3 Nov 1801 Un how had a much gright frow a Burle, he bay than whit you som this day Anight - it is just 3 o Chick - and there are sher 70 Super on the Ellers open - The Bansop my driend is no Sole - Secto is to take his Station theme to merrow and we must here another hand in Blain's plan - but it enter here long how he for such new hands can be expect in tellery included is a alur from dite; Juther-you make out the Bond of hearty and even at direct to him - trienting the Sum to he to 1000 - as I think that was the Same you mentioned to me Conners have have friend cheanly for your subscriebing Plan has been in my head all my UT one a am she cher that any ouden vident mas are In do quant this chief althe the Object of allacrable in a gradual may is to me at least must desirable - Two expedients hum accurred to me - there are a number of must sup shipelable houses who are very heavy upon us but who are not Bank Propreles and who from Munature of their Bus nep and of bitte me to the Bank Justim this going is ment indonated Bales to descreent such an GIR Bonnerbun to - Macmil Show "Co-(The the later who som que non to home on den) Shot Brete and Hameling anon 6. 2022 the work these Suple that how he to de they would get no discounts and that we the 1 Any my infloren their aust formites we aur adrene a very large him - but no diarbit is also unperson from us & great Brupertion the must will taken that comes

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 3 November 1801 RB/837/437 Page 1 of 2

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, McNiel 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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another Expedient I have thing to of - you remember the Expet Another by shorting the dates of Bills descended by us from 4 # 3 months after we had given 3 minutes warrant the how and to do after the same warnery to addres the how of all Bills lesson glarger beto on dere on from 3 months to 2 menths _ for so conform to the Proster of the Bof Ege Think of all there things and say whit is the til signe it greves me to su the anet of Bills discussed as much extended - but I cannot help it - the member of Bles ques in this morny was produces - and the the tirst week Mumonth I saw only 43m coming in this week is that they and he no deduction as Sepperted - these mint en a large him mys hweede

ander Hamelhen under me this more that he was shill without large miles frin the Dottank - but to some our courting on the mites the sent & Bundho of them of the oo card scale and high I we school hund Bocco of our large obles to Jung away and his shell when you then to made from in to my row foreigners with our notes - I have down this - but it is an auchurder thins of Bus into - on there are getting that Bocco to to an auchurder thins of Bus into - on there Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 3 November 1801 RB/837/437 Page 2 of 2

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

2022

Group :

NatWest

3 November 1801

Wm Simpson Esq

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4 Nov 1801 your retrenching flan makes me smile as it puts me in mend of that which you remember was propered at Whillern anno 93 to gue the People 3. p. or g months is giving them full warning and dury the thing gradually be he sure - but merely telling thim as we meet with them that we are to secone their descents inthat Jogen a parkenter day when the Reduction is to take place expende be of so avail - knowity times have I have great heres that an heavest upintes, shat at was imperfulle and crield go on dury such large Jums for them - that they must rebreach or Thur Bus for certainly be returned - but they always laughed at In John lather of the growing of them taper - the quest time - Lefren Pales they gave us - The Powers of the Bank and That to mony while not be littles law out yes - in shert all my spinking has had no Effect - nothing but doing - and put weherving their Bills in consequence of a general measure will convenue them that we are in cornect- now this shfuld only he down after quing due warning 3 or 4 months I she thinks supposent, agoud it should be done with some chlennity - if you an avera to aver an atters, a Macard a Deler put up in the Tellers office raying short after such a Tay the Measure should lade blace - This was what an did when me neduced the home from to to 3 minsto, and of our here not done so I am subsped me never and have carried this " that Man - whatever measure is resolved uper mit 2022 heally du general for you can easily en it as he a most paufer sheaten for us to be in and it upper the Bank to amuch all wet, wary it left entirely to us to discourt for particular houses of equal Schoits more or lip than the Sums thing dans her accuss timed to have that it he putting the much

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 4 November 1801 RB/837/438 Page 1 of 2

4 November 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. 20 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 through that plan. Whatever measure is resolved upon must really be general for you can easily see it would be a most painful situation for us to be in, and would expose the Bank to much ill will, were it left entirely to ask 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.

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I see you an not pleased with suppliand : Speech - I only with the and dis Grenulle may not be in the right - leaving the Trench Reputhe in Poplan of Hillow Helgen Surfact and without any Redraint seems to me to kell forth a dark Prochet to Porlace - I cannot conceres how Mully white able to deflad the Peace upon his Troughes weles he admits dure Neepets on the only ground upon white to can be defended which you an Oladoston disclarms Its who shill wernment of the level is in lutter hands than and 3. Chil - the Au about full and me mart have I three and in comes a man to fing two anophers with at 600 - all Gunninghan lings me in & 300 - all east foundry small outes brought by anthe man to pay and de hun male a work about to but can un refuer any tites in payment of the 2022 Group NatWest

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 4 November 1801 RB/837/438 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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5 12 1801 ing and new good in learning which to our chrerelion - but The definently is how to gerreese that disorcher without on the one. his at hying and tis my some of our hest yment info perputation Enderers or on the other earrying the Banks ad vames beyon its powers - and I own In the much little to have a Man of Reburchments land down heres arby Onles of Michrestors so maked to take Effect at a forged terrive - this final let the Tuple are what they were to uppet that they me propan and arrange their matters accordingly fruint alpomplaints if out against the Rost at least the Branch in your must just lay de hearts of this wise men of the cast highler and try to chalks all my I dias of out such a Man - yout have a J'helien Your Secto our falighed and his yesterdays work, as so much and piled to day that he is not able to ane out - I hope however he will be will in afday or two - my his back baland but myst My aunit to her to 2/3 " might you not as well find her Tuther and ht him return it after herry subsoried There to the Son - my ale means and for their ; friend after dolling him smuch or two and owing of their is any thing on him sond him to as - in shale make him to m. See - and when early get quit of Blair - but I really believe an must have and hand to the anoples office - and and ned one pust to keep up 2022 the Interne in the brigh pur dedgess and will the dept and with are continually interrupting the other hands - and the time Grach Bouchs and all the Bills on Ber advinder being non in the anompto office with the Entres of the onless allougto NatWest later think age fully - I tways gridge to think that every seven limes unh I do not ede how to a pupitor to I ne Knot Tome Wand tw chored

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 5 November 1801 RB/837/439 Page 1 of 2

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 disobliging 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 <u>by order of the Directors</u> 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 today 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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was night - she had desished Educid willy thit enprised agrican of Impily verthand 13 hon this 2022 andus NatWest beging that the I hate they mertikes

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 5 November 1801 RB/837/439 Page 2 of 2

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

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6 Nov 1801 I su you was tatter in age than working I's yuluday - es This allow allow I shale have beel to say to gun to Day it sums to has been 2 months about and mestly in Ireland must surely he in the enny of getting menery three-but I know met have - he says our thatit ande vise finally and has land ats whe of him insh me that the mys Jak whe he alow I go I much it may be a and that I am all our Proprietors here out whent Lep - this finding the Epoke talles I sur harding in the Shicks a hope all is writed up I am muslaken they To not fall more - and have drawn much afor her tales were desired one by g & R Connestino 2 1700 - the there by more formy tacher 6 - 2 23 00 - lathe at 7/ the as a parkenan Form - I heretated and me at have given them for such large hims of it had not been That when a lange tow of that him mus called for when you was I think Mort destred an myste que to - mufany an a very respected how connected with Demerary have generally a large him on one hands and very allow indel require any "des units - un have dra 23 Miles andenin the beg amont 10 m - let que trais is on shale draw freely at 7 th um inhertin has just cated with is plack of his pour that who has to supplie Jour a desser of decence for The? to be antronked by the for 2022 bure - it is at after that we like an hour to nead - antrelympian has near it and property some achilumal blacere - I have her this that I suppor our gande out appen to our entrouting that aper when approved of one information by mo graham - a duch! of 22 3/ get as much more as well pay dup

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 6 November 1801 RB/837/442 Page 1 of 2

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 f.

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manys Chick has put the arms Bank quemento all in any lindy) for andre graden to have that here " doing about the Boy - but news found shall call again this mig from is the Roof out on y at " I think yo Brothlad hind not only "He Roof but the Plaistony over lupor the evinter trists _ that all may be habilible mmay any Ded Most Sumpson approve of yo Ham Bargain - I Tight a good - when you want more to one three 2022 I hope you have marked the Selver to Day for I have goid goin out the last Bay -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 6 November 1801 RB/837/442 Page 2 of 2

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 anybody) 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 <u>Roof</u> not on yet! I think your architect has been wondrous slow in his operations. It's 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.

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 mother the log Bles relevand to bay - but last wear emmedialely suken up - I am glad From a en and pliqued with his Studion he sums when a gread quet the but she show - it lakes him a king time to write the thites an the Bruk Stater - he armes back from his denne do this hyper I go ap to mine - and it is always after & heper I got the chur to chre - but I heper hor who save become more sphert - Scott melusned to mo Shahan yorker Day - he is short 25 - Planker I burningham an afed wheat some firmands call there are very charge - but such new the moles on Tuesday Mut to me lete oundered at I hope the home whe cast up of nimes In anes Mr Jak y Mr Owen to announce Mrs. Owen bury onfly deterties of a for !-I an gr frind the allenge is gove - to appro the no of try hand will not report it luch Thing wonders what is become of his tollars I have gut seen ander Graham to had 2022 burn with the boach Impreters who seemed Group to carry and Bog but starile about the hearty NatWest and napture to former if they were to time for the white I that they was only to become burne for DICOD to card of us I the tomand or more may 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 7 November 1801 RB/837/443 Page 1 of 2

7 November 1801

These 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 and Cunningham are also short some pounds each. These are vexing things. But such were the mobs on Tuesday and Wednesday that it is not to be wondered at. I hope the sums will cast up again.

In comes Mr Dale and 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.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 7 November 1801 RB/837/443 Page 2 of 2

RSM 7 November 1801

Wm Simpson Esq

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9 100 1801 I was ush Mulganhem & Burns of the Black Bole this morning the latter is chan for taking the Boyer - For oppiced to get his Fistness to for it more Julily - the plan in propried in that a strong base stight in male under the Seat on the could which adjust hild The Boy - that the Thirds Boy yours the he made out by to that form - that were fus should and mud neum a togo days in the back allements out theirs yours and he defen Days and any one Boy whith board at a lime - That this should have the They of the base that he might have acceft Boy in car the Grand the break Server adopt then My most when that chain - that the Infinites it have to each of the forst 1000 - to make good that have Life on the or much or mind and that wet of us should pay 250 - migneset 225 - for her mill find as much At Parshy Bank who he supposes will have no Obywhen Let me how fyin appine of this Man I your you time Talena with yo Routhlaid - it is must pulsating me to have the Roof & Plaister our lefor untin so as you might have the Turpe injoying the trimpes my A Spring Moit's sure the dropping - antrefrahme tells 0 ion tos Parties Viobert into him the crop Pale itwas will not agree to my addraghing fins that the latter has filand to a deputation in how that 20 millions will be anterest & hquet de 2022 at the further detto and comparity wind up the un so the Ann is life than we oppiled - but where NatWe is the addelerned multier of Vipes

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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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

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10 mar 1801 Olever of the Tombra has been with me about the Bop he is and the Tropretors of the beach - he says the Partners have been lulking about it and they are melling to go into the I shern - but cannot think of the omen tinne \$500 - or that of them spink her a Publicy they while get back their more in 5 years by their allow and they well not he says enjuge othering - what do you say to this -I am really uneary for the large him entryments Days Boy by Unstration - you must by to find ame Person to bring us finit a large which this which - e gow Blerken the last large Note out of the Chert Othis morning - Things go in such an extension shale here now that infuse new to be for from the Peri almost uny with - un have that a seven conflict forday - a coast member of Bills gunn in whit a west number refused - wh bright a great had of back water apan me it was a painful that for some trans often withed your your Justin had been at my deg en hen agen for hun liched when a good man brong back an updenthe tale with the liver returned and (40 me that he chad not make his pay out athent to state many such hims leven refused a second lim - but I en abunt 2 m of that backtrates has been pufied this foreneen 2022 in have 50 m coming in this tirech Group much be well-but mother alon on Robert aller the seathers NatWest unboach Printers um to aprent I will thin to gur in a worker Inpiral to two Den the most nyulas way of killing the 0

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 suppor they will be fay in agree 12500 Security - it will be very convincent was to that pure y con hour heard to lele me this 2022 Group NatWest 0

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

and this I suppose they will do if you agree to the £500 Security. It will be very convenient to get west 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.

RSM 10 November 1801

Wm Simpson Esq

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11 Nov 1801

What a Basile us here hard to day - you can't imagine what a tamber of weaky bedres wire suchang their depert Rute and you so what andow Poper has arme ine what Effect the Vear will have upon this Frade of ours I have not last I hope find with tomay the reduced by it - our notes have carried us Three but an angume of what I wonto your & and looking for a chipply - pour but I farrey is referring his desure to be a Tiller - he is short Dil- and Such they boy may not have make At mine - I say & to the boach Infritors We I know what you say to the 500 lend I am glud you think we shall get cheaper Beef but I don't much the Tarmers whe keep to up they fall upon many Prelinces to raise Their while - but an mit is stady to let to down -- best negards to finitial Innean when you so him and had him tite you as how 2022 I am like where out out of a true prin by dn an Enland and say I ful much obliged by the friendly Interest he likes for me in that maker- land it is clear wealthe was new what formy same and I have no foult some tos so, in shile la as well.

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 Ballie's man has called for thirdse 2022 © NatWest

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 2 of 2

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

RSM 11 November 1801

Wm Simpson Esq

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12 Nov 1801 alyon recurry yours this morned out to anhulpahan and thought to efeths the Boy Bourge as he was and fed and the 2500 cheenty to her and the Party - ant upon calling ough at Burns of the Black Bule - I fortund there was no longing the Inforders to any Eloms - he had no there were & of them land must of them (not not agree to your any cheanly at ale - they are great Shords - but that matter is quite off - which I am sor I really think our Rich on far two quest at present - to a low that the unon the minch My per Borop where went a gust take ourBand and who send can't to bolin enong Day my to pertufo we donthe to good as there are a number of Reply him at bolt a Bernuch und is should have fully good decenty - demant hanghable and Menzies 2 Dertion are Partness - I have had a Januersalun unt Ret Stringt he thinks & 100 - a year of he an object to thim, and as they smene bato & dith any On that a plan my to a file if an then for the Boy to be delivered sand and taken up danly by the forter he paper - I descred him to consult and write Margues to call on ew fym ghe saw chelle out any Now for fym cannot Know not what is to be digne - Miljonhum and youn as on at is very time in the 103m -Man your may adopt minday night but it is also the that it is almost all q Peterhin alles me that after getting lan of our large notes] Mulle he has only 2m lift - and furming have goliste how no mus than they miled themselves - any shall no doubt get Sum from the Banks at the Exche to morrow -Ahm of 20 and 2m of 20 mits lift on the Cohert -1 m 6600 you emer this have not all gone light formy back onthe I wish I what * for 2022 Can says the sent the key on Tuesday , 13 -p - I with Group of the hiray sofe with your - mind the - This In famplake must be an fold the pay no head a under the most lovelleson fall Burys NatWe and he die The catorier - the last Boy was Dated 0 you her

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

12 November 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. He told me there were 8 of them and most of them would 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 Edinburgh every day, might perhaps undertake it and as there are a number of people here at Edinburgh and 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 join 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.

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Walter Legan is he pay no the duct's tomorrow he is © NatWest Group 2022

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

Walter Logan is to pay me the dividends tomorrow. He is taken up today with a meeting of his committee.

739} 740} sent by the Box 741} 742}

RSM 12 November 1801

Wm Simpson Esq

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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 Page 1 of 2

13 November 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. 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 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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13 Nin 1801 Then I do - for samuet say Van & hel & mould rume as desumerted much all met in many as plague Thing in the office Knin her a tool of In have not sole ~ gree Burgaen current to blamed for every Turos at t-and m by Immoune where teller whent appendie for them I have unte Jahon duriean mit to tet my tame out of her Slight his night. achen to me to devolve the ule mt grown 50 insti 00 alours me of the duck un unphasant afluctures In estime to any at with miner the stow may did This day were with me lest mitt. they have Group 2022 the charge of their min during to carry our Boy -1 a they descrid tille sees no defficielly NatWest for this he they remid to autish the

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 Page 2 of 2

not one Materio ang NatWest Group 2022

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

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14 Nov 1801 It is mally prover there boach Proprieten and to such Muchhend, - might you not by of the Edwards in undertake The Burnep at this own that - I am our on to have of (day light the of he might to no mish - I shall be at Thend again - so you and let has down you out of your here - I suppose to the Roy a Bank - but he must a doinghip seller if he cannot bring forward meeters en as you may git anoforballe I paper of the branches super offring, considering what fire weather one have had you think more of the Boning low Bos sufs them I do bit I am much able by the kind Fulenet your lake m to - Dunch Annean I wer knin while his head for me and Mr. Bunnep chande mit be on hilles hands her shale see what fourty make Rule ones to it he mis no a dift - for his maked attacks upon me inly ammitis tomuses - link they is much pleased with the Tridence of his dollars - alow 3 canto he says what a news and that I B - A is - your new Such formathe having an angle of 21030. I pay - out the payment wholly in or Mand small mits and this they that up from greenved in payment of detertures - that, the way MM 2022 Dunky thirdgent page large hims - most of the Greened hopes amphis pay the only bulgers and pure in this may - by large Beauts wills and generally sent up by the Curry count NatWest and armis on a till anfore can netting be don't to present

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 <u>pawky</u> 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 of her Read I met auchen brokum when me am nelos Julliment for the Minger - M april. That micres ma 2022 Group NatWest ര

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

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 Menzies & Co may find it worthwhile to establish a light waggon to go there in a day.

RSM	
4 November 18	801

Wm Simpson Esq

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16 Nor1801 I are afreded dir James when he laughed at for gung mas or quickly - to fully he cannot buy a good Dan Souppor and enjoy and hup to for his dam has met money it _ as to the Sale of Banning an I an me defference thatever has purchased on the entation ash the Buyer goller - of the Transaction was guro glig of This rea Clamalle for taking the advantage this them for I wish to view the board of last in that o to Jushie but if theme was any then unfair I the only define heleven then hig this this the Shipt 2 thrien away and one cannot help negritted that the money made by the work Enlanders should be taken. There it was inleaded for, find dissipiled in chiming magnes as well new the thelpace - I en miles ins a drep dum plea the last thing I whited on appirtud having no denits as to my duly and no deragneeelde the I think I shall enjoy knows any of the artes aniend herfully bring we mand in leaving the sterest & san Shiel ofar and that what descouraged the Dock Infosfum laken and Boy any that there was so many of them the two So only trung about and - to each and that was a by the Secondy requested - a suggeted that he folly so 2022 I and get the what one or her mine might und like Group 100 - he seemed to relach this Trefinal - was to talk to Baien about it another Impreles - he lid ine li & NatWest hun him calles for Bacar hant deal not him - to this the matter Herend 0

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

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 and seller – if the transaction was just and legal, neither of them are blameable for taking the advantage the law gave them, and I wish to view the conduct of both without light. But if there was anything 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 we cannot help regretting that the money made by the worthy entailers should be taken from those 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, but having no doubts as to my duty and no disagreeable feeling 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.

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Some donnuthe sine me this 81 10- to month to hunder Vit him anni of the 1 the morn 1 Damarks uns hapis opining the distilles

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 <u>remit</u> 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

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18 Nova 1801. 3.

I am glas andenon his this view of isheblishing alyho lingg I shall say nomine to bend tate in sie if it is set agoing I think by taking hight Pariets and taking in it a her aprophete gove if it use to go three allech it answer is very well me antulpratum last night - he is then for the Reduction of Into and thinks the other Banks whe meadly you to to kanche has alsonly maked the hat h 3 pld of the mening dues not lie to me I ha me lyntaw my Sifferely in making The diskrehm and Gast and mony ledged - he shed twee the Banks Inte from day to day even at 396' new very well of answary the Trunkle they gave and the conversence they received - whereas Then Pupe who lodge ming merely to draw your afun the Ente he thought shall get 400 of they allowed to lo he for a year he thought that and he the Ruch - The at first perhaps it might he proper to make it only to menths him no Objection to this plan every there who ledge small thins with us - tower to sinki any opinihins - but a great Inpushin of theme alraw out a fast one or perhaps tures with yearing or an miting sime addition to their Sum how are me to de with Sight Toufiles I dave say one that a cosin of This refer us this foreneers some of this drawing out and tom of thome afelding Lic or 20 to ther Sum - they are a great Mayne and interrupt the accomplants andly firm their other work Have you show's trynd in training - and him west as soon in early ashing time a there has been so mucho by to an some weeks. But the worth and are fallen back with cannot hear - how their is an costandy on figue insorting smill

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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art for being a principal aller it know not a can spare him - Dutt Va is he aft a hurry prins offer - good nerves 19 uchoup I be are not more marpary in any station in the mucho Silver timerrow within King to hardly shep smith on theer tile us not for making the Purchase but for taking anit of the Seller handly think they pay mire than the valie " if a fiver linner in a hurry to get money by mithing - oak of RB Such to you - in ale give styon at 100 at that fores I am sure you white afin ticke I from NatWest Group 2023 Over Thing is not so much to blame - he ded not know his goods were onto and hell within half an hour flufor the aret came of the a shut tally me arme on herer tater and what is very provoking he get Ins. with before being all he knew mas onload and

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

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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 toached 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 mm 1811 I have the Columne of seeny from this - At. alriady the in famish and solver for the Reduction - his too proporte that all the Bashs shind he arouted and that it she her a general meas we - and he theregis they and all apper to it - I am g tad you think so well of I have prend my John that the she he our 42 heler him to that at but I fear the mus do to set first and he for he knew sinking of the clares of the Tuple -perhaps the best wing is he to after the has get a hule braining from for a bet him work some weeks an our hump's office so as he my to see here Recement on and him somethy of the Suple cennery about us - let him he expert in cale descending talls '& country money -I have been orothing our Illers for taking there muteland mites - they how a of them and connet find preses - bur burning have thinks one this or last weeks he marked on the back from when he get it that he might come back upon him for it if nefusid - unkyou you are his gettery upon any of the (hill this to take no mere Bine the notes I shall so borberte to right and like him we side 2022 lution more Biles on Luth Into peter on Edites always somple the hing Bills on Sheth a refuse this the Tickle

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

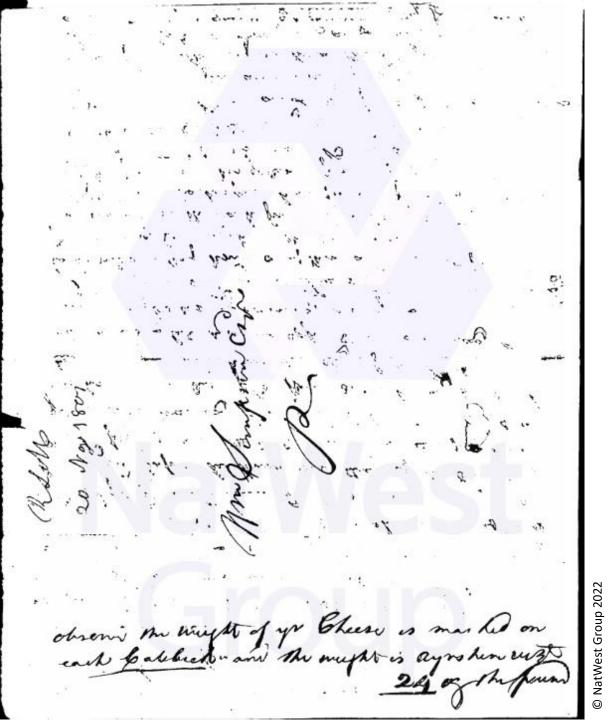
20 November 1801

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 RB/837/459 Page 2 of 2

RSM 20 November 1801

Wm Simpson Esq

Ρ

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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21 Mar 1801 V and glad you approved Song aheme for the B of Coyle - we may devent unsulus with such Farriacs as putting The Ifores of I su no good argument agt to - but the wire men in the touth an farther into them things then we do and well take their ous we while my de mile unshout ou Ger Paper to let us how her your ow all give on - but one with tuch w me salely me - human as millunary is one of as and his Taper is certainly the best your may antenne to how I have a chitren in Day fund my formes a kay of the other much burning have sugiry that if Justice & hirry of Constant An thinks it mufrang to afrew me ale know making of her Monthin's Sale of Binington - that when he had her of the above They said he have used them very le and he apel 7 y was that had he mentached at to them they might have pretructed to by an Inhilichon - they append of the making glad the is deled the theory enter go to has cerefor africands - to append to were all les spirit in a free years -2022 Group NatWest

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 21 November 1801 RB/837/460 Page 1 of 2

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 <u>one</u> in the week would now satisfy me – however as Mr Ramsay is <u>one of us</u> 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.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 21 November 1801 RB/837/460 Page 2 of 2

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 Gorden heat as up between 11 i 12 on Interiory my ht The Allers have not yet got the small notes and I and I wan hardly appul they will get to down this night - it is the dary they exchange while Ramillen find make up their the ligh with the other Banks to nerrow - the quantity of some who that and in afra us mikes mine always a heavy due firther Tillers - Insh it muy 11 at night again life in git als our and the two. each Borks bulanced - Gilbert has there have to cels fort sint us on the Tue try 3m of side Bundles of mites for which he gets ourflarge dites to pay and these sealed Bindles petates formers as in we got then • . at the Mundays Cothe - I'm think this is being scene enough for us - but it is an aukunder kind of Businelo ale oursy to the Obthracy of that DO Byou one goed un sind andinon to day & Bow to pity melacisen ded anding lane tites minter the to her when I sow him tally this to matter to his Surter & has how sund his a priced or live she works me to a debt 20 years de whohe ought or eppulied pergrant of this shows his give Immethes your tabeums 2022 in fing you to any 225 for monishe © NatWest Group a shale and you a Rut to give him - a the under me were her very apportune to help I my has you archited In the on helphay down you and of I grenget and moyou at the top

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 up on 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 RB/837/461 Page 2 of 2

RSM 23 November 1801

Wm Simpson Esq

Ρ

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Quanta I writer you a cliter of Guarantee . . In have had some 1797 from Hinters de for the Starhoup apartums in their aut require always to to the Mois when he was here us both agreed thit it was not a proper atter answing that wohishing drunes upon their acents infun many other Oceanors them for the toals of Epities 7. he is frequency disputed by their trives to mater their curkimens Queflances at this office and find them don't that an he don't in my but by he quiny and his drawing upon it _ . Mr Mare under the indered as a proper Form of a Leur of Guaranter from Them - I menhom the chiget to Righ Ramillen as he paper there here some weeks age and he then seemed to think it was quite proper such a delans shall be guin us but as I heard no mere from 2022 him funke gestime - I unto high last weeks NatWest Group referring to that forwars alun and strong him a light

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 Monis mite - requesting to no show onet a deller form Austers to as soon as convenient Included is his answer just need to rather surprises me I have the most perfect Confidence in Mr Sterbay? Inkeply but I sw no three in our laking any kind of Risque or Rusponstulity upon us for Husters Co and from their way of wording this theirs thicks as of they wilked to throw such the que upin us a at least the Torouth of looking the molistings Transactions for them and seeing whether upon even Decasion he has a myth to draw upon their lient Suche our the Lucers - show there to founded and marin them in the Boy with yo direction what I shall soy to Mugh -Curry RMD Mothshing give for Autor Cheenty & Hunter, Co for his Intromipuns for thim - Chair Sterley and Mr Tomis the Surgeon -2022

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 Stirring 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 openeon we should take nothing shorts I M how's lovob . we have paid bear mough ahead for Takeing Letters of the same hend ambe guous by workedo Luck get there back from a on lon amont Our Directors will admit in future of no ambiguity in Letters of Guarantee & insist upon Miles Hunter the sending you a Letter in the precese words of Mr Mores 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 deflidence of Mr Stirling meither have we any the smallest doubt that he has & will continue to art most honourabl agreeable to their directions in every bran saction he has with them but still the Directory will not be responsible or take any sort of burden upon them for the Agent of any Bank 9 8° whatever but have it clearly exprest that the 5° who employs him shall be complitely responseble 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

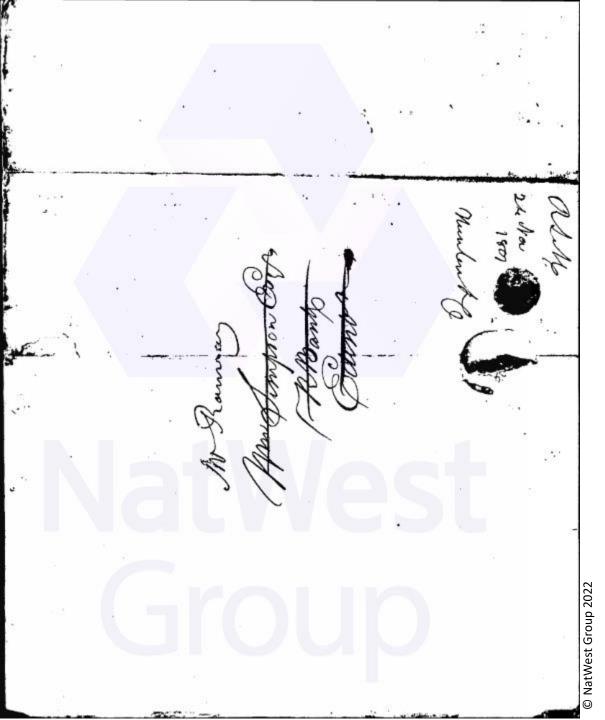
Page 3 of 4

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 Page 4 of 4

RSM 24 November 1801 Hunter & Co

Mr Ramsay

[scored out] Wm Simpson Esq R Bank Edinburgh

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24 Nov 1801 Having purt with you another to by the Bog with Aunters This driven of Guaranter I have built to say - the got this last myst spartly at 10 oblich wet is very will - but such a hash of dirty small totes I that to receive up forthe Ep the this morney - is enough to meter out I work alderghen and bring in Some Bel to check the Corculation of that smile Track at heart in payor lase Vins - and Hamilles has ont me wells of theo - cash for whe he get our large me and these Parcells will lie with us tets mine I have ont younty the Bay 2 prengly Justily, by of you can get Rebert a ander me to set the light Wayon a going - Mr Sug Ar was at an & tong about this Busines and onig the Br Linn Con and employ the same Convegance with ushim desire they to lathe to you alwa I shink they might get 200-ay as all the Bashs - and what she do they are I they ah not calet at such an aranhigo the 2022 men new Schots - I hear mothing certain Group yet of addington going up the distilling - but I think the queat advance in the form of NatWest mb force him to to 0

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

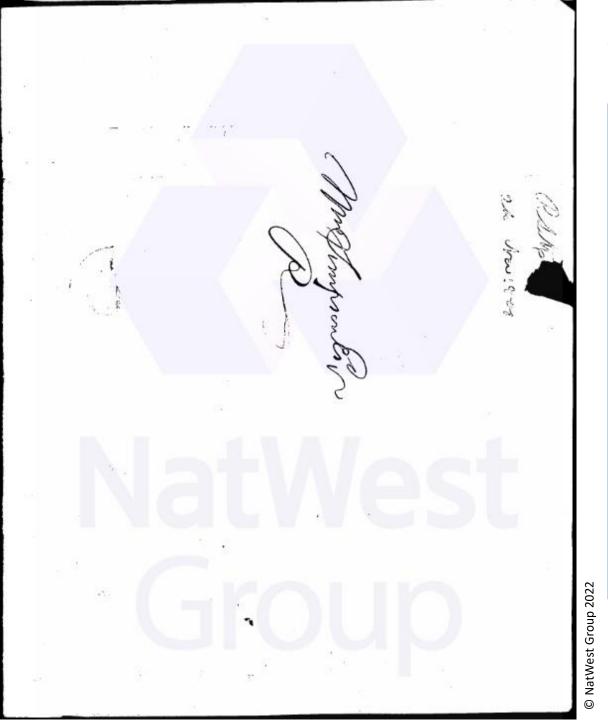
Having just wrote you another P by the Box with Hunters & Co's letters of guarantee I have little to say. We got through last night exactly at 10 o'clock which is very well, but such a hash of dirty small notes I had to receive up for the Exchange this morning, is enough to make one sick.

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 Page 2 of 4

RSM 24 November 1801

Wm Simpson Esq

Ρ

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Senwood bottom Mill was Burnt to the Fronne Cart There is insure - In the fun Pheane think there we unn bottenmill Edde and me this morny after all inguenes stillefails and others he child malfind out where men I burn out put new he met his he the street comen to mo Dole - he asked where she ledged but she hora of a Seller as it seems to be the safest & most expeditions way of transport Medit B. are of opinion you should sittle the matter without delay, indeed I do not se that you can do better as present, I something on

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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 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.

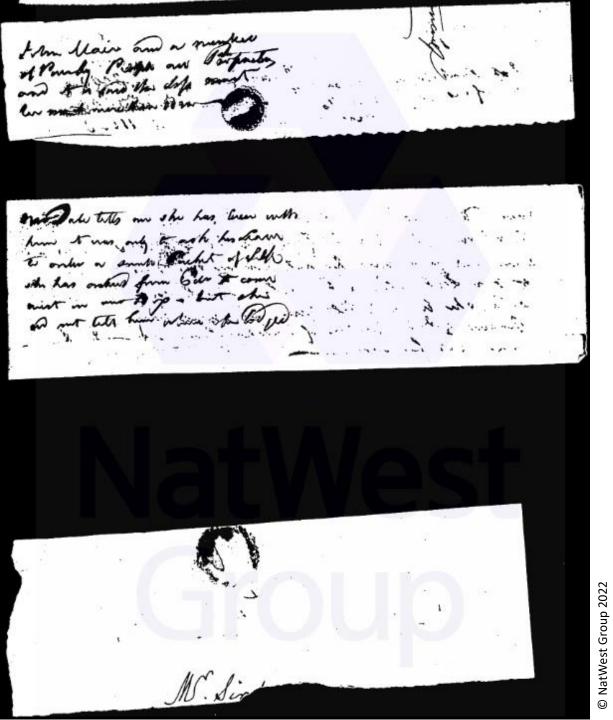
[second slip:]

Edward told me this morning after all inquiries at Mr McCaul's and otherwhere 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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25 Mar 1801 I by My longe Rumsays Parton - but my had is so dumprendered Fords Trash for two gander that I had no the needlehow of my honry get any Pours fun him have been long enough before I had besure infame office. hunar abret - on I and a dire to lealler will and he moved all sont me his Rucept Back and he have genethe B. the money by which I are I that two dures to men which Agood a Rest on Mu Bouch and ulso a sof for Mr Ramsoy - I do not so the days of two Ruts but If this deposit and Buss " . I as this dow I sin my Particlely four getting the way he " rufways Mall our her alab tour - but that for one of the week is nothing - when I was an approxim I way night blog 2 oblick _ the me how must and all then ugh over Deven but much how - Nong him one we to be al of hans delivers Endry you my grashi but makant Buch mu he balanced where it is event off- as the Turner lin the Buln of the general Ledger & Coursed - of we balance the back Bucks on mondays as usual, tomate impopulle to don' you the and ble Tresday that hursded day to unlimit the easy to Do un she av Soppen an hourt just lind the 12 " which and always and balance our back Buiks on that 2022 making the methy time Group 1 sprage to the mailed my Dunight and their to make his mandance barterands. NatWest men - you she bring him to we have about the Light wagges he sho gue 240 - 0 year which had encourage selling 0

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 <u>dumbfounded</u> with your Bank's <u>Trash</u> 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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I any yo douly faint to the arabie afor the bet much The Atoth's seem to be sickly this the other fight O. hund fispening Co. and

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 <u>sickly</u>. 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

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27 Nor Some new Regulation with certainly he mufor my respethis laft my definit and showing they weren as have done it not be impopula to keep the ours a Cidres that you cunnot imagine the member of 20 , 230 some about as and the Trumble they gen I onte agree with you as to Musless of - bur I dela answering Righ's dellar total get back his orders on the I are the Day they are acting upon new Seller- formerly when they wanted any Mile to be seleced and sent them - or availed atthe On Cel who mode de av - and he by motheling - Kny just with him h gow out one on the thur aut to day they this ateter or only to is to gur him a Bu m Gel Face and ditut their anat - I don't hhi out titus as orders Muy hearty seen aproper loweker walls un how to answer num; et w he she mow so of the feller was finns us to maken an aught of any of this pustimes en until himis to show them the making " hum me how for such Company and to alrend the dising to when they there hivest In guaranter afor a most had willed this dirations ~ Intor migues for them - tot me tom what a view way to thigh - on fishings the terpsoper to untrio fierally to the pompy in answer to theirs NatWest this on delurance of Guarante Littles - afort and our Brand Adamlers my

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

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 and £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 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 Edinburgh 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 Edinburgh per £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 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 deliverance of our board of directors upon 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, 27 November 1801 RB/837/469 Page 2 of 2

How do you do about sorting your 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 and 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?

RSM 27 November 1801

Wm Simpson Esq

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