactly to fit
 that case - that each of us should send and receive a Box three
 days in the week alternately so that theirs yours and be different
 days and only one Box in the coach at a time - that the Guard
 should have the Key of the case that he might have access to the
 Box in case the Coach should break down which frequently happens
 when they must take a Post chaise - that the Proprietors should
 be bound to each of us for £1000 - to make good their loss if the
 Box is so much or more - and that each of us should
 pay £50 - Mr Graham £25 - for himself and as much for
 the Paisley Bank who he supposes will have no objection
 Let me know if you approve of this Plan

I wonder you know Palace with you completed - it
 is most provoking not to have the Roof & Plaster
 over before winter - so as you might have the prospect
 of enjoying the premises next Spring -

Stocks seem to be dropping - Archibald Graham tells
 me his Partner Rob Scott writes him the
 Exchequer Bill holders will not agree to Mr Addington's Terms - (and
 that the latter has declared to a deputation we waited
 on here that 20 millions will be sufficient to liquidate
 all the public debts and completely wind up the war
 I suppose the funded Exchequer Bills is included in this - if
 so the sum is less than we expected - but where
 is the additional million of Taxes to come from?

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

RB/837/446
 Page 1 of 2

9 November 1801

I was with Mr Graham and Burns of the Black Bull this morning. The latter is clear for taking the Boxes, and expected to get his partners to fix it immediately. The plan we proposed was that a strong case should be made under the seat in the coach, which would just hold the Box, that the Thistle Box and ours should be made exactly to fit that case, that each of us should send and receive a Box 3 days in the week alternately so that theirs and ours would be different days and only one Box in the coach at a time, that the guard should have the key of the case that he might have access to the Box in case the coach should break down which frequently happens when they must take a post chaise, that the proprietors should be bound to each of us for £1000, to make good that sum if the loss should be so much or more, and that each of us should pay £50. Mr Graham £25 for himself as much for the Paisley Bank who he supposes will have no objection. Let me know if you approve of this plan.

I wonder you have patience with your architect. It is most provoking not to have the Roof & Plaster over before winter, so as you might have the prospect of enjoying the premises next spring.

Stocks seem to be dropping. Archie Graham tells me his partner Rob Scott writes him the Exchequer Bill holders will not agree to Mr Addington's terms, and that the latter has declared to a deputation he waited on here that 20 millions will be sufficient to liquidate all the public debts and completely wind up the war. I suppose the funded Exchequer Bills is included in this. If so the sum is less than we expected, but where is the additional million of Taxes to come from?

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Willie will probably call on you about the term for £150
and I am to give him out of my deposit acct to assist
in paying my nephew's debt till his land sell - you may
just take his order to debit SM&D with it - how
vexing nobody will offer for these lands -

The great quantity of notes you brought us are nearly gone
only 4m 20/ and 2m 21/ left in the chest - I doubt
you will have to send west a supply to carry us thro
the term - all the £100 notes are gone - I wish we
had 20 or 30m of them - It will give Mr More much
concern to hear that his friend Dr Nimmo died of a
fever yesterday morning - Annie Dale doing well

Recd
9 Nov 1801

Wm Simpson Esq

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

RB/837/446
Page 2 of 2

Willie will probably call on you about the term for £150 which I am to give him out of my deposit account, to assist in paying my nephew's interest till his land sell. You may just take his order to debit SM&D with it. How vexing nobody will offer for these lands.

The great quantity of notes you brought us are nearly gone only 4m 20/ and 2m 21/ left in the chest. I doubt you will have to send west a supply to carry us through the term. All the £100 notes are gone. I wish we had 20 or 30m of them. It will give Mr More much concern to hear that his friend Dr Nimmo died of a fever yesterday morning. Annie Dale doing well.

RSM
9 November 1801

Wm Simpson Esq
P

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10 Nov^r 1801

Reid of the Tontine has been with me about the Box - he is one of the Proprietors of the Coach - he says the Partners have been talking about it - and they are willing to go into the scheme - but cannot think of becoming bound for more than £500 - so that if there should be a Robbery they would get back their money in 5 years by their Allowance - they will not he says engage otherwise - what do you say to this? I am really uneasy at the large sum sent you in today's Box by Mrs Watson - you must try to find some person to bring us west a large supply this week - I gave Peterkin the last large Note out of the Chest this morning - Things go in such an extensive Scale here now that we would need to be fed from the root almost every week. We have had a severe conflict today. A vast number of Bills given in and a vast number refused, which brought a great deal of backwater upon me. It was a painful seat for some hours. I often wished you and our Father had been at my lug to see how you would have looked when a good man brought back an undoubted Bill which had been refused a second time, but I see about 2m of that backwater has been passed this forenoon. We have 50m coming in this week - another action continues to see well - but he is to be Robert after the Fathers Father - when the Coach Proprietors come to a point I will desire them to give in a written proposal to be sent you on the most regular way of settling the business

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

RB/837/447

Page 1 of 2

10 November 1801

Reid of the Tontine has been with me about the Box. He is one of the proprietors of the coach. He says the partners have been talking about it, and they are willing to go into the scheme, but cannot think of becoming bound for more than £500, so that if there should be a robbery they would get back their money in 5 years by their allowance. They will not he says engage otherwise. What do you say to this? I am really uneasy at the large sum sent you in today's Box by Mrs Watson. You must try to find some person to bring us west a large supply this week. I gave Peterkin the last large note out of the chest this morning. Things go in such an extensive scale here now that we would need to be fed from the root almost every week. We have had a severe conflict today. A vast number of Bills given in and a vast number refused, which brought a great deal of backwater upon me. It was a painful seat for some hours. I often wished you and our Father had been at my lug to see how you would have looked when a good man brought back an undoubted Bill which had been returned and told me that he could not make his payments without it. Still many such have been refused a second time, but I see about 2m of that backwater has been passed this forenoon. We have 50m coming in this week.

Mother and son continue to do well, but he is to be Robert after the Father's Father.

When the coach proprietors come to a point I will desire them to give in a written proposal to be sent to you on the most regular way of settling the business

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and this I suppose they will do if you agree to the £500
Security - it will be very convenient to get most our
supplies from you in this way -
What Robert Baillie was it that paid you £10 -
for us? we have heard nothing more about it -
The Tellers come to tell me they will not
get through the term if I don't give them some
notes -

R.S.M.
10-Nov-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, 10 November 1801
RB/837/447
Page 2 of 2

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RSM
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11 Nov 1801

What a Bustle we have had today - you can't imagine
what a number of country bodies were settling their deposit
Receipts - and you see what London Paper has come in
what Effect the Peace will have upon this Trade of
ours I know not - but I hope and wish it may be
reduced by it - our notes have carried us through
but in consequence of what I wrote you I am
looking for a supply - poor Scott I fancy is
repenting his desire to be a Teller - he is short
£11 - and I wish this day may not have made
it more - I say to the Coach Proprietors
tell I know what you say to the £500 Security
I am glad you think we shall get cheaper Beef
but I doubt much the Farmers will keep it up
they fall upon many Pretences to raise their
article - but are not so ready to let it down -
- best regards to President Duncan when
you see him and bid him tell you as how
I am like to be put out of a Succession by
an Entail and say I feel much obliged by the
friendly Interest he takes for me in that matter - but
it is clear wealth was never intended for my family
and I have no doubt some times as we shall be as well
without it -

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

RB/837/448

Page 1 of 2

11 November 1801

What a bustle we have had today - you can't imagine what a number of country bodies were settling their deposit receipts. And you see what London paper has come in. What effect the Peace will have upon this Trade of ours I know not, but I hope and wish it may be reduced by it. Our notes have carried us through but in consequence of what I wrote you I am looking for a supply. Poor Scott I fancy is repenting his desire to be a Teller. He is short £11, and I wish this day may not have made it more. I say 0 to the coach proprietors till I know what you say to the £500 Security. I am glad you think we shall get cheaper beef but I doubt much the farmers will keep it up - they fall upon many pretences to raise their article, but are not so ready to let it down. Best regards to Director Duncan when you see him and bid him tell you as how I am like to be put out of a succession by an entail and say I feel much obliged by the friendly interest he takes for me in that matter. But it is clear wealth was never intended for my family and I have no doubt since it is so, we shall be as well without it.

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Bob Baillie's man has called for the £10

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

RB/837/448

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Bob Baillie's man has called for the £10.

RSM

11 November 1801

Wm Simpson Esq

P

RSM
12 Nov 1801

Wm Simpson Esq
P

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12 Nov 1801

Upon receiving yours this morning I ran to Archie Graham and thought to have settled the Box Business as he was satisfied with the £500 Security to him and the Paisley - but upon calling next at Burns of the Black Bull - I found there was no bringing the proprietors to any terms - but told me there were 8 of them (and most of them) and not agreed to give any Security at all - they are great fools - but that matter is quite off - which I am sorry for as I really think our Risk is far too great at present - It occurred to me that the Union Berwick Shipping Company whose warehouse is just behind our Bank and who send carts to Edin every day, might perhaps undertake to find as there are a number of People here at Edin & Berwick concerned who should have pretty good Security - Stuart Campbell & Co and Menzies & Anderson are Partners - I have had a conversation with Robert Stuart he thinks £100 a year would be an object to them, and as they send several carts to Leith every day that a place might be fitted up in them for the Box to be delivered and taken up daily by the carter as he passed. I desired him to consult and write Menzies to call on you so see if you and he can chalk out any Plan for if you cannot I know not what is to be done - Mr Graham will give us in any Plan you may adopt - It is very true we had 103m on Monday night but it is also true that it is almost all gone - Peterkin tells me that after getting 4m of our large notes from the Thistle he has only 2m left, and Cunningham and Scott have no more than they need themselves. We shall no doubt get back a good sum from the Banks at the Exchange tomorrow. There is just 1m of 20/ and 2m of 21/ notes left in the chest. Surely these small notes have not all gone to Edinburgh. You make very light of my backwater. I wish I could send it upon you. Edward says he sent the key in Tuesday's Box. I wish I heard of its being safe with you. Mind the silver, or we shall stop payment. That James Campbell must be an odd man a wrongheaded writer the most troublesome of all beings - I have told the indorser. The last boy was David and he died how you pun

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

RB/837/449

Page 1 of 2

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Walter Logan is to pay me the dividends tomorrow - he is
taken up today with a meeting of his Committee

As 739
740 } sent by the Box
741
742

R. S. M.

12 Nov 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 November 1801

RB/837/449

Page 2 of 2

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13 Nov 1801

Many thanks for your sympathy my dear friend - you really seem to feel it more than I do - for I cannot say I am the least disconcerted by it - not so much I am sure as I have been by many a plaguing thing in the office - it's all right - but Cunningham would have been a fool if he had not sold when he could. Gibson cannot be blamed for taking a good bargain when he could get it, and my posterity seeing it was not appointed for them by Providence will be better without it. However I have wrote Sandy Duncan not to let my family be cut out of their right by neglect, and it is a great satisfaction to me to devolve the whole on his friendship and judgement. I will not grudge 50 or £100 to have the sanction of the court for depriving me of the succession, and then shall not be exposed to any unpleasant reflections afterwards.

Robert Stuart in his slow way did not write Menzies & Anderson till this day - he & his Partner Campbell were with me last night - they had been talking to the man who has the charge of their carts here, and they are very desirous to carry our Box - Bell their man who is a very discreet fellow sees no difficulty in it, but the cart's going to Leith and how to get the Box out of the heart of them brought up to Edinburgh, but Anderson will talk to you about it. I was talking to them of erecting a light waggon to go there in a day, and they seemed to relish the idea.

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14 Nov 1801

It is really provoking these Coach Proprietors who are such
 blockheads - might you not try if the Edin ones would undertake
 the business at their own Risk - I am sure in 6 hours of
 daylight there would be next to no risk - I shall be at
 Reid again - so your architect has driven you out of your
 house - I suppose to the Royal Bank - but he must be
 a doingless fellow if he cannot bring forward matters
 so as you may get comfortable possession of the premises
 next spring, considering what fine weather we have had
 You think more of the Bonnington business than I do
 but I am much obliged by the kind interest you take
 in it - Director Duncan I well know will do his best
 for me and Mr Barrick should not be on better hands
 but shall see what parley make this says to
 he owes me a lift - for his wicked attacks upon our
 only amicable course - little King is much pleased
 with the purchase of his dollars - above 5/ each he says -
 what a nuisance that old B--ch is - just now Leitch
 & Smith having an accept of £1030. to pay - sent the payment
 wholly in Old Bank small notes - and then they had just got
 up from Greenock in payment of debentures - that's the way Mr
 Dunlop their agent pays large sums - most of the Greenock people
 acceptances payable only in large sums - by large bundles
 of these small notes and generally sent up by the evening coach
 which comes in about 8 - can nothing be done to prevent
 them going on in this way?

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

RB/837/453

Page 1 of 2

14 November 1801

It is really provoking these coach proprietors would be such blockheads. Might you not try if the Edinburgh ones would undertake the business at their own risk. I am sure in 6 hours of daylight there would be next to no risk. I shall be at Reid again. So your architect has driven you out of your house. I suppose to the Royal Bank, but he must be a doingless fellow if he cannot bring forward matters so as you may get comfortable possession of the premises next spring, considering what fine weather we have had.

You think more of the Bonnington business than I do, but I am much obliged by the kind interest you take in it. Director Duncan I well know will do his best for me and the business could not be in better hands. We shall see what parley Malcolm Ross says to it. He owes me a lift, for his wicked attacks upon me in Gammell's cause. Little King is much pleased with the produce of his dollars - above 5/ each he says.

What a nuisance that old B--ch is - just now Leitch & Smith having an acceptance of £1030 to pay sent the payment wholly in Old Bank small notes, and these they had just got up from Greenock in payment of debentures. That's the way Mr Dunlop their agent pays large sums. Most of the Greenock people's acceptances payable in Glasgow are paid in this way, by large bundles of these small notes and generally sent up by the evening coach which comes in a little before 8. Can nothing be done to prevent them going on in this way?

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I have been running after Reid - but cannot find him
I met Archie Graham who is very anxious to have some
settlement for the Boxes - he thinks if the coach Proprietors
will not agree that Messrs M & Co may find it worth while
to establish a light waggon to go there in a day.

R.S.M.
14 Nov 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, 14 November 1801

RB/837/453

Page 2 of 2

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RSM

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16 Nov 1801

I am afraid Sir James will be laughed at for giving up his Bargains so quickly - it's pity he cannot buy a good Estate and enjoy and keep it for his family - I suppose Fuller has purchased on speculation as he surely has not money to keep it - As to the Sale of Bonnington I see no difference between the Buyer & Seller - if the Transaction was just & legal, neither of them are blameable for taking the advantage the Law gave them - I wish to view the conduct of both without light - but if there was any thing unfair or contrary to Justice in it - the only difference between them was that the one was the Thief the other the Recipient - the Property seems to be thrown away and one cannot help regretting that the money made by the worthy Entailers should be taken from them it was intended for, and dissipated in the most graceless manner as will now be the case - I see I am involved in a deep Law plea - the last thing I wished or expected was having no doubts as to my duty and no disagreeable feelings towards any of the Parties concerned, I think I shall enjoy a perfectly tranquil mind in leaving the Result to the ordering of a kind Providence - I saw Reid on Saturday night he said that what discouraged the Coach people from taking our Box was that there was so many of them, the £100 would only bring about £9 to each and that was a trifle for the Security required - I suggested that he and Drysdale with one or two more might undertake it and get the whole £100. He seemed to relish this proposal, was to talk to Bain about it another proprietor - he told me today that he had been twice calling for Bain but did not find him, so that the matter stands -

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

RB/837/455

Page 1 of 2

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As James Dennistoun sends me the £81.10 to remit Jas Dundas and he may not have wrote him, pray let him know of it.

A Porter came with the bags this morning from Mr Smith. I have not seen himself. Our Tellers have been so busy they have not had time to count over the small notes, but will do it tomorrow afternoon. It will be late this night before we get the balance over. We had a great deal of transactions of one kind and another today, from 10 to 4 I do not think there was 5 minutes when I had not to sign a Bill or receipt or receive a London Bill. You see what a number of foreigners have come on.

You will see in the news papers remarks upon a paper in the Courant about opening the distilleries. It is wrote by Con Corbett and will make you laugh - he sends it to Edinburgh tonight.

Sorry I am just now to hear that a valuable ship from Trinidad is lost in Ireland in which poor G King had £2000 - not insured.

Handwritten notes and signatures:

Wm Simpson Esq

Edinburgh

16 Nov 1801

Wm Simpson Esq

P

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RB/837/455
Page 2 of 2

As James Dennistoun sends me the £81.10 to remit Jas Dundas and he may not have wrote him, pray let him know of it.

A Porter came with the bags this morning from Mr Smith. I have not seen himself. Our Tellers have been so busy they have not had time to count over the small notes, but will do it tomorrow afternoon. It will be late this night before we get the balance over. We had a great deal of transactions of one kind and another today, from 10 to 4 I do not think there was 5 minutes when I had not to sign a Bill or receipt or receive a London Bill. You see what a number of foreigners have come on.

You will see in the news papers remarks upon a paper in the Courant about opening the distilleries. It is wrote by Con Corbett and will make you laugh - he sends it to Edinburgh tonight.

Sorry I am just now to hear that a valuable ship from Trinidad is lost in Ireland in which poor G King had £2000 - not insured.

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18 Nov 1801

I am glad Anderson has the view of establishing a light waggon and I shall say no more to Reid, till we see if it is set agoing. I think by taking light parcels and passengers, it would be a profitable concern and if it were to go thrice a week it would answer us very well -

I saw Archibald Graham last night - he is keen for the Reduction of the Int^l and thinks the other Banks will readily agree to it. Carrick has already reduced the Int^l to 3% - if the money does not lie for 6 months I told Mr Graham my difficulty in making the distinction between Accounts Current and money lodged - he said it was true the Banks had more advantage from the former - but they had also a great deal more trouble and he thought the holders of such accounts in getting interest from day to day even at 3% were very well off considering the trouble they gave, and the convenience they received, whereas these people who lodged money merely to draw upon the Int^l he thought should get 4% - if they allowed it to lie for a year he thought that should be the Rule - this at first perhaps it might be proper to make it only 6 months - I should have one objection to this plan, were there who lodged small sums with us - I was to make any objection - but a great proportion of them draw out a part once or perhaps twice in the year, or are making some addition to their sum - how are we to do with such people? I dare say we had a dozen of them upon us this forenoon some of them drawing out and some of them adding £10 or £20 to their sum - they are a great plague and interrupt the Accomptants sadly from their other work. Have you Stow's friend in training - send him west as soon as you can qualify him - there has been so much to do for some weeks that the interest accounts are falling back which I cannot bear. Poor Blair is so constantly employed in sorting small notes and gives such close attention and attendance that though he

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

RB/837/457

Page 1 of 2

18 November 1801

I am glad Anderson has the view of establishing a light waggon and I shall say no more to Reid, till we see if it is set agoing. I think by taking light parcels and passengers, it would be a profitable concern and if it were to go thrice a week it would answer us very well.

I saw Archie Graham last night. He is keen for the reduction of the interests and thinks the other Banks will readily agree to it. Carrick has already reduced the interest to 3% if the money does not lie six months. I told Mr Graham my difficulty in making the distinction between accounts current and money lodged. He said it was true the Banks had more advantage from the former, but they had also a great deal more trouble and he thought the holders of such accounts in getting interest from day to day even at 3% were very well off considering the trouble they gave, and the convenience they received, whereas these people who lodged money merely to draw and live upon the interest he thought should get 4%, if they allowed it to lie for a year. He thought that should be the rule, though at first perhaps it might be proper to make it only six months. I should have no objection to this plan were those who lodged small sums with us never to make any operations, but a great proportion of them draw out a part once or perhaps twice in the year, or are making some addition to their sum. How are we to do with such people? I dare say we had a dozen of them upon us this forenoon some of them drawing out and some of them adding £10 or £20 to their sum. They are a great plague and interrupt the Accomptants sadly from their other work. Have you Stow's friend in training - send him west as soon as you can qualify him. There has been so much to do for some weeks that the interest accounts are falling back which I cannot bear. Poor Blair is so constantly employed in sorting small notes and gives such close attention and attendance that though he

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not fit for being a principal Teller, I know not well how
we can spare him - Scott I am afraid is too apt to be
in a flurry for this office - good nerves and quickness I believe
are not more necessary in any station in the Kingdom
mind silver tomorrow - I should think Gibson &
Wilkie & King would hardly sleep sweetly on their Pillows - not
for making the Purchase but for taking such advantage
of the Seller - I hardly think they pay more than half
the value - if a poor sinner in a hurry to get money
by making a sale of RB Stock to you - would give you at 100
would you take it from him at that price? I am sure you would not.

18 Nov 1801

Wm Simpson Esq

Poor King is not so much to blame - he did not know his goods were
on board till within half an hour before the Arrive of the
Ship - had that Intelligence come an hour later his Insure
had been done - and what is very provoking he got Insured of 5 or 6000 the
week before being all the time was on board - and then the Underwriters
will not pay as it seems the Ship touched at Martinmas with the 8th and
provided as he did not provide against as he did not know it. His total loss I fear will be little
short of 3m but he says he can bear it.

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

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Page 2 of 2

not fit for being a principal Teller, I know not well how we can spare him. Scott I am afraid is too apt to be in a flurry for this office – good nerves and quickness I believe are not more necessary in any station in the Kingdom. Mind silver tomorrow.

I should think Gibson and Wilkie and King would hardly sleep sweetly on their Pillows – not for making the purchase but for taking such advantage of the seller. I hardly think they pay more than half the value. If a poor sinner in a hurry to get money by making a sale of RB stock to you would give it you at 100 would you take it from him at that price? I am sure you would not.

RSM
18 November 1801

Wm Simpson Esq
P

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20 Nov 1801.

I have the pleasure of seeing your Office - At I have
already told you Carrick was clear for the Reduction - he
too proposed that all the Banks should be consulted and
that it should be a general measure - and he thought they
would all agree to it - I am glad you think so well of
Stow's friend - my intention was that he should be our 4th Teller
but I fear it will never do to set him to that at
first and before he knew something of the faces of
the People - perhaps the best way will be to after he has
got a little training from you to let him work some
weeks in our drafts office so as he might see how
Business is and know something of the People coming
about us - let him be expert in calculating and
discounting Bills of Country money -

I have been scolding our Tellers for taking these mutilated
notes - My Man ^{of} them and cannot find the
pieces - but Cunningham thinks one this or last week
he marked on the back from whom he got it that he
might come back upon him for it if refused - will you
look if you see his getting upon any of them - I desire
the Man to take no more Berwick notes -

I shall see Corbett to night and tell him we will
take no more Bills on Leith if not payable in Edin
I always scruple about taking Bills on Leith but
I see if we should refuse them the People will not
know what to do - our small notes are nearly
done already - I gave the last ^{of} 20/ from the chest today
and only 5 or 6m larger remain in it.

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

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20 November 1801

I have no chance of seeing Adam Kerr, but I have already told you Carrick was clear for the reduction. He too proposed that all the Banks should be consulted and that it should be a general measure, and he thought they would all agree to it. I am glad you think so well of Stow's friend. My idea was that he should be our 4th Teller but I fear it would never do to set him to that at first and before he knew something of the faces of the people - perhaps the best way would be after he has got a little training from you to let him work some weeks in our Accomptant's office so as he might see how we went on and know something of the people coming about us. Let him be expert in calculating interest discounting Bills and counting money.

I have been scolding our Tellers for taking these mutilated notes. They know 0 of them and cannot find the pieces, but Cunningham thinks one this or last week he marked on the back from whom he got it that he might come back upon him for it if refused. Will you look if you see his jotting upon any of them. I have told them to take no more Berwick notes.

I shall see Corbett tonight and tell him we shall take no more Bills on Leith if not payable in Edinburgh. I always scruple about taking Bills on Leith but I see if we should refuse them the people would not know what to do. Our small notes are nearly done already. I gave the last thousand of 20/ from the chest today and only 5 or 6m larger remain in it.

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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 November 1801

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RSM

20 November 1801

Wm Simpson Esq

P

Observe the weight of your cheese is marked on each cabbick and the weight is Ayrshire viz 24 oz the pound.

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Robert
20 Nov 1801

Wm Simpson Esq
P

observe the weight of yr Cheese is marked on
each cabbick and the weight is Ayrshire viz
24 oz the pound

21 Nov 1801

I am glad you approve of my scheme for the Bank of England - we may divert ourselves with such Fancies as putting the Issues of Gold and the Export of Grain upon the same footing and really I see no good argument against it - but the wise men in the South see farther into these things than we do and will take their own way - we could not do well without an Edinburgh Paper to let us know how you are all going on - but one in the week would now satisfy me - however as Mr Ramsay is one of us and his Paper is certainly the best you may continue to send off the other - I have advised in it as found my former Miss Cunningham saying that it is just to herself ⁱⁿ ~~consequence~~ she thinks it necessary to assure you she knew nothing of her Mother's Sale of Bonington - that when he told her of the Sale they said he had used them very ill and his apology was that had he mentioned it to them they might have prevented it by an inhibition - they suppose if he makes good the Sale the Money will go to his wife or friends - I suppose it will all be spent in a few years -

21 November 1801

I am glad you approve of my scheme for the Bank of England. We may divert ourselves with such fancies as putting the issues of gold and the export of grain upon the same footing and really I see no good argument against it - but the wise men in the South see farther into these things than we do and will take their own way.

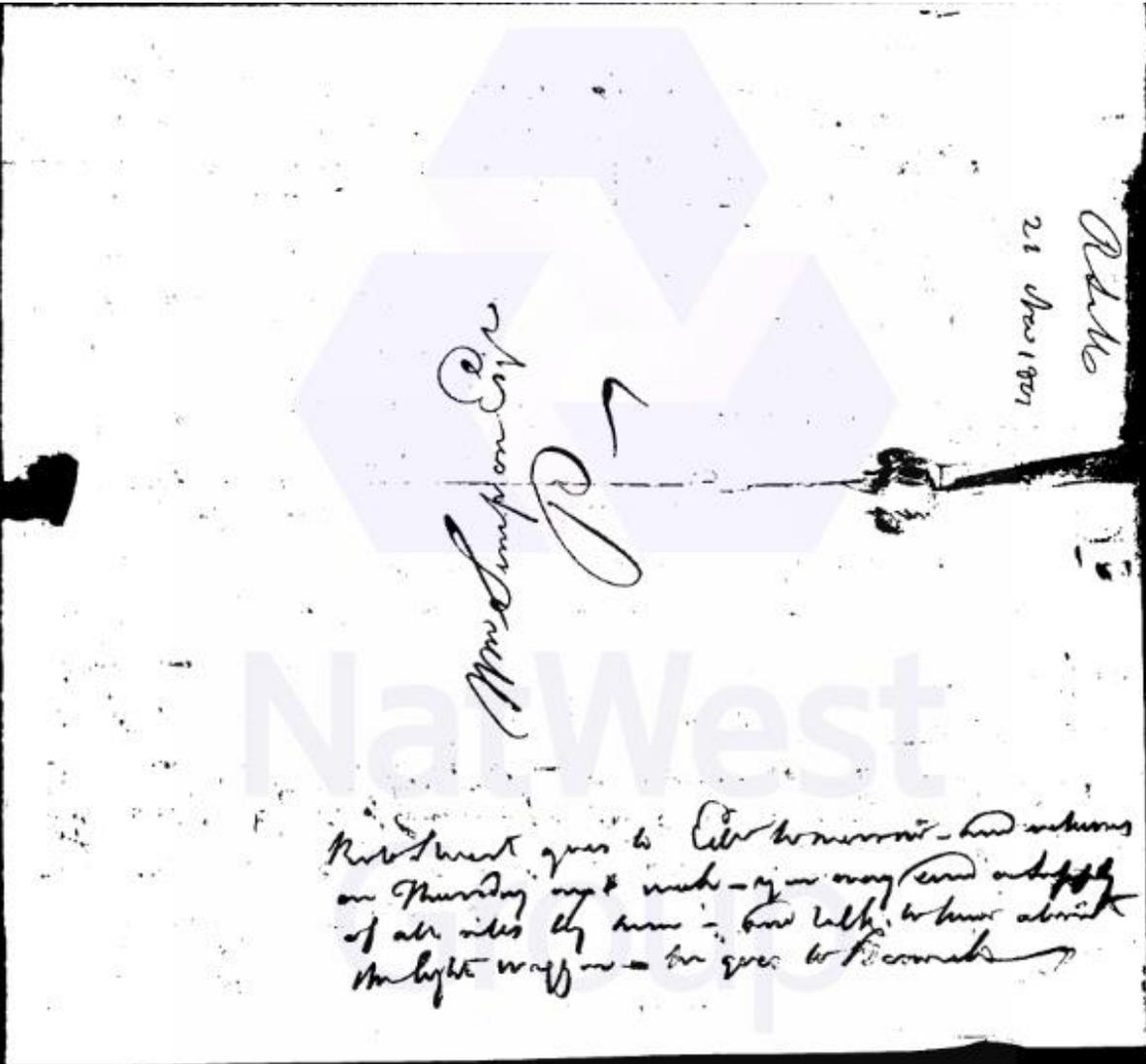
We could not do well without an Edinburgh Paper to let us know how you are all going on - but one in the week would now satisfy me - however as Mr Ramsay is one of us and his paper is certainly the best you may continue it and pay off the other.

I have a letter to day from my cousin Miss Cunningham saying that in justice to herself and sister she thinks it necessary to assure me she knew nothing of her brother's sale of Bonington - that when he told her of the sale they said he had used them very ill and his apology was that had he mentioned it to them they might have prevented it by an inhibition. They suppose if he makes good the sale the money will go to his wife or friends. I suppose it will all be spent in a few years.

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

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RSM

21 November 1801

Wm Simpson Esq

P

Robert Stuart goes to Edinburgh tomorrow, and returns on Thursday next week – you may send a supply of all notes by him – and talk to him about the light waggon – he goes to Berwick.

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23 Nov 1801

Young Gordon beat us up between 11 & 12 on Saturday night. The Tellers have not yet got the small notes counted and I can hardly expect they will get it done this night - it is the day they exchange with Hamilton and make up their notes for the exchange with the other Banks tomorrow - the vast quantity of small notes that come in upon us makes Monday always a heavy day for the Tellers - I wish it may not be 11 at night again before we get all over and the two cash books balanced - Gilbert has these two weeks past sent us on the Tuesdays 3m of sealed Bundles of small notes for which he gets our large notes to pay away and these sealed Bundles he takes from us as we got them at the Monday's exchange. I should think this is being secure enough for us - but it is an awkward kind of business all owing to the obstinacy of that old B--ch in not sending large notes - We send you one good Bill on London today per £300. It's pity McLauren did not mention to me when I saw him lately this remittance to his sister I would have saved her a pound or two discount. She writes me it is a debt 20 years old which she never sought or expected payment of. This shows his good principles and good circumstances. Mr Monypenny would pay you today £25 for Mr Leslie, for which I shall send you a receipt to give him. All this money she writes me will be very opportune to help them to live on half pay. Pray has your architect driven you out of P Green yet, and are you at the old Royal

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

RB/837/461

Page 1 of 2

23 November 1801

Young Gordon beat us up between 11 and 12 on Saturday night. The Tellers have not yet got the small notes counted and I can hardly expect they will get it done this night. It is the day they exchange with G Hamilton and make up their notes for the exchange with the other Banks tomorrow. The vast quantity of small notes that come in upon us makes Monday always a heavy day for the Tellers. I wish it may not be 11 at night again before we get all over and the two cash books balanced. Gilbert has these two weeks past sent us on the Tuesdays 3m of sealed bundles of small notes for which he gets our large notes to pay away and these sealed bundles he takes from us as we got them at the Monday's exchange. I should think this is being secure enough for us, but it is an awkward kind of business all owing to the obstinacy of that old B--ch in not sending large notes. We send you one good Bill on London today per £300. It's pity McLauren did not mention to me when I saw him lately this remittance to his sister I would have saved her a pound or two discount. She writes me it is a debt 20 years old which she never sought or expected payment of. This shows his good principles and good circumstances. Mr Monypenny would pay you today £25 for Mr Leslie, for which I shall send you a receipt to give him. All this money she writes me will be very opportune to help them to live on half pay. Pray has your architect driven you out of P Green yet, and are you at the old Royal.

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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 November 1801

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RSM

23 November 1801

Wm Simpson Esq

P

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Dear Sir

I enclose you a Letter of Guarantee
we have had since 1797 from Hunters & Co for David Stirling's
operations on their Account upon showing it to Mr More when
he was here we both agreed that it was not a proper
Letter considering that Mr Stirling draws upon their Account
upon many other occasions than for the Balance of Exchanges
he is frequently directed by their Letters to retire their
customers' Acceptances at this office and send them back
that can be done in no way but by his giving an
order on their Account - and there are other occasions of
his drawing upon it - Mr More wrote the enclosed
as a proper Form of a Letter of Guarantee from
them - I mentioned the subject to Hugh Hamilton
as he passed thro' here some weeks ago and he then
seemed to think it was quite proper such a Letter
should be given us - but as I heard no more from him
after he got home - I wrote him last week
referring to that Conversation and sending him a Copy

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, originally addressed to William Simpson, the Bank's cashier, but changed to be sent to William Ramsay, bank director, 24 November 1801

RB/837/463

Page 1 of 4

Dear Sir

I inclose you a Letter of Guarantee we have had since 1797 from Hunters & Co for David Stirling's operations on their account. Upon showing it to Mr More when he was here we both agreed that it was not a proper letter considering that Mr Stirling draws upon their account upon many other occasions than for the Balance of Exchanges. He is frequently directed by their letters to retire their customers' acceptances at this office and send them discharged. That can be done in no way but by his giving an order on their account, and there are other occasions of his drawing upon it. Mr More wrote the inclosed as a proper Form of a Letter of Guarantee from them. I mentioned the subject to Hugh Hamilton as he passed thro' here some weeks ago and he then seemed to think it was quite proper such a letter should be given us, but as I heard no more from him after he got home, I wrote him last week referring to that Conversation and sending him a Copy

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of Mr More's note - requesting he wd send such address
from Hunters & Co as soon as convenient. - Inclosed
is his answer just recd - it rather surprises me
I have the most perfect Confidence in Mr Stirling's
Integrity - but I see no sense in our taking any kind
of Risque or Responsibility upon us for Hunters & Co
and from their way of wording this letter it looks
as if they wished to throw such Risque upon us or
at least the Trouble of looking after Mr Stirling's
Transactions for them and seeing whether upon every
Occasion he has a right to draw upon their Acc^t

Look over the Letters - show them to yourself
and return them in the Box with yr Direction
what I shall say to Hugh -

Ever yrs RSM
24 Nov 1801

Mr Stirling gave undoubted Security to Hunters & Co
for his Intromissions for them - Chas Stirling and
Mr Towers the Surgeon -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, originally addressed to William Simpson, the Bank's cashier, but changed to be sent to William Ramsay, bank director, 24 November 1801

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Page 2 of 4

of Mr More's note, requesting he would send such a Letter from Hunters & Co as soon as convenient. Inclosed is his answer just received - it rather surprises me. I have the most perfect confidence in Mr Stirling's Integrity, but I see no sense in our taking any kind of Risque or Responsibility upon us for Hunters & Co and from their way of wording this letter it looks as if they wished to throw such a Risque upon us or at least the Trouble of looking after Mr Stirling's Transactions for them and seeing whether upon every occasion he has a right to draw upon their account.

Look over the letters - show them to your Counsellor and return them in the Box with your directions what I shall say to Hugh.

Ever yours RSM
24 November 1801

Mr Stirling gave undoubted security to Hunters & Co for his intromissions for them - Charles Stirling and Mr Towers the Surgeon.

I am decidedly of opinion we should take nothing shorts
of Mr More's scrol - we have paid dear enough already for
taking letters of the same kind ambiguously worded
I will get these back from you tomorrow

Our Directors will admit in future of no ambiguity in letters
of Guarantee & insist upon Messrs Hunter & Co sending you
a letter in the precise words of Mr More's scrol otherways
you are to pay no orders upon their account but what are
signed by themselves. They very properly say that their
unwillingness to give such letter proceeds from no
diffidence of Mr Stirling neither have we any the smallest
doubt that he has & will continue to act most honourably
agreeable to their directions in every
transaction he has with them but still the Directors
will not be responsible or take any sort of burden upon
them for the Agent of any Bank & Co whatever but have it
clearly exprest that the Co who employs him shall be completely
responsible for his transactions with the Royal Bank

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, originally addressed
to William Simpson, the Bank's cashier but changed to be sent to William Ramsay, bank director, 24

November 1801

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I am decidedly of opinion we should take nothing shorts of Mr More's scrol. We have paid dear
enough already for taking letters of the same kind ambiguously worded. I will get these back from
you tomorrow.

[in a different hand, apparently written around existing tears in the paper, suggesting that this
passage was added by the recipient, after the letter had been posted:]

Our directors will admit in future of no ambiguity in letters of Guarantee and insist upon Messrs
Hunter & Co sending you a letter in the precise words of Mr More's scrol otherways you are to pay
no orders upon their account but what are signed by themselves. They very properly say that their
unwillingness to give such letter proceeds from no diffidence of Mr Stirling neither have we any the
smallest doubt that he has & will continue to act most honourably agreeable to their directions in
every transaction he has with them but still the Directors will not be responsible or take any sort of
burden upon them for the Agent of any Banking Co whatever but have it clearly exprest that the Co
who employs him shall be completely responsible for his transactions with the Royal Bank.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, originally addressed to William Simpson, the Bank's cashier but changed to be sent to William Ramsay, bank director, 24 November 1801

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RSM

24 November 1801

Hunter & Co

Mr Ramsay

[scored out] Wm Simpson Esq
R Bank
Edinburgh

Mr Ramsay
Wm Simpson Esq
R Bank
Edinburgh
24 Nov 1801
Moncrieff
RSM

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24 Nov 1801

Having just wrote you another P by the Box with Hunters
& Co's letters of guarantee I have little to say - We got thro
last night exactly at 10 o'clock which is very well - but
such a hash of dirty small notes I had to receive up
for the Exchange this morning - is enough to make one sick.
I wish Addington would bring in some Bill to check the
circulation of that small trash at least in payment
of large sums - Archie Hamilton has sent me 6 sealed
parcels of £600 each for which he got our large notes
and these parcels will lie with us till Monday
I have sent you ^{with} the Box 2 pr empty saddlebags
try if you can get Robert & Anderson to set the
light wagon a going - Mr Fyffe was at me today
about this business and says the British Linen Co
would employ the same conveyance with us - I bid him
desire Hog to talk to you about it. I think they
might get £200 a year from all the Banks, and what
fools they are if they do not catch at such an
advantage. The coach men were idiots.
I hear nothing certain yet of Addington giving up
the distillery, but I think the great advance in the
price of grain will force him to it. Only 31m coming
in this week -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 24 November 1801, with three enclosed slips, all undated

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Page 1 of 4

24 November 1801

Having just wrote you another P by the Box with Hunters & Co's letters of guarantee I have little to say. We got through last night exactly at 10 o'clock which is very well, but such a hash of dirty small notes I had to receive up for the Exchange this morning, is enough to make one sick.

I wish Addington would bring in some Bill to check the circulation of that small trash at least in payment of large sums. Archie Hamilton has sent me six sealed parcels of £600 each for which he got our large notes and these parcels will lie with us till Monday.

I have sent you with the Box 2 pair empty saddlebags. Try if you can get Robert & Anderson to set the light waggon a going. Mr Fyffe was at me today about this business and says the British Linen Co would employ the same conveyance with us. I bid him desire Hog to talk to you about it. I think they might get £200 a year from all the Banks, and what fools they are if they do not catch at such an advantage. The coach men were idiots.

I hear nothing certain yet of Addington giving up the distillery, but I think the great advance in the price of grain will force him to it. Only 31m coming in this week.

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RSM

24 November 1801

Wm Simpson Esq

P

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The Linwood Cotton Mill was burnt to the ground last night - There is insured - In the Sun 5000 -
Phoenix 3000 -
I should think there would be an end of insuring cotton mills. RSM.
Royal Exchange 3000
£ 11000

Edward told me this morning after all inquiries at Mr McCaul's and elsewhere he could not find out where Mrs I was - but being out just now he met her in the street coming to Mr Dale - he asked where she lodged, but she said she would not tell him and was very angry at paying 5d the postage of a letter from Edinburgh which he had got for her.

as it seems to be the safest & most expeditious way of transport Messrs B are of opinion you should settle the matter without delay, indeed I do not see that you can do better at present, & something must be done -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 24 November 1801, with three enclosed slips, all undated

RB/837/462

Page 3 of 4

[first slip:]

The Linwood cotton mill was burnt to the ground last night. There is insured

in the Sun 5000
Phoenix 3000
Royal Exchange 3000
£11,000

I should think there would be an end of insuring cotton mills. RSM.

[second slip:]

Edward told me this morning after all inquiries at Mr McCaul's and elsewhere he could not find out where Mrs I was, but being out just now he met her in the street coming to Mr Dale. He asked where she lodged, but she said she would not tell him and was very angry at paying 5d the postage of a letter from Edinburgh which he had got for her.

[third slip in a different hand, not RSM's:]

as it seems to be the safest and most expeditious way of transport Messrs B are of opinion you should settle the matter without delay, indeed I do not see that you can do better at present, and something must be done.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 24 November 1801, with three enclosed slips, all undated

RB/837/462

Page 4 of 4

[first slip:]

John Mair and a number of Paisley people are proprietors and it is said the loss must be much more than 11m.

[second slip:]

Mr Dale tells me she has been with him it was only to ask his leave to order a small packet of silk she has ordered from Edinburgh it came west in our Box. But she would not tell him where she lodged.

[third slip has only a fragment of a name:]

Mr Si[paper missing]

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Mr Si

25 Nov 1801

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

RB/837/468

Page 1 of 2

25 November 1801

I beg Mr George Ramsay's pardon, but my head is so dumbfounded with your Bank's Trash of one kind and another that I had not the smallest recollection of my having got any power from him. It might have been long enough before I had leisure in canal office hours to have gone to Buchanan St, so I sent a line to Wallie Logan, and he immediately sent me his receipt book and the money by which I see I had two dividends to receive, for which I gave a receipt in the book and also a separate receipt for Mr Ramsey. I do not see the sense of two receipts but that's the way he does.

If this deposit account business goes on as it has done I see no probability of our getting our Monday's balance over till a late hour, but that for one day of the week is nothing. When I was an apprentice I was at it every night till 12 o'clock. The multiplicity of transactions and all these wrote over seven times must take much time. Pray how are we to do about sending you the quarter account. The cash books must be balanced when it is sent off, as the foundation for the balance of the general ledger and journal. If we balance the cash books on Mondays as usual, it will be impossible to send you the account till Tuesday, and in that hurried day it will not be easy to do it then. I suppose we must just send you the account on Saturday the 12th December and always on Saturdays as formerly and balance our cash books on that occasion on Saturdays making the weekly period then to run from the Saturday to the Monday sennight after. It is strange in Walter Hog to make his notes dance backwards and forwards in this manner. You should bring him to exchange here, and talk to him about the light waggon he should give 30 or £40 a year which would encourage setting it up.

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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 November 1801

RB/837/468

Page 2 of 2

I envy your daily jaunt to Barnton and should like much to be of the party and hear all your lucubrations on Bank affairs, but if wishes were horses beggars would ride.

The Stocks seemed to be sickly. Letters today say that the scheme of opening the distilleries is given up. I have not yet seen Stenhouse. The Duke I am told left the barracks this morning for the East Country. It's odd he never came near us.

RSM
25 November 1801

Wm Simpson Esq
P

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Wm Simpson Esq
[Signature]

R.S.M.
25 Nov 1801

NatWest Group

27 Nov

Some new Regulation will certainly be necessary respecting these trifling deposit Accounts otherwise if they increase as they have done it will be impossible to keep the amounts in order. You cannot imagine the number of 20 & £30 orders that come about us and the trouble they give -

I quite agree with you as to Hunters & Co - but I delay answering Hugh's letter till I get back his orders on it - I see today they are acting upon this new letter - formerly when they wanted any Bill to be retired and sent them - or wanted a Bill on Edin. to be remitted by Mr Stirling - they just wrote him to do so - and he gave our order on their account - today they send him a letter or order to us to give him a Bill on Edin. for £2000 and debit their account - I do not like such letters as orders they hardly seem a proper voucher unless we were to answer them, it would be still more so if the letter was desiring us to retire an acceptance of any of their customers as we would have to send them the retired Bill. We have no time for such correspondence and it is absurd their desiring it when they have honest David's friend's guarantee and a most undoubted one it is for all his operations and intrusions for them. Let me know what I shall say to Hugh, or perhaps it would be proper to write officially to the company in answer to their guarantee letter - and send them the deliberation of our Board of Directors upon it.

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

RB/837/469

Page 1 of 2

27 November 1801

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How do you do about sorting up notes made up for the exchange? Our Tellers upon our new system not choosing to be answerable for one another's parcels, I desired each of them to make up on Monday & Thursday evening such of the exchangeable notes as came in to him, to give to the Teller who was to settle with any particular Bank next morn the notes he had of that Bank getting our notes for them, marking the sum on the bundles. That Teller would then have all the notes of such Bank and so many bundles of these as we have Tellers. In this way it would save the Tellers the trouble of counting over the bundles he received so marked by his colleagues, but the other Bank Teller or porter receiving the whole bundle made up of the three parcels would have to count them in separately so as if any error to discover in which bundle it was. We tried this plan last week, but the other Banks would not submit to it. They say the whole bundle must have no other distinction but large and small notes. So each of our Tellers must count over all the small notes he gets from his two neighbours. Is this the way you do?

Robt M
27 Nov 1801

Mr Simpson Esq

P

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

RB/837/469
Page 2 of 2

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RSM
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1 Dec 1801

I know not what to say to Stow's friend - if he is not accurate & expert in figuring he will rather be a Burthen upon us - but the appointment I proposed to give him would not much expose him to the hurry of business, for I meant that he should sit at a desk from morning to night and do nothing but bring forward the interest as Mr Stirling tells me there is a necessity for a hand being constantly employed in that work as the other hands are constantly taken up with the other work - but even that he would not be fit for if he has not some quickness & accuracy in figuring. Just send him or not by the quarter day as you think proper. We got thro' last night about a quarter before 10^o - which was very well - but this day Scott has many deficiencies - I wish he may do it better good nerves to stand the Bustle here - we had much of it to day - a vast number of Bills done and a vast number returned - we have 54m coming in this week, which should reduce the Balance next week, but the demands on us are boundless - No Bills lying over however, but the 276 grocers Bills I mentioned to you a month ago and I think we shall get nearly out there. I am frightened at sending you such a sum by Mrs Watson. Robert Stuart has been with me with a plan of his waggon. I am to call on Archie tonight and see what he says to it. Our only security will be the strong runner they propose to erect of malleable iron, but Mr Dale says we should set a new coach agoing for ourselves.

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

RB/837/473

Page 1 of 2

1 December 1801

I know not what to say to Stow's friend. If he is not accurate and expert in figuring he will rather be a burden upon us, but the appointment I proposed to give him would not much expose him to the hurry of business, for I meant that he should sit at a desk from morning to night and do nothing but bring forward the interest as Mr Stirling tells me there is a necessity for a hand being constantly employed in that work as the other hands are constantly taken up with the other work. But even that he would not be fit for if he has not some quickness and accuracy in figuring. Just send him or not by the quarter day as you think proper. We got through last night about a quarter before 10, which was very well, but this lad Scott has many deficiencies. I wish he may do. It takes good nerves to stand the bustle here. We had much of it today. A vast number of Bills done and a vast number returned. We have 54m coming in this week, which should reduce the Balance next week, but the demands on us are boundless. No Bills lying over however, but the 276 grocers Bills I mentioned to you a month ago and I think we shall get nearly out there. I am frightened at sending you such a sum by Mrs Watson. Robert Stuart has been with me with a plan of his waggon. I am to call on Archie tonight and see what he says to it. Our only security will be the strong runner they propose to erect of malleable iron, but Mr Dale says we should set a new coach agoing for ourselves.

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Edward was at Mrs I this morning and got two letters
from her with go in the Box from which I suppose she
has got yours - but he will call and tell her
So you have subscribed Mackenzie's Paper - he has
brought it west in triumph and quite surprised me by
it - I fancy Jamie Buchan has bothered you into it -
he will not find Carrick so easily managed - have
you got the Ball settled with Anderson & Co. I see
when they made their last payment it was only 7/6 per £
after deducting the 12/ dividend we had got from S&M. So Andrew had
carried his point.

1 Dec 1801

Wm Simpson Esq

How is Archie Gilchrist

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

RB/837/473

Page 2 of 2

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RSM
1 December 1801

Wm Simpson Esq
P

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

[This letter is undated, but was found in the bundle of letters from December 1801. Being marked PP, it would have originally been a postscript addition to one of RSM's letters, but has become separated from the one with which it belongs]

RB/837/507

Page 1 of 2

Upon advice of the £320 being refused I wrote MD&Co that we could take no more of their drafts
at least if they were not accepted and I was rather pleased that the recurrence gave us so good a
pretence for laying down that rule which I am resolved to keep by, but he such an honest fellow
let Pater think what he pleases, it is most painful to refuse his paper when it is creditable and
when his wants are so urgent - yet I never take it without trembling. I do not think it is possible he
can go on long in this pinched way.

Friend James sends me notice that he is not so well as that he can come out today, and along with
this message a £258 Pig acceptance payable 27 June which I have melted - so we go on.

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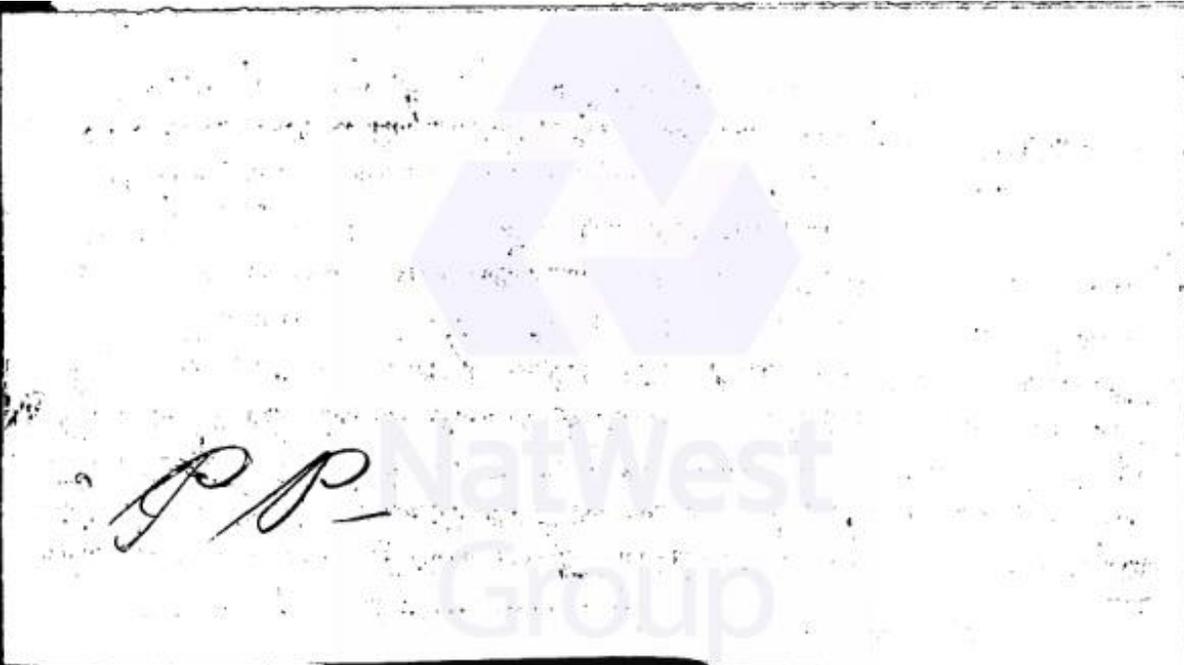
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2 Decem 1801

So you are to take the Breast from the Child - very right, it is so stout now that it may fend very well on spoon meat quarterly and I hope there will be no speaning brash - I do not suppose Gilbert is picking up any more London Paper than usual - they will not go to him if we will take them - but any shortcome in London Bills this week or two past may easily be accounted for by the non arrival of Hamburg Mails which must be disconcerting to those who depend upon them, and if this storm continues I know not how long we may want for them - at least we have even snow here - a good deal fell last night - I am diverted with Sandy Allan's Law standing good with the Counsellor - indeed I think it is common sense - we have nothing to do with Wyllie & Archibald in the matter between George & them. You remember we had a returned Bill of theirs drawn by Sir Michael Cromie & Co Bankers in Liverpool for £300 - after much correspondence our attorney at Liverpool got it settled as the other holders of such Bills had done by getting the acceptance of Philemon Pownall Esq one of the partners payable in London 29 July at 6 months for the amount & charges £313. 14. 10. This Bill he has sent us but altho Pownall is said to be a man of considerable property, I hesitate about negotiating it in the ordinary way lest it should come back. Shall we send it to Down a week or two before due, or to you and let the amount be stated against the returned Bill only when we know it is paid. As a security in part for that returned Bill we got from Wyllie & Archibald without any acknowledgement shortly before their sequestration a Bill per £105 payable one month after Martinmas it is drawn by Sir Jo Stirling upon one of his tenants so must be good, but the indorser to Wyllie & Co applied to us to give it up as he had got no value for it. I showed you the Bill here, and you advised our keeping hold of it, but if Pownall's Bill be good we have no claim upon it. At any rate I doubt we should be obliged to give it up. What shall we do with it?

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

RB/837/475

Page 1 of 2

2 December 1801

So you are to take the breast from the child – very right, it is so stout now that it may fend very well on spoon meat quarterly and I hope there will be no speaning brash. I do not suppose Gilbert is picking up any more London paper than usual. They will not go to him if we will take them, but any shortcome in London Bills this week or two past may easily be accounted for by the non arrival of Hamburg mails which must be disconcerting to those who depend upon them, and if this storm continues I know not how long we may want for them. At least we have even snow here – a good deal fell last night.

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

RB/837/475

Page 2 of 2

I had a conversation last night with Archie Graham about the light waggon and showed him Robert Stuart's plan. He is very uneasy from the risks we run at present as he says Mrs Watson has only one single cart on the road, and he is clear that altho he would have liked the coach better, we will be much better than we are with the light waggon and thinks we should at once engage with it for a year. Our great security he thinks is it going there in a day and almost wholly in daylight upon a well frequented road but we must also have the security of the carter company which Robert Stuart says they consisting of Menzies & Anderson Stuart Campbell Co and Colonel Hall are very willing to give, and Mr Graham is for having a very strong iron receiver for the Boxes with bars or plate iron ~~hilme~~in there and that we should be at pains to get a very strong inside lock which could not be picked, the key to lie with us here as the cart yard is just behind us. Our Porter would take out both Boxes and he would send to us for his. As the Box from this is most valuable he is for the waggon setting out from this at 8, so as to be with you at 2 Mondays, Wednesdays and Fridays, to return the other 3 days. I have informed Robert Stuart of all this. He approves and writes Menzies & Co, so you will settle it with them as soon as possible for I am in terror for our valuable Box at present. I desired Robert to speak to Fyffe. He says you must fix on some place in Princes St to have your Box as it passes to Leith. I am afraid this may not be so convenient for you.

How was your Exchange yesterday - what a sum we have drawn on you today. We drew 26 Bills on Down yesterday 28 today - but you get a pretty good dose of London paper today to stop your mouth.

RSM
2 December 1801

Wm Simpson Esq
P

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2 Dec 1801

3 Dec 1801

Edward has a letter with the same favourable accounts and I hope the worst is over with his brothers - I shall be mum as to your settlement with Mackenzie - It would never do to tell it - He is a wonderful fellow - and will get his matter carried through I suppose but he must surely follow the same course with Carrick who I am sure will not bate him a Farthing - My only fear is that when he is let loose again he will pester us for discounts and it is not easy standing his tongue - We shall expect your young man the 14th and hope you will qualify him for bringing forward the interest accurately - I am glad the B--ch has begun the 3 per cents and doubt not all the Banks will follow - still I suppose we shall have great numbers of trifling sums thrown in upon us - and really if we had these sums for no interest at all, it would hardly compensate for the trouble of keeping so many accounts - above half a dozen of our receipts were brought in this forenoon some to renew and some to get payments - none of them amounted to £30 - and there were partial payments on some of them - so there was interest to calculate and orders to search for - when I am a director I had vote for allowing no interest on sums under 50 or £100 - and unless the sum lie 6 months - This seems to be a settled storm and no appearance of the Hamburg mails now due.

Lucky Watson and our Box has been running in my head all last night. I am anxious to know by your letter tomorrow that it has gone safe.

Is this Gardner in company with Dunsmuir our old friend John Gardner?

I have just given out 146 Bills due tomorrow that's the way we do Sir - I know not how you do

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

RB/837/476

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3 December 1801

Edward has a letter with the same favourable accounts and I hope the worst is over with his brothers. I shall be mum as to your settlement with Mackenzie. It would never do to tell it. He is a wonderful fellow - and will get his matter carried through I suppose but he must surely follow the same course with Carrick who I am sure will not bate him a Farthing. My only fear is that when he is let loose again he will pester us for discounts and it is not easy standing his tongue. We shall expect your young man the 14th and hope you will qualify him for bringing forward the interest accurately. I am glad the B--ch has begun the 3 per cents and doubt not all the Banks will follow - still I suppose we shall have great numbers of trifling sums thrown in upon us, and really if we had these sums for no interest at all, it would hardly compensate for the trouble of keeping so many accounts - above half a dozen of our receipts were brought in this forenoon some to renew and some to get payment. None of them amounted to £30, and there were partial payments on some of them, so there was interest to calculate and orders to search for. Were I a director I would vote for allowing no interest on sums under 50 or £100, and unless the sum lie 6 months. This seems to be a settled storm and no appearance of the Hamburg mails now due.

Lucky Watson and our Box has been running in my head all last night. I am anxious to know by your letter tomorrow that it has gone safe.

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

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RSM

3 December 1801

Wm Simpson Esq

P

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4 Decem 1801

I was much relieved this morning on finding the Box went safe - pray
get Menzies & Anderson to have their fly waggon ready as soon as
possible - and to be particularly careful about the Iron Runner and
the lock - settle with them as you best can about the extent of the
security - and the manner of delivering up the Box - I shall remit
you Philemon's Bill when it has 20 days to run - and if it
should not be paid you must put no charges on it - Wyllie
& Archibald's Trustee was at me yesterday about giving up the Bills
I told him we got them not from them and had nothing to do with
them but with our old Teller in that matter - so I suppose he
will take the law with us tho' he did not seem positive
I fancy you will have enough of London Paper today - some
10 o'clock I have not been 5 minutes without receiving in a London
Bill or a deposit receipt - or drawing out a bill - or a bill
or a bill - what a bustle we have with the 4th of a month! -
let me know when Mrs George brings forth - I wd give
a bottle of the Bank's wine for it is not yet done to hear
that a young Laird made his appearance -
still our Glass Hamburg mails awaiting - Jameson tells
me by his letter he had 7m in his Bankers hands then
which he supposes is in London Bills out over these packets
The Jamaica & Leeward Islands mails too are much longed for
It is wonderful how our people get thro' without them
a great house Mariat at Manchester has stopped for 250m owing to produce not selling
I wish we may not hear of many more such failures -
King came to me to mention the error of 10 days on the discount of his Bills - I set him to rights about it
- his Bills were returned on Monday night because they exceeded 3 months -

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

RB/837/477

Page 1 of 2

4 December 1801

I was much relieved this morning on finding the Box went safe. Pray get Menzies & Anderson to have their fly waggon ready as soon as possible, and to be particularly careful about the iron runner and the lock. Settle with them as you best can about the extent of the security, and the manner of delivering your Box. I shall remit you Philemon's Bill when it has 20 days to run, and if it should not be paid you must put no charges on it. Wyllie & Archibald's Trustee was at me yesterday about giving up the Bills. I told him we got them not from them and had nothing to do with them but with our old Teller in that matter. So I suppose he will take the law with us tho he did not seem positive.

I fancy you will have enough of London paper today. Since 10 o'clock I have not been 5 minutes without receiving in a London Bill or a deposit receipt, or subscribing a draft on London or Edinburgh. What a bustle we have upon the 4th of a month! Let me know when Mrs George brings forth. I would give a bottle of the Bank's wine (for it is not yet done) to hear that a young Laird made his appearance.

Still our Hamburg mails are wanting. Jameson tells me by his last letter he had 7m in his banker's hands there which he supposes is in London Bills on board these packets. The Jamaica and Leeward islands mails too are much longed for. It's wonderful how our people get through without them.

A great house Mariat at Manchester has stopped for 250m owing to produce not selling. I wish we may not hear of many more such failures.

King came to me to mention the error of 10 days on the discount of his Bills. I set him to rights about it - his Bills were returned on Monday night because they exceeded 3 months.

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Pray send us no more Bills on Jo Cowan & Co. they
are very safe Peple (Jamie Hopkirk's Brewerie) but they
brew beyond Anderston - you may judge how hard it is
upon our poor Porters after running about with 146
Bills - to go out there about 2 miles - they should
accept pay on Glasgow - and Bills on them only taken
when so accepted -

R. L. W.

4 Dec 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, 4 December 1801

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Page 2 of 2

Pray send us no more Bills on Jo Cowan & Co. They are very safe people (Jamie Hopkirk's Brewerie) but they brew beyond Anderston - you may judge how hard it is upon our poor Porters after running about with 146 Bills, to go out there about 2 miles. They should accept payment on Glasgow, and Bills on them only taken when so accepted.

RSM

4 December 1801

Wm Simpson Esq

P

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5 Dec 1801

Hugh Hamilton called yesterday but he had not been at Ayr since our letter went there he goes home today and I referred him to that letter. In the meantime Hunters & Co seem to keep by the mode proposed on their guarantee waiting I suppose till Hugh return. They sent Stirling yesterday at the bottom of his letter an order on us to deliver him a Bill on Edinburgh, and debit their account, which we did accordingly perhaps this is not objectionable, but it may be questioned if the order for a Bill should not be on a stamp as if it was for cash. They have got very handsome printed stamped orders on us for money which they send to the people for whom they discount Bills and charge them the stamps. I am glad to see some Hamburg mails are arrived, but the letters are not come forward this post. You will get a bundle of Bills by it I suppose on Monday. I wish the new Chancellor be not rash in reversing so many decrees. It will greatly encourage appeals. Jo Monteith & Co as Wallie can tell you was eventually interested in the case of Wilkie against Goig, and had the decree been affirmed as there was no doubt it would, Monteith & Co would have got a few hundreds from Wilkie which they are now cut out of. Our poor rate are collecting just now. The Bank is charged £67.10, and I am charged £4.10 so the assessors must suppose me worth about 1/15 of the Bank so you see I am in good credit. They charge Mr Dale the same as the Bank.

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

RB/837/478

Page 1 of 2

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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 December 1801

RB/837/478

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RSM

5 December 1801

Wm Simpson Esq

P

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7 Dec 1801

You see a few of the Hamburg Bills have come in today and some which were stopt a day at London for Acceptance will come tomorrow - I hope all the Paper we have taken will prove good - but I am not a little feart at the Stagnation in the sale of produce - Charles Stirling writes from London that there are above 190,000 hundreds sugar lying there, which is 30000 more than were imported last year - here I am told we have above £100,000 value lying unsold - how are the people to pay the W India Bills upon them if no sales? -

Carrick has been at me greatly displeas'd at your subscribing Mackenzie's Paper. He swears that he will never subscribe it - and he will not take any partial Payments further on Anderson's Bills in London - he will insist on Mr Graham paying him the 3/ dividend payable tomorrow on the whole of the Bills on Andersons, or he will go to the court of session. I advised him to take what he could get in London and be thankful, if the Trustee agreed to make up the deficiency here -

Henry Monteith has been at me to say that his Brother Robert and he having taken the whole of their Brother James's business upon them (in which they expect to be joined by his house Robertson Monteith & Co) they became bound to pay the other heirs of James their shares by instalments - the first payable 1/4 January next and one every 3 months after - that therefore they would need an extra discount of about 3m by the 1st Jan - of good yarn Bills - and they will need some aid tho' not to that extent at every future instalment - I told him had I been in extra £1000 - we might have managed to for them but such a demand was beyond our powers and I really did not think we could accommodate them so far - he said all their Bills of every description came our way that he was very averse to have dealings with any other Bank - that he was sure there had not a more profitable account on our books - as all their weekly discounts were paid away in wages and that in their letter proposing their cash account which was sent you they mentioned they would need such an accommodation and that you did not object to it - so he did have me to write you - what shall I say to him?

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

RB/837/479

Page 1 of 2

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That Bill on Kirkcaldy payable at Sir W Forbes & Co was taken
before we observed it should have been first sent for acceptance
- I suppose we are safe enough tho it lie with you till due
- I have told Edward about his brother who I hope
is now getting well

RSM
7 Dec 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, 7 December 1801

RB/837/479

Page 2 of 2

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8 Dec 1801

I am glad the Royal College are likely to leave you managers to your own way which is certainly the best way - Gregory will be proud in having been the means of bringing about this reformation - when these coachmen would not run any risk they could not expect our Box. They are certainly great fools for it would have been a handsome addition to their profits. Robert Stuart tells me that you have settled the matter with Menzies & Co and that they are getting the waggon ready of which I informed Mr Graham. He is anxious our design should be kept secret till the waggon is ready, lest Mrs Watson and her carter may be careless about the Box. Pray take care that the iron case be strong. I think it should be made with 5 or 6 divisions each division to hold a Box exactly made to it. Mr Graham sees no occasion for the driver having access to it, and thinks one key of a very strong lock should be here and another with you or with the person at whom town the cart stops at Calton.

I saw Jamaica Mail is arrived - but the letters are not come forward - I hope we shall have some good paper by it. I see we remitted you 54m on London last week, and you have a pretty good dose today but our large notes are all gone. Pray send us a supply, in a packet by the Box. I have sent you a line from Archie Hamilton by which you'll see he is to get out some large notes from the B-ch on Thursday - might you not get 20 or 30m sent by that opportunity? Mind the silver by the Box we could not do without it and pray if possible send us a bag of half Guineas. We had to borrow £100 from Carrick today.

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

RB/837/480

Page 1 of 2

8 December 1801

I am glad the Royal College is likely to leave you managers to your own way which is certainly the best way. Gregory will be proud in having been the means of bringing about this reformation. When these coachmen would not run any risk they could not expect our Box. They are certainly great fools for it would have been a handsome addition to their profits. Robert Stuart tells me that you have settled the matter with Menzies & Co and that they are getting the waggon ready of which I informed Mr Graham. He is anxious our design should be kept secret till the waggon is ready, lest Mrs Watson and her carter may be careless about the Box. Pray take care that the iron case be strong. I think it should be made with 5 or 6 divisions each division to hold a Box exactly made to it. Mr Graham sees no occasion for the driver having access to it, and thinks one key of a very strong lock should lie here and another with you or with the person at whose house the cart stops at Edinburgh.

I see a Jamaica mail is arrived, but the letters are not come forward. I hope we shall have some good paper by it. I see we remitted you 54m on London last week, and you have a pretty good dose today but our large notes are all gone. Pray send us a supply, in a packet by the Box. I have sent you a line from Archie Hamilton by which you'll see he is to get out some large notes from the B-ch on Thursday - might you not get 20 or 30m sent by that opportunity? Mind the silver by the Box we could not do without it and pray if possible send us a bag of half Guineas. We had to borrow £100 from Carrick today.

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Mr Dale has been drooping for some days past. I am
glad to hear he has got a swelled foot today
prevents his coming out. I hope it is a fit of the Gout
which will remove all his other Complaints —
our Porter is just come in after delivering the
Box — he tells me Mrs Watson has left her cart
office — and gone to a private house and that she has
only a simple trifling cart upon the Road and
that people told him she was to give it up — he found
her out and got her Receipt — this is really not
a proper conveyance for such Sums —

R.S.M.
8 Dec 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, 8 December 1801

RB/837/480
Page 2 of 2

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Our Porter is just come in after delivering the Box. He tells me Mrs Watson has left her cart office, and gone to a private house and that she has only a simple trifling cart upon the road and the people told him she was to give it up. He found her out and got her receipt. This is really not a proper conveyance for such sums.

RSM
8 December 1801

Wm Simpson Esq
P

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9 Dec 1801

We have no £100 notes and hardly any large but as some will come in at the Exchange on Friday I shall then let you know what sum of £100s we have. Sharp & Mackenzie's Trustee drew out 11m yesterday to pay their dividend - after what I wrote you about Mrs Watson's her cart I was angry at myself last night for trusting the Boy with her and that I did not send in our old Porter with with it in the Coach w- day back a supply of large notes - I wish Addington do not raise an insurrection by his distillery - even the landed gentry here I hear crying out against it - they say justly that he should have seen prices lower and the prospect of another good crop before he allowed such a consumption of grain for poison. It's odd Henry the 8th is so long of filling up the bench and that he and the Duke of Montrose should differ - the Duke will not be pleased if the country is carried against him.

What a droll fellow that James Marshall is. How he will work the Judges. I should not like to be in his hands. Mr Dale was very canty when I was with him last night but as his foot was only a little swelled, he was not sure if it was the gout - I hear he was worse last night and I only wish he had a well formed fit.

This being Wednesday a vast number of country bodies have been in upon us settling their trifling receipts. 3 or 4 Accomptants have been constantly at that work all the forenoon. You may tell the Counsellor that our Check Cash Book (3 quires super Royal cost £2.12) which was begun when he was here is done and Bill is begun to another - The Commissioners seem to be whipping up Leven the Collector at Greenock he writes from Ballachulish by the way another day.

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

RB/837/481

Page 1 of 2

9 December 1801

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If you meet Dr Gregory offer him my congratulations on his increasing the breed of philosophers - this I think his 3rd son

I had almost forgot to answer the query about C & B - they are in very good credit but not supposed rich. Under that term they are insurance brokers but have other concerns. Mr Craigie was lately our Provost a very genteel man. Cousin of your Director Duncan, who can tell you about him.

Rd M
Dec 1801

Wm Simpson Esq

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

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Page 2 of 2

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2 pages of notes from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, sent to William Simpson, the Bank's cashier, 9 December 1801

RB/837/1460

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[these documents are undated by RSM, but an annotation in another hand dates them to 9 December 1801, and this seems a reasonable estimate]

Tellers Bonus 1801

J D Peterkin	£ 25 -
J Cunningham	15 -
J Scott	15 -
W Blair	15 -
<i>Accountants</i>	
D Stirling	25 -
A Peterkin	15 -
E Gilchrist	15 -
R Bell	15 -
A Donaldson	15 -
J Fraser	10 -
J Ross	10 -
<i>Porters</i>	
W Campbell	10 -
W Haliday	10 -
	195 -

This is the only way I can think of making it - say how you think it should be - and how we shall dispose of the odd £5 - you'll observe by the above £5 - is taken from the sum Peterkin and Stirling had last year and Fraser and Ross have £5 less than the others as they have only been a quarter in the office. £5 is also taken off the two Porters, which Haliday

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Bonus 1801	
Tellers	
JD Peterkin	£25
J Cunningham	15
J Scott	15
William Blair	15
Accountants	
D Stirling	25
A Peterkin	15
E Gilchrist	15
R Bell	15
A Donaldson	15
J Fraser	10
J Ross	10
Porters	
William Campbell	10
William Haliday	10
	195
This is the only way I can think of making it – say how you think it should be – and how we shall dispose of the odd £5 – you’ll observe by the above £5 is taken from the sum Peterkin and Stirling had last year and Fraser and Ross have £5 less than the others as they have only been a quarter in the office. £5 is also taken off the two Porters, which Haliday	

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2 pages of notes from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, sent to William Simpson, the Bank's cashier, 9 December 1801

RB/837/1460

Page 2 of 4

[these documents are undated by RSM, but an annotation in another hand dates them to 9 December 1801, and this seems a reasonable estimate]



can well enough bear as he has now the house below, but he has a family and is a most careful attentive servant. Old William has also a family and a house rent to pay – the £15 additional was given to both last year as with the high prices of provisions we could not conceive how they could live without it.

I will not divide the bonus till about Christmas, and I should like as well you would send me the £200 as last year as otherwise they will know the sum divided and by comparing notes perhaps some of them may not be so well pleased.

Poor Blair supports his aged parents out of his wages.

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RB/837/1460

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Tellers	{ JD Peterkin	£100	£ 25
	{ Jo Cunningham	100	25
	{ Jo Scott	80	20
	{ Wm Blair assist	50	12.10
Accomptants	{ David Stirling	100	25
	{ Abp Peterkin	80	20
	{ Robt Bell	70	17.10
	{ Edw Gilchrist	70	17.10
	{ Abp Donaldson	60	15
	{ Jo Fraser	50	12.10
	{ Jo Ross ^{1/2 a quarter as he came only 28 Oct}	50	6.5
	{ Wm Campbell Porter	40	10
	{ Wm Holiday De	40	10
		£216.5	216.5

Tellers	{JD Peterkin	£100	25
	{Jo Cunningham	100	25
	{Jo Scott	80	20
	{William Blair assistant	50	12.10
Accomptants	{David Stirling	100	25
	{Alexander Peterkin	80	20
	{Robert Bell	70	17.10
	{Edward Gilchrist	70	17.10
	{Alexander Donaldson	60	15
	{John Fraser	50	12.10
	{John Ross 1/2 a quarter as he came only 28 October	50	6.5
	William Campbell Porter	40	10
	William Holiday Porter	40	10
		£216.5	216.5

The above is what I propose for our Salary Account on Saturday the only alteration from the former is £10 annual addition to Alex Peterkin and the same to Donaldson - Peterkin is our second Accomptant a married man very diligent & attentive and I gave him reason a year ago to expect he would be raised to £80 - Donaldson writes up the general Cash Book a most steady laborious creature never out of the office from morning to night - I think he is well entitled to some small advance altho he has not asked it - the other young hands I put down at £50 as that is the rate we began with them but they must soon be raised to £60. Was £50 what you agreed with Fraser - he is a very fine lad - Let me know what you say as to the Christmas Bonus - I fancy our lads will be disappointed if they do not get it - They certainly work hard for it - Stirling is a most attentive laborious lad I would not go on without him - he quietly looks after every thing from morning to night and indeed all the Accomptants attend well -

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I saw the application of the last year's -
 £200 - Bonus was as under

W. Stirling & J. Peterkin £30 each } 60
 J. Cunningham }
 E. Gilchrist }
 R. Bell }
 Donaldson who had but lately come } 10
 two Porters £15 each } 30
 Extra to George Edward on account } 10
 of his large family & great usefulness } 20

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2 pages of notes from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, sent to William Simpson, the Bank's cashier, 9 December 1801
 RB/837/1460
 Page 4 of 4
 [these documents are undated by RSM, but an annotation in another hand dates them to 9 December 1801, and this seems a reasonable estimate]

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To Stirling and James Peterkin £30 each	£ 60
Cunningham and Edward £15 each	30
A Peterkin, J Cunningham Senr E Gilchrist, R Bell £15 each	60
Donaldson who had but lately come	10
Two Porters £15 each	30
Extra to George Edward on account	<u>10</u>
of his large family and great usefulness	
	<u>200</u>

[annotation in pencil, probably 20th century:] 9.12.1801
 STAFF

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

RB/837/482

Page 1 of 2

Copy

Ayr 8 December

We are favoured with yours of 30 Ultimo the answer to which has been delayed on account of the absence of our Mr Hamilton. The friendly intercourse that has long subsisted betwixt the Royal Bank under your direction induces us to do everything that can be reasonably expected from us and as we see the propriety of your being completely secure in your transactions with us, we inclose the letter of guarantee agreeable to the copy sent us. Our experience of Mr D Stirling leaves us without dread of any failure in his fidelity. We are etc

9 December 1801

Above is a copy of Hunter & Co's letter received this morning by which you see Hugh has been obliged to succumb.

McNair came in in good time this morning for we had hardly a large note in the house, but the rogue made me melt that Leith Bill sent you by way of paying him for his trouble. What contrivances people fall upon to get a tug at the Royal Bank! I shall not be easy till the new waggon is set a going, for our present conveyance must be perilous. It would be a good idea to send us 20m of the B—ch's large notes if they could be here on a Monday forenoon as that would bring the Balance against Gilbert and no doubt we would get his Bill on Fraser at sight for the Balance. But it would be better if they would themselves furnish him with a sufficient quantity of large notes.

I found Mr Dale last night with his foot wrapped up in flannel. It had been in great pain he told me all the night and prevented his getting sleep, so I hope it is fairly a fit of the gout. He was in fine spirits and I am told is much the same today. The Jamaica mail does not seem to have brought us much and I hear there is no improvement in the trade there. The Callant has advice of one ship being loaded for him with 20m value of produce to sail with the convoy 10th November, but what will be made of this produce when it comes.

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The indorser to Wyllie & Archibald of Sir Jo Stirling's Bill £105 about which I wrote you has just called with their Trustee's letter to us authorising us to give it up to him - it seems the Bill was just lent by this man to Wyllie the indorser value to be returned them in a few days - and he was obliged to apply to the Sheriff and get his order on the Trustee to deliver it up to him - The man says he never supposed it necessary to apply to the Sheriff for an order on us to deliver it up as we got it but a few days before the sequestration and must of course deliver it back to the indorser the expense of a new process - I told him we had orders to keep it till we knew the fate of Philemon's Bill but desired him to call on Saturday and I should then give him a positive answer - I suspect we have no chance of keeping it, and perhaps it would be as well not to let the man go to law with us - But I wait your instruction. It is due on Saturday, and he says he will be obliged to suspend the payment -

Wm Simpson Esq

Wm Simpson
10 Dec 1801

Tell Jamie Buchan when you see him that I did not before show ^{George} Bills of Andrew Hosie on people I don't know, if I did not understand that a rich Bachelor under the sequestration was Partner with him - Pray is George Hepburn Leith actually bankrupt - this I heard since I took the £60 Bill on him - but with our 3 Indorsers I think we are safe enough

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

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Page 2 of 2

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RSM
10 December 1801

Wm Simpson Esq
P

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12 (Decr 1801)

No doubt the daily Coaches would be the best Plan. but if they would give no security I doubt we should not be justifiable in trusting such sums with them besides after what has passed with the light waggon People who readily offer security (and who have built it for the purpose I do not see how we could get off - I spoke to Mr Stuart on Mr Graham's suggestion of engaging for a year by way of Trial - It was directly from W & A I got the Knight's Bill in Security for the Liverpool Bankers' Bill. George had no connection with it - and as we could not possibly keep it I think with you it will be best to give it up and shall do so.

If our Father & you had seen the scene here this forenoon for about a couple of hours you would be sensible that there must be some limitation of these deposit accounts. The crowd was just such as you saw that Tuesday you were here and in the midst of the bustle some of the Bodies were coming in with their deposit receipts, some of them for small sums lodged only in October last which was very provoking - but they seem to have got that Idea that it is in our way to take money for the sum ever so small and for ever so short a time - this might be well enough if we had not so many operative accounts to attend to and so many Bills to discount at the same time -

I had a call from a Kilmarnock man to beg you would set up an office there as the Old Bank one is to be withdrawn. I told him there was no chance of our Bank having more offices -

I hope Mr M will soon find the account right - what record sums the totals are! And from the two first articles in the account of incidentals you see by the stationery and candles consumed what work goes on here - its surprising what Books we consume by a bye the house will not hold them -

Willie sends me Malcolm Ross's opinion by which I see he thinks the sale will be good - but that I will be entitled to grip the Price - so as it shall go to the Heirs of Entail I doubt that will be no easy matter - but the plea will divert me in my old days - and I hope the Expense will not be so heavy as that one quarter day will not pay it.

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

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12 December 1801

No doubt the daily coaches would be the best plan, but if they would give no security I doubt we should not be justifiable in trusting such sums with them besides after what has passed with the light waggon people who readily offered security and who have built it for the purpose I do not see how we could get off. I spoke to Mr Stuart on Mr Graham's suggestion of engaging for a year by way of trial. It was directly from W&A I got the Knight's Bill in Security for the Liverpool bankers' Bill. George had no connection with it, and as we could not possibly keep it I think with you it will be best to give it up and shall do so.

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the Bank's cashier, 12 December 1801

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RSM

12 December 1801

Wm Simpson Esq

P

RSM
12 Dec 1801

Wm Simpson Esq

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14 Dec 1801

Dainty Davie was so well as to go in a chaise to the meeting and preach yesterday - there was no danger of his trying cold water Experiments but I shall put Dr Ramsay's Caution into his hands when we meet on the Bills this night

These Coach Proprietors are great Fools - but while they offer no Security I do not see we could venture with them - your proper case is made in the Fly waggon and it to thrice a week I think it should do - but I wish it were ready what shall I say to poor Robin Mackay in answer to the inclosed - its wonderful from what various quarters demands come upon us - Harry Monteith has been at me about the 3m extra he wants by 1st Janry and as I could not say to him you refused it - I agreed that he should send in 1m Extra tonight but with those Extras I fear it will be impossible to keep down the Balance

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

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Page 1 of 2

14 December 1801

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These Coach Proprietors are great Fools, but while they offer no Security I do not see we could venture with them. Your proper case is made in the Fly waggon and it to thrice a week I think it should do. But I wish it were ready.

What shall I say to poor Robin Mackay in answer to the inclosed. It's wonderful from what various quarters demands come upon us. Harry Monteith has been at me about the 3m extra he wants by 1st January and as I could not say to him you refused it, I agreed that he should send in 1m Extra tonight but with those Extras I fear it will be impossible to keep down the Balance.

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RSM

14 December 1801

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15 Decr 1801

I see our Remittances to you on London last quarter were 43m and our drafts on Down 53m short of what they were the quarter before - which I am not ill pleased at, as I wd much rather see our People contract as extend - I am much mistaken if the Peace does not oblige them to draw in still more - I did not suppose you wd be for more Branches - indeed one of the kind it is is enough in all Conscience - why should my Law Plea make you sick, I assure you it has not that effect upon me I rather expect a little amusement from it in my old days - excepting the trifle of 50 or £100 I can lose nothing which I possessed either in property or what is of more consequence in character - and having no inimical feelings towards my opponents, I shall be free of all those disagreeable agitations of mind which commonly attend a Law Suit -

So Hay's distillery is stop'd without an Act of Parliament I care not while Prices are so high tho they all went the same way - I doubt Addington who certainly means well will make himself very unpopular by being so positive for opening them what a Figure the Bairns will make with their arrears of import - but I thought that duty had been abolished long ago - how in the world could this lie about Gibson's Remounter with the Justice have originated? the circumstances were mentioned so minutely that altho I did not believe the whole, I had no doubt there was some foundation for it, but the story seems to be a fabrication from the beginning. Gibson will be a rich man now - his 300 acres I should think worth £50 an acre that is 15m - he is my Cousin too - so it is only one Cousin possessing it in place of another, and he is certainly the cleverest fellow of the two.

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

RB/837/491

Page 1 of 2

15 December 1801

I see our remittances to you on London last quarter were 43m and our drafts on Down 53m short of what they were the quarter before, which I am not ill pleased at, as I would much rather see our people contract as extend. I am much mistaken if the Peace does not oblige them to draw in still more. I did not suppose you would be for more branches - indeed one of the kind it is is enough in all conscience. Why should my Law Plea make you sick, I assure you it has not that effect upon me I rather expect a little amusement from it in my old days. Excepting the trifle of 50 or £100 I can lose nothing which I possessed either in property or what is of more consequence in character - and having no inimical feelings towards my opponents, I shall be free of all those disagreeable agitations of mind which commonly attend a lawsuit.

So Hay's distillery is stopped without an Act of Parliament. I care not while prices are so high tho they all went the same way. I doubt Addington who certainly means well will make himself very unpopular by being so positive for opening them.

What a figure the Bairns will make with their arrears of import. But I thought that duty had been abolished long ago. How in the world could this lie about Gibson's Rencounter with the Justice have originated? The circumstances were mentioned so minutely that altho I did not believe the whole, I had no doubt there was some foundation for it, but the story seems to be a fabrication from the beginning. Gibson will be a rich man now - his 300 acres I should think worth £50 an acre that is 15m - he is my cousin too, so it is only one cousin possessing it in place of another, and he is certainly the cleverest fellow of the two.

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a terrible deluge of backwater this forenoon I have hardly got time to do any thing else than read reclaiming Petitions from People whose Bills are returned and many of them I was obliged to take to keep them going - hard as the pressure is it is wonderful how well the Bills are paid I don't see one lying over

What a sum goes by Mrs Watson ^{13m} today - I shall not be easy about it till I get your letter on Friday morning Hasten Menzies's cart. If you have not got almanacks for this office perhaps to order as well to get them here where they are as cheap and besides all that is in the Edinburgh contains a number of Glasgow articles

Wm Simpson Esq

15 Dec 1801

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

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16 Decemr 1801

These are sad bleedings her Ladyship is giving you, but I am glad you can stand it so well - I shall tell Robin how good you are to him - the Paper is surely safe and I think we may depend upon their assurance that it is the last turn round they will require. How happy I should be to see all the Partners of Mackay & Co disencumbered of their debt and in free possession of their great Jamaica Estate in a couple of years. I hope this will be the case - a good sheaf of London Paper seems to have come in today - and several stragglers of Glasgow Bills I have been obliged to do. Friend Bog sends me £456 on Stirling Gordon & Co a Horning Bill and writes that he has no other fund to pay his acceptances at this office - what can one do but pay it? I do not see the Bank's money can be safer placed, but many such demands are coming hourly upon us. Among the rest honest David Russell was at me - very much obliged to the Bank for the accommodations they gave him which he will never forget - but his last Bill to the Dean for 2m which was renewed falls due the middle of next month and he wishes much to have this renewed again payable in May when it will be perfectly convenient for him and on the word of a gentleman he will not ask another renewal - what shall I say to him - it will be pity to swallow the cow and stick at the tail - you remember we gave him 7m to pay his land - his Bills on Simon are all paid - he melted Bank of England stock for that purpose and sold at 189 - very lucky I think in doing so. Mr Dale is still keeping his room with his hatshoe, but in good spirits and I hope the fit is over. He is much obliged to Mr R for his caution and bids me assure him that he will not try cold water experiments. I see the bonus comes in the Box. What is become of Stow's friend - send him west. I grudge our not getting your north country friend I have a notion he would be the thing for a Teller.

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

RB/837/492

Page 1 of 2

16 December 1801

These are sad bleedings her Ladyship is giving you, but I am glad you can stand it so well. I shall tell Robin how good you are to him. The paper is surely safe and I think we may depend upon their assurance that it is the last turn round they will require. How happy I should be to see all the partners of Mackay & Co disencumbered of their debt and in free possession of their great Jamaica estate in a couple of years. I hope this will be the case. A good sheaf of London paper seems to have come in today, and several stragglers of Glasgow Bills I have been obliged to do. Friend Bog sends me £456 on Stirling Gordon & Co a Horning Bill and writes that he has no other fund to pay his acceptances at this office - what can one do but pay it? I do not see the Bank's money can be safer placed, but many such demands are coming hourly upon us. Among the rest honest David Russell was at me - very much obliged to the Bank for the accommodation they gave him which he will never forget, but his last Bill to the Dean for 2m which was renewed falls due the middle of next month and he wishes much to have this renewed again payable in May when it will be perfectly convenient for him and on the word of a gentleman he will not ask another renewal. What shall I say to him - it would be pity to swallow the cow and stick at the tail - you remember we gave him 7m to pay his land - his Bills on Simon are all paid - he melted Bank of England stock for that purpose and sold at 189 - very lucky I think in doing so.

Mr Dale is still keeping his room with his hatshoe, but in good spirits and I hope the fit is over. He is much obliged to Mr R for his caution and bids me assure him that he will not try cold water experiments. I see the bonus comes in the Box. What is become of Stow's friend - send him west. I grudge our not getting your north country friend I have a notion he would be the thing for a Teller.

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Mr Tennent the Brewer tells me just now that Country Barley
is advanced in our market today from 26/ to 30/- and
likely to go higher - Robert Cowan has some Montrose Bear
F which he holds at 32/ and will get it - Oatmeal
is also advanced to 16 1/2 per Peck - with such Prices
what madness to allow the distilling
our Junr Porter a fine attentive creature is not well
today - I wish it be not a Fever and I know
not how we could do without him

Wm Simpson Esq

Adm
16 Dec 1801

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

RB/837/492
Page 2 of 2

Mr Tennent the Brewer tells me just now that country barley is advanced in our market today from 26/ to 30/, and likely to go higher. Robert Cowan has some Montrose Bear F which he holds at 32/ and will get it. Oatmeal is also advanced to 16½ per Peck – with such prices what madness to allow the distilling.

Our junior Porter a fine attentive creature is not well today. I wish it be not a fever and I know not how we could do without him.

RSM
16 December 1801

Wm Simpson Esq
P

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17 Dec 1801

Harry Erskine was not far wrong (and I wish some such
 Remark is not made upon us if this Box goes a Bilwavering
 but I hope tomorrow morning will make our mind easy as
 to this week - and that a week or two hence we shall
 have security from Menzies & Co - you should be getting your
 Boxes ready to fit his Iron Case - it will require three
 as they propose going thrice a week which will do
 well enough and the risk will be lessened by being
 divided - There is bustle enough here today
 for a Thursday - many Bills being due - but nothing
 material occurring - so I shall have as little to say
 to you as you had to your directors - we miss
 our junior Porter much - I made him lie in his bed
 after he had got up to go round with the Bills, and
 encourage something with I hope will bring him to rights
 Mr Dale mentioned the advantage of almanacks
 with their lay-out articles in them - so I shall order
 some - We cannot get our dividend
 from Sharp & Mackenzie till we know what
 you have said for Anderson's Bills - I hope
 you will soon hear of Down having settled
 it - we shall then get principal & int of all
 our claims upon them, excepting the £1600 odd returned
 Bills not accepted - and for these without int we must
 suppose like their long dated notes

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

RB/837/495

Page 1 of 2

17 December 1801

Harry Erskine was not far wrong, and I wish some such remark is not made upon us if this Box goes
 a bilwavering but I hope tomorrow morning will make our mind easy as to this week's, and that a
 week or two hence we shall have security from Menzies & Co. You should be getting your Boxes
 ready to fit his iron case - it will require three as they propose going thrice a week which will do
 well enough and the risk will be lessened by being divided. There is bustle enough here today for a
 Thursday - many Bills being due, but nothing material occurring, so I shall have as little to say to
 you as you had to your directors. We miss our junior Porter much - I made him lie in his bed after
 he had got up to go round with the Bills, and encourage sweating which I hope will bring him to
 rights.

Mr Dale mentioned the advantage of almanacks with the Glasgow articles in them - so I shall order
 them.

We cannot get our dividend from Sharp & Mackenzie till we know what you have received for
 Anderson's Bills. I hope you will soon hear of Down having settled it. We shall then get principal
 and interest of all our claim upon them excepting the £1600 odd returned Bills not accepted - and
 for these without interest we must I suppose take their long dated notes.

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

RB/837/495

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RSM

17 December 1801

Wm Simpson Esq

P

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18 December 1801

Our Porter has got upstairs today and going about I am afraid too soon – but I think it is not a Fever.

So the distilleries go on – this in the face of a weekly advance in prices is unaccountable to me – but these wise men of the South are the best judges. I wish we may not send prices as high as ever. I pity the poor B--ch with such a law plea – and for all the good she has done to the country everybody seems to be against her.

Edward has been asking leave to go in two or three days at Christmas to see his brothers who had been both ill – the motive is so good that I could not forbid him and he hopes you will not disapprove. Poor fellow he fags pretty well with the Bills, and is to get a neighbour to engage for him in his absence. You see a good number of Foreigners today.

18 Decr 1801
Our Porter has got upstairs today and going about I am afraid too soon – but I think it is not a Fever –
So the distilleries go on – this in the face of a weekly advance in prices is unaccountable to me – but these wise men of the South are the best Judges – I wish we may not send prices as high as ever – I pity the poor B--ch with such a law plea – and for all the good she has done to the country everybody seems to be against her –
Edward has been asking leave to go in two or three days at Christmas to see his brothers who had been both ill – the motive is so good that I could not forbid him and he hopes you will not disapprove – poor fellow he fags pretty well with the Bills – and is to get a neighbour to engage for him in his absence – you see a good number of Foreigners today –

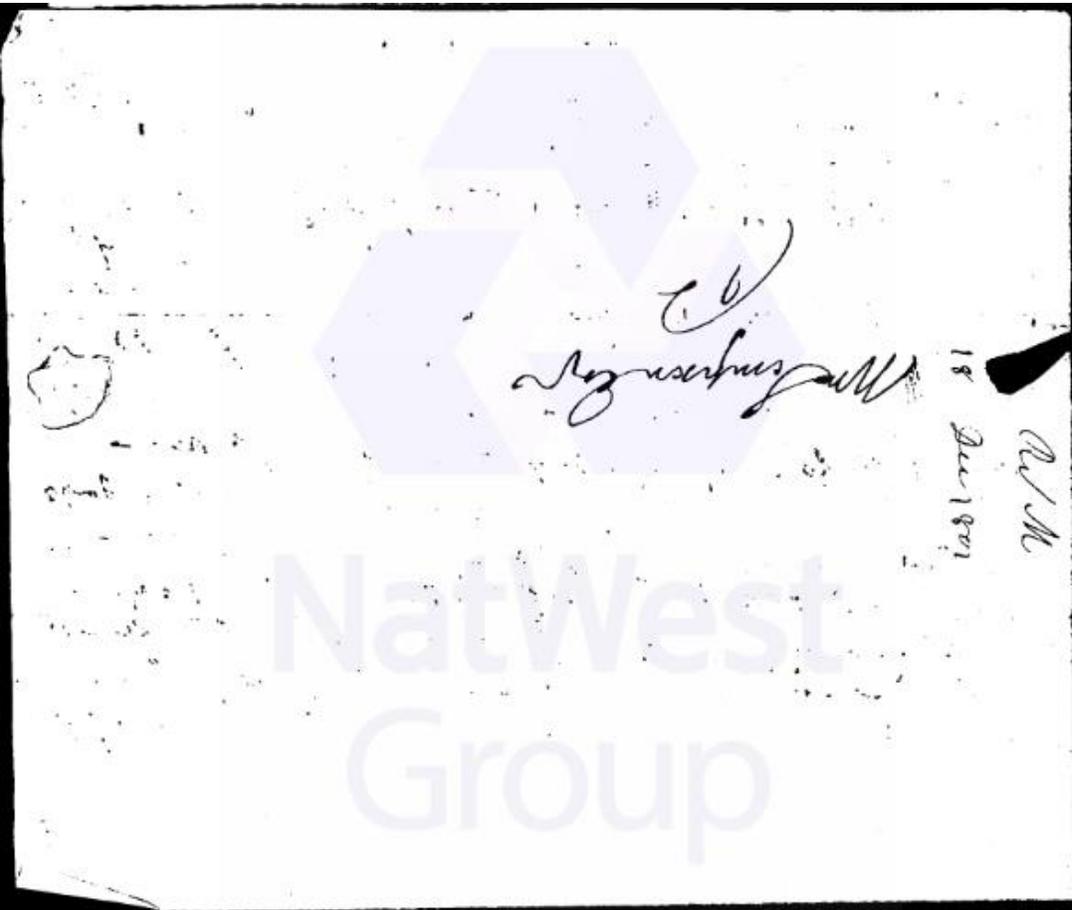
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 18 December 1801

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RSM
18 December 1801

Wm Simpson Esq
P

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19 Decr 1801

I have no joy in the thought of getting cheap whisky - it was wonderful the effect the dearness of spirits had upon the morals of the low people here - a drunk man was never to be seen now we shall see plenty of them - see to get the cases and the Boxes filled and set a going as soon as possible - I have sent Jamie Ewing a note of the sum recd on Anderson's Bills, but I wonder Down did not send a particular statement of it and I wish Jamie may not yet require this - it seems Anderson & Co will make no allowance for Re. Ex. charges they consulted counsel upon it and were so advised - what strange heads English lawyers have -

Handyside W.S. has been breakfasting with me - he tells me the Old Bank Plea & Conduct is much talked of - I did not know before that the B--ch had an officer called Inspector of Branches - Mr Forrester seems held that Appointments and is much blamed for not looking more narrowly into the Business at Haddington - such an Inspector I think is a good Idea - or he may be called a general Supervisor - I wish you would appoint one for your office - to come once in 3 weeks and see what we were doing - I vote for you and the Counsellor taking it alternately - I should like much you were to pop in upon us now and then particularly to examine our Tellers Cash - such a heap & variety of Bundles are delivered to me on the Monday evenings - that it is impossible to examine so as to be fully satisfied - yet I

Handyside W.S. has been breakfasting with me - he tells me the Old Bank Plea & Conduct is much talked of - I did not know before that the B--ch had an officer called Inspector of Branches - Mr Forrester seems held that Appointments and is much blamed for not looking more narrowly into the Business at Haddington - such an Inspector I think is a good Idea - or he may be called a general Supervisor - I wish you would appoint one for your office - to come once in 3 weeks and see what we were doing - I vote for you and the Counsellor taking it alternately - I should like much you were to pop in upon us now and then particularly to examine our Tellers Cash - such a heap & variety of Bundles are delivered to me on the Monday evenings - that it is impossible to examine so as to be fully satisfied - yet I

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

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Page 1 of 2

19 December 1801

I have no joy in the thought of getting cheap whisky. It was wonderful the effect the dearness of spirits had upon the morals of the low people here - a drunk man was never to be seen. Now we shall see plenty of them. See to get the cases and the Boxes filled and set a going as soon as possible.

I have sent Jamie Ewing a note of the sum received on Anderson's Bills, but I wonder Down did not send a particular statement of it and I wish Jamie may not yet require this - it seems Anderson & Co will make no allowance for Re. Ex. charges they consulted counsel upon it and were so advised - what strange heads English lawyers have.

Handyside WS has been breakfasting with me. He tells me the Old Bank Plea and Conduct is much talked of. I did not know before that the B--ch had an officer called Inspector of Branches. Mr Forrester it seems held that appointment and is much blamed for not looking more narrowly into the business at Haddington. Such an inspector I think is a good idea - or he may be called a general Supervisor. I wish you would appoint one for your office, to come once in two or three weeks and see what we were doing. I vote for you and the Counsellor taking it alternately. I should like much you were to pop in upon us now and then particularly to examine our Tellers' cash. Such a heap and variety of bundles are delivered to me on the Monday evenings, that it is impossible to examine so as to be fully satisfied - yet I

know no other period at which it can be so well done - there is always such a quantity of all kinds of notes.

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

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RSM

19 December 1801

Wm Simpson Esq

P

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Do make your Counsellor cast his Hawk's Eye
over the inclosed and return them by the Box letting me
know if we should settle accordingly - It came to me
only last night and I have hardly had time to look at
it - I sent James Ewing a week ago the inclosed
state from our Books, we then agreed to postpone the
settlement till we should be advised of the last payment
from Anderson - upon his being informed of that he
made up this state which seems to be on fair
enough Principles but I don't see he has taken
credit for the Bill on London £277. 8 - the first article
in our Credit side - this is one of the Bills lodged
against the refused Drafts on London which we were obliged
to give up - Mackenzie will be harassing us
to let his Cash Account remain but we shall set him
upon you & James Buchan - if it is to remain the
Bond must at least be renewed - his Sureties are
Sandy Allan & Jo Jenkins & Alex Glen - the latter is a good
man but was brought in by Mackenzie £3800 - for
Bills he gave him on London a Day or two before
he slept - 22 Decr 1801

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

RB/837/503

Page 1 of 2

Do make your Counsellor cast his Hawk's Eye over the inclosed and return them by the Box letting me know if we should settle accordingly. It came to me only last night and I have hardly had time to look at it. I sent James Ewing a week ago the inclosed state from our books, we then agreed to postpone the settlement till we should be advised of the last payment from Anderson. Upon his being informed of that he made up this state which seems to be on fair enough principles but I don't see he has taken credit for the Bill on London £277.8 the first article on our credit side. This is one of the Bills lodged against the refused drafts on London which we were obliged to give up. Mackenzie will be harassing us to let his cash account remain but we shall set him upon you and James Buchan. If it is to remain the Bond must at least be renewed. His sureties are Sandy Allan and Jo Jenkins and Alex Glen - the latter is a good man but was brought in by Mackenzie £3800 for Bills he gave him on London a day or two before he stopped.

22 December 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 December 1801

RB/837/503

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RSM

22 December 1801

Wm Simpson Esq

P

*R S M
22^d Dec 1801*

*Wm Simpson Esq
R B of S*

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23 Decr 1801

As you will get my Package from James Ewing in the Box tomorrow - to make you understand it the better I inclose you his Statement of the dividends we got last July which we did not take till you had made some Settlement with Anderson upon mentioning to his lad that I suspected he had omitted to take for the Bill on Waters £277 - he said I wd find it was taken off our dividend - I see by the inclosed it is so yet I don't think that appears from the statement I sent you yesterday - The Counsellor will understand the whole matter - I am glad you turned the Chair upon the B - ch yesterday - but I fear from the large Balances of Ex^{ch} we draw on you yesterday, she will be at your next Tuesday - Christmas being Monday we according to the practice here don't exchange with the Banks till Tuesday - so I shall have large enough B^{al}ances of their notes to receive on Monday night - Campbell Parthra Co have long been much distressed being fighting thro' with wind Bills we never touch them - yet people think they have substance at bottom - Campbell has a highland Estate with a crabbed name by which he is always named - he is an old Skipper a rough hand - but thought honest I do think Bob Allan wd have enough to do to keep himself safe with them - he will make them pay for it I am glad to see the Castle is so far advanced and much pleasure I sh^d have in seeing the inside of it but I have no conception how that is ever to be in my power

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

RB/837/505

Page 1 of 2

23 December 1801

As you will get my package from Jamie Ewing in the Box tomorrow, to make you understand it the better I inclose you his statement of the dividends we got last February which we would not take till you had made some settlement with Anderson. Upon mentioning to his lad that I suspected he had omitted to take credit for the Bill on Waters £277 he said I would find it was taken off our dividend. I see by the inclosed it is so yet I don't think that appears from the statement I sent you yesterday. The Counsellor will understand the whole matter.

I am glad you turned the Chair upon the B--ch yesterday, but I fear from the large balances of exchange we drew on you yesterday, she will be at you next Tuesday. Friday being Christmas day we according to the practice here don't exchange with the Banks till Tuesday, so I shall have large enough bundles of their notes to receive on Monday night. Campbell Ruthven & Co have long been in a most pinched way fighting through with wind Bills. We never touch them - yet people think they have substance at bottom. Campbell has a highland estate with a crabbed name by which he is always named - he is an old Skipper a rough hand - but thought honest. I should think Bob Allan would have enough to do to keep himself safe with them. He will make them pay for it.

I am glad to see the Castle is so far advanced, and much pleasure I should have in seeing the inside of it but I have no conception how that is ever to be in my power.

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Has Mr M - never yet got our account to check -
5 o'clock - Mr Braemer is just come in with the
saddle bags the contents of which shall be acknowledged
tomorrow - Thank the Deputy Gov^r for his letter by him
to which I shall pay due attention - he is a good modest
looking lad, and his taciturnity is nothing against him with me
against him with me - I have always thought your
glib gabbed Chields were least to be depended upon in
action - Fraser a very good lad is taking charge of him as
to lodgings - he is to stay with him a few days till he fix

Wm Simpson Esq

Rd M
22 Dec 1801

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

RB/837/505
Page 2 of 2

Has Mr M never yet got our account to check.

5 o'clock - Mr Braemer is just come in with the saddlebags the contents of which shall be acknowledged tomorrow. Thank the Deputy Governor for his letter by him to which I shall pay due attention. He is a good modest looking lad, and his taciturnity is nothing against him with me. I have always thought your glib gabbed Chields were least to be depended upon in action. Fraser a very good lad is taking charge of him as to lodgings. He is to stay with him a few days till he fix.

RSM
23 December 1801

Wm Simpson Esq
P

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24 Decemr 1801

Braemner is settling quietly at the progressive interest accounts. It will be a long time I see till he be expert at it - and we have much need of expert hands here - but he is a good like lad and if he remains sober and diligent he will come on - none of the Tellers' errors yet found out which vexes me sadly. But indeed I do not wonder at it - we have sometimes such an uproar in the Tellers' office that it's enough to ding them doiled - of that we have had a good deal today - and in the midst of the bustle we had not only a number of small deposit accounts to settle but I was half the forenoon occupied writing letters to stupid people in the country who have small sums with us desiring to know the state of their accounts and as to remit them partial payments - these are country gentlemen who think us greatly honoured in having 100 or 200 £ from them and that we have nothing to do but correspond with them by letters on their trifling transactions.

A merry and happy Christmas may you have. I hope not to be unhappy - but as to merriment I don't feel myself in that mode. Adieu.

Some Manchester people have been buying 2 or 3000 bags cotton which gives a little hitch to our West Indians.

A merry and happy Christmas may you have I hope not to be unhappy - but as to merriment I don't feel myself in that mode. Adieu -

Some Manchester People have been buying 2 or 3000 Bags Cotton which gives a little hitch to our West Indians -

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

RB/837/506

Page 1 of 2

24 December 1801

Braemner is settling quietly at the progressive interest accounts. It will be a long time I see till he be expert at it, and we have much need of expert hands here. But he is a good like lad and if he remains sober and diligent he will come on. None of the Tellers' errors yet found out which vexes me sadly. But indeed I do not wonder at it - we have sometimes such an uproar in the Tellers' office that it's enough to ding them doiled - of that we have had a good deal today - and in the midst of the bustle we had not only a number of small deposit accounts to settle but I was half the forenoon occupied writing letters to stupid people in the country who have small sums with us desiring to know the state of their accounts and as to remit them partial payments - these are country gentlemen who think us greatly honoured in having 100 or 200 £ from them and that we have nothing to do but correspond with them by letters on their trifling transactions.

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

RB/837/506

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RSM

24 December 1801

Wm Simpson Esq

P

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25 Dec 1801

I am glad the Counsellor approves of James Ewing's Settlement
I shall call on him and get the Cash - but you say 0 of the
Bank amt. I think it should be paid up and then the Balance
of S & Mackenzie's ^{new} amt. which I opened in our Books on their stop
and just be the amt. of the long dated Bills - I shall mention
to Ewing and Archie Graham what you say that these Bills should
not be granted till the sequestration is withdrawn.

Our Tellers are all away to day - so that I cannot
say who packed up the notes sent in the Box - but these
notes put up in Papers are always delivered over to me
on the Monday nights by one of them - and last Monday
I think it was Scott - I shall send you the 20/ deficiency
in tomorrow's letter.

I had hardly been thought
of writing you to day if Robin Bogle had not come
to me to beg I should get him out of this scrape - he
is a respectable Jamaica Trader -

Scott comes in and tells me it was Cunningham
that put up the mixed notes on Monday night - I
not see him till tomorrow - Stirling, Alex Peterkin
and Donaldson are my only coadjutors today - you
will be going to your Goose - so adieu

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

RB/837/511

Page 1 of 2

25 December 1801

I am glad the Counsellor approves of Jamie Ewing's settlement. I shall call on him and get the cash. But you say 0 of the cash account. I think it should be paid up and then the Balance of S & Mackenzie's new account which I opened in our books on their stop would just be the amount of the long dated Bills. I shall mention to Ewing and Archie Graham what you say that these Bills should not be granted till the sequestration is withdrawn.

Our Tellers are all away today, so that I cannot say who packed up the notes sent in the Box, but these notes put up in papers are always delivered over to me on the Monday nights by one of them, and last Monday I think it was Scott. I shall send you the 20/ deficiency in tomorrow's letter.

I would hardly have thought of writing you today if Robin Bogle had not come to me to beg I would get him out of this scrape. He is a respectable Jamaica trader.

Scott comes in and tells me it was Cunningham that put up the mixed notes on Monday night. I'll not see him till tomorrow. Stirling, Alex Peterkin and Donaldson all my only coadjutors today. You will be going to your Goose, so adieu.

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

RB/837/511

Page 2 of 2

We have four pair of saddlebags which I shall return you by Edward next Thursday and will it not be better to send you next week's mixtures by him, than by Mrs Gabriel?

RSM
25 December 1801

Wm Simpson Esq
P

NatWest Group

Wm Simpson Esq

We have 4 pair of saddlebags which I shall return you by Edward next Thursday and will it not be better to send you next week's mixtures by him than by Mrs Gabriel?
RSM
25 Dec 1801

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28 Dec 1801

Small Turk is better than none - I am glad you are getting the
half crown per £ from Tatloch - our Solicitor at Liverpool gives us
reason to expect a better dividend from Preston but it seems to
be long of coming - I wrote Jamie Ewing this morning that we
should settle with him for Sharp & Mackenzie as he proposed but
to make the settlement complete wished the Balance of the cash
account to be paid up - I have told the Tellers they must put their
initials on the packets of mixtures - the Truth is most of these
notes are sorted by the Porters - the Tellers I see give over
large Bundles to Blair & the Porters which they sort and give
them back - I have been saying to them that I think they
might sort them themselves in the afternoons but altho
they are now generally here in the afternoons they say
they cannot overtake it - they seem well enough
disposed to do their duty but I wish we had more
expert hands for that office - I see we are greatly
out this week on Bills discounted as I expected
for we had only 35m coming in - but as I observe
there is 53m coming in the ensuing week - I hope
we shall bring things to rights again altho the
demands on us are boundless - Mr Dale has taken
a ride out to Rosebank today, which I hope will
brace him and enable to come out again to
the warehouse -

In comes Jamie Ewing's letter - but wanting money like other West Indians, he is mistaken in thinking the £416 pays up the Canal.

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

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28 December 1801

Small Turk is better than none. I am glad you are getting the half crown per £ from Tatloch – our solicitor at Liverpool gives us reason to expect a better dividend from Preston but it seems to be long of coming. I wrote Jamie Ewing this morning that we should settle with him for Sharp & Mackenzie as he proposed but to make the settlement complete wished the Balance of the cash account to be paid up. I have told the Tellers they must put their initials on the packets of mixtures. The truth is most of these notes are sorted by the Porters. The Tellers I see give over large bundles to Blair and the Porters which they sort and give them back. I have been saying to them that I think they might sort them themselves in the afternoons but altho they are now generally here in the afternoons they say they cannot overtake it. They seem well enough disposed to do their duty but I wish we had more expert hands for that office. I see we are greatly out this week on Bills discounted as I expected for we had only 35m coming in, but as I observe there is 53m coming in the ensuing week, I hope we shall bring things to rights again altho the demands on us are boundless. Mr Dale has taken a ride out to Rosebank today, which I hope will brace him and enable to come out again to the warehouse.

In comes Jamie Ewing's letter – but wanting money like other West Indians, he is mistaken in thinking the £416 pays up the Canal.

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

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RSM

28 December 1801

Wm Simpson Esq

P

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29 Dec 1801

Scott found out his £100 yesterday - that sum too much in a bundle
he had packed up - but he was again short £30 - I wish
he may do - it requires peculiar Talents to be a Teller.
Peterkin can still make 0 of his £70

The most guilty are always the most suspicious - and so
you think I have been making up to Annie Miller because you
have been hunting after Annie Duncan - if you do not
behave better I shall tell Mrs Simpson

These surgeons will make fools of themselves - it will
scratch Gregorie's back - I wonder he has been able to
hold up his pen from Bill - I have always been expecting
to see a dressing of the little man

Archie Graham called this forenoon to consult about his
Box - a Note had been sent him of the dimensions with
upon comparing it with our Box, appears to be less - he
rather thinks it will be small but upon my pulling him
in upon that we should have it 3 times sized, he
was satisfied - I advised him to write Geo Kinross to get
his Box made in Edin exactly fitted to the case and
of the same construction with yours - he seemed resolved
to do so - he was told there would be three places in the safe
yours & his Box will occupy two and he thinks Mr Carrick
or some other Bank will be glad to take the other

nothing but parcels & letters goes in the Box today
as all our stuff & saddlebags will go by Edward
who has taken his place for the Eagle on Thursday & I
I'm glad the ham pleases when you want more let me know

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

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Page 1 of 2

29 December 1801

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The most guilty are always the most suspicious - and so you think I have been making up to Annie Miller because you have been hunting after Annie Duncan. If you do not behave better I shall tell Mrs Simpson.

These surgeons will make fools of themselves - it will scratch Gregorie's back. I wonder he has been able to hold up his pen from Bill. I have always been expecting to see a dressing of the little man.

Archie Graham called this forenoon to consult about his Box - a note had been sent him of the dimensions which upon comparing it with our Box, appears to be less. He rather thinks it will be small but upon my putting him in mind that we should have it 3 times a week, he was satisfied. I advised him to write George Kinross to get his Box made in Edinburgh exactly fitted to the case and of the same construction with yours. He seemed resolved to do so. He was told there would be three places in the safe yours and his Box will occupy two, and he thinks Mr Carrick or some other Bank will be glad to take up the other.

Nothing but parcels and letters goes in the Box today as all our stuff and saddlebags will go by Edward who has taken his place for the Eagle on Thursday. I am glad the ham pleases. When you want more let me know.

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I have got payment of Sharp & Mackenzie's Balance cash account & all upon discounting to them a good £400 odd Bill in part -
and you see Mcdowal's returned Bills are paid - we have no
lying over Paper -

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

RB/837/518

Page 2 of 2

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30 Decemb 1801

I am glad to see we have a good Indorser for that Bill Sandy Simpson mentions to you - Archie Campbell - but he will not be pleased if it come back - Indeed the West Indians and their produce are much to be pitied - and it will make them no better that I hear today the Leeward Island fleet is in the Channel - with more sugar and rum - no fleet was ever less wished for that McNeil & Co are long of coming round - what a sum they must have been owing when after all the cargoes they have got home and sold this twelvemonth past they seem as panicked as ever - they gave in a £1900 odd accept^{ce} of Jo Campbell Sen & Co - about India Draft on Monday night - we returned it to let them know that we could discount no such sums to them as no other asked so much - even the Dean only £1500 and we thought it impudent in them to expect so much - but we were no better for Stuart came to me yesterday - and was so urgent that not knowing what might be the consequence of a Refusal I was obliged to take it - on his assuring me that the Bill was a real Remitt^{ce} to them and that they intended their demand next week -

After taking payment of Sharp & Mackenzie's East India Int^l and leaving a Bal^{ce} of their Acct for protested returned Bills of £502.14.8 being the amount of the long dated notes we are to get - I see there will remain £104.19.2 of Int^l due on the latter Acct - by a Note with my hand on the margin of the Acct in the Ledger - I observe the Int^l on it is to be applied to the said for losses - this I must have wrote by your desire - pray must we apply the £104.19.2 that way or to the Cr^{dit} of Int^l Acct - I don't shut the Acct till I hear from you -

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

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Page 1 of 2

30 December 1801

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After taking payment of Sharp & Mackenzie's cash account and interest and leaving a Balance of their account for protested and returned Bills of £502.14.8 being the amount of the long dated notes we are to get, I see there will remain £104.19.2 of interest received on the latter account. By a note with my hand on the margin of the account in the ledger, I observe the interest on it is to be applied to the fund for losses - this I must have wrote by your desire. Pray must we apply the £104.19.2 that way or to the credit of interest account. I don't shut the account till I hear from you.

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Poor Monsieur must be sadly mortified in coming back to his
Asylum - but I shd not wonder if his stay there were not long -
The French are so fickle a People that it is not unlikely they
will soon expel Bonaparte and resume their old Government -
As Edward carries in heavy saddlebags with him by the
Eagle tomorrow - it may not be amiss to have Duncan waiting
for him - we drew £2500 on Down today @ 7/6 pc
it was to the canal Co

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 December 1801

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31 Dec 1801

I have sent Mr Graham a note to let him know that you will manage the Box for him if he desires it. I shall leave you to settle with Menzies as to the security. They are to bring fish it seems so I hope we shall get a good Turbot as well as you. We may take our joke with these Birds of ours very innocent. Tell Director Duncan that I wish he and wife and daughter would come west and give me a consultation about my law plea during the Christmas Vacation.

Inclosed are Robin Mackay's Bills which you will melt the value to be applied here on payment of these acceptances which are in your hands due 4th I believe. Friend James has told me he was sadly teased & harassed by Colin Dunlop to agree to discharge his father. Colin tells him that if he did do it he had got the other Partners of Duntocher Co to do it - Jas McDowal & Jo Gillies and that if they had thought James's Acquiescence - they did make out the discharge without the Royal Bank Fraser & Christie. Mr Gordon has always kept off by telling him that he would do nothing without the approbation of the Royal Bank. He desired me to mention these circumstances to you. He desired me to mention these circumstances to you. While Mr Lindsay Dunlop South's name I saw so much. I shall think they must have got money and you must take care with them - but they have the common fault of doing too much. Now my good friend we have seen the end of another year and have much reason to be thankful for the many blessings we have enjoyed in it. May all good things attend you in the following and many succeeding - none can or should more ardently wish your welfare.

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

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White & Co Lindsay & Dunlop Smith & Co have done so much since '93 and met with no great losses that I have heard of that I should think they must have got money and you must be safe with them. But they have the common fault of doing too much.

Now my good friend we have seen the end of another year and have much reason to be thankful for the many blessings we have enjoyed in it. May all good things attend you in the following and many succeeding - none can or should more ardently wish your welfare.

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Archie Campbell tells me Soarsly's Bill will be down and he is very angry at the people who sold his cotton to them but he is told they are good at bottom and will pay in time.

Mr Graham sends me notice that he will be very much obliged to you if you will get a Box made for him the same as your own.

Pray say to Messrs MR&Co that we have theirs with the Bill on Govan Coal Co which I sent to the man in town who used to pay their Bills. He took a note of it and was to send them notice, but no payment is yet come. Our Porters had so many Bills to receive this day that I could not possibly send any of them to the coalworks but I shall send out about it tomorrow.

RSM

Wm Simpson Esq

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