

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

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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
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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 satisfied 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 would 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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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

P

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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.

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

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. I own I would like 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.

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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 Mr James 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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RSM
6 November 1801

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7 Nov 1801

There were rather too big Bills returned to day - 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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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 and 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
 life of the 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

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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 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 to
Days 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} need to be fed from the Post
almost every week - we have had a severe Conflict
Friday - a great number of Bills given in and a vast
number refused - we brought a great deal of backwater
upon me - it was a painful state for some hours I
often wish your Father had been at my side to
see how you had been looked upon 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 - state many
such have been refused a second time - but I see about
2m of that backwater has been paid 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

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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 agree 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 to day 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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739}
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741}
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RSM
12 November 1801

Wm Simpson Esq
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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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13 November 1801

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Robert Stuart in his slow way did not write Menzies & Anderson till this day. He and 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 13 November 1801

RB/837/451

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into one state of any kind left in the chest -

13 Nov 1801

Wm Simpson Esq

P

I am on wheels. Tell
him I have written him
under Willie Kerr's cover
with the law papers and
a letter to Mr Duncan

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Not one note of any kind left in the chest.

If you see Willie tell him I have wrote him under Willie Kerr's cover with the law papers and a letter to Mr Duncan.

RSM
13 November 1801

Wm Simpson Esq
P

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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 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 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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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

16 November 1801

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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.

Wm Simpson Esq

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.

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 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.

RSM
16 November 1801

Wm Simpson Esq
P

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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 it 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 Aristo came of the
Ship - had that Intelligence come an hour later his Insuree would
have 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 which 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

RB/837/457

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

Poor King is not so much to blame. He did not know his goods were on board till within half an hour before the accounts came of the loss. Had that intelligence come an hour later the insurance would have been done, and what is very provoking he got insurance of 5 or £600 the week before being all he knew was on board, and this the underwriters will not pay as it seems the ship touched at martinmas which 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.

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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

RB/837/459

Page 1 of 2

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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Page 2 of 2

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 of the pound

21 Nov 1801

I am glad you approve of my scheme for the B of Engl - 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 ag^t 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 Edin Paper
to let us know how you are all going on - but one in the
week we may 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 own
Miss Cunningham saying that if Justice to herself
she thinks it necessary to assure me 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 & 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.

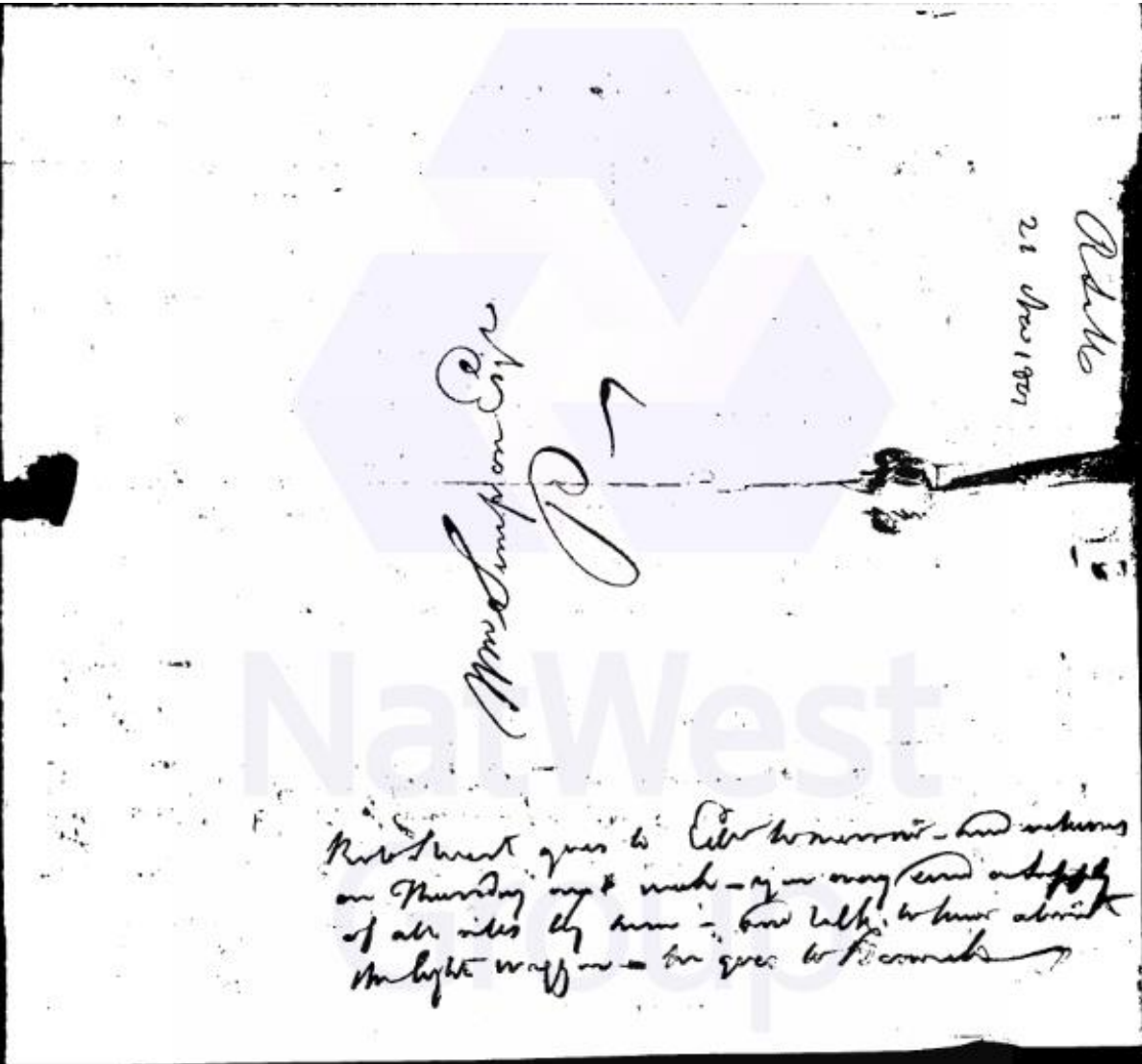
We could not do well without an Edinburgh Paper to let us know how you are all going on – but one in the week would now satisfy me – however as Mr Ramsay is one of us and his paper is certainly the best you may continue it and pay off the other.

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 advice
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

Take over the Letters - show them to your Counsel
and return them in the Box with yr Direction
what I shall say to Hugh -

Ever yours RSM
24 Nov 1801

Mr Stirling gave undoubted Security to Hunters & Co
for his Intromissions for them - Charles 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

RB/837/463

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.

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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

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

RB/837/463

Page 3 of 4

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

RB/837/463

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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 Exche 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

RB/837/462

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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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

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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

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[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:]

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[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

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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

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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 with your orders on it - I see to day 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 - to day 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 intromissions 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

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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 Mc
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

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