

1 Decr 1802

It is true I believe that Paisley is skelling - certainly a great number of Manufacturers there have been taking Warehouses here - this is the Mart for that Trade - it is supposed 6 to 7000 have been added to our Population within these 6 months past - no houses to be got and Rents advanced beyond bounds - These French People are a set of Swindlers and should be excommunicated from civil & commercial Society - I know not what to make of Gibson's Bill - if it will not negotiate under 25 per cent discount - if that is Down's meaning it is out of all reason and must put an end to all negotiation of Bills on that infernal Country - by a letter I saw from Jamaica it appears that Lindo a rich Jew has taken £70000 of these Bills and this gave them Credit with other houses. If such discounts & Fees are to be taken on these Bills it will be a serious Loss to the Country and that is one way Bonaparte will get at our Wealth. Poor Gibson is in great want of the money next week. The Bill is worth about £750 and he wants me to advance £500 on it, but I gave him no reason to expect such a thing as I don't see how it can be done. It is plain enough Down & Co want a second that it may be protested and sent back to the West Indies. You should write Mr T about this Bill brought in by Mr Burdon. He will certainly attend so far to it as to let you know its object. I am glad you are getting silver. You will see it is coming in better here otherwise your £300 would not have remained in the chest. What fine weather we have here!

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 December 1802

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1 December 1802

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These French People are a set of Swindlers and should be excommunicated from civil & commercial Society. I know not what to make of Gibson's Bill, if it will not negotiate under 25 per cent discount. If this is Down's meaning it is out of all reason and must put an end to all negotiation of Bills on that infernal Country. By a letter I saw from Jamaica it appears that Lindo a rich Jew house there had taken £70000 of these Bills and this gave them Credit with other houses. If such discounts & Fees are to be taken on these Bills it will be a serious Loss to the Country and that is one way Bonaparte will get at our Wealth. Poor Gibson is in great want of the money next week. The Bill is worth about £750 and he wants me to advance £500 on it, but I gave him no reason to expect such a thing as I don't see how it can be done. It is plain enough Down & Co want a second that it may be protested and sent back to the West Indies. You should write Mr T about this Bill brought in by Mr Burdon. He will certainly attend so far to it as to let you know its object. I am glad you are getting silver. You will see it is coming in better here otherwise your £300 would not have remained in the chest. What fine weather we have here!

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 December 1802

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RSM

1st December 1802

Wm Simpson Esq

P

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2 Decr 1802 -

By what I hear to day of Ritchie's affairs, there will be a great shortcoming - it is always the case that the first view is the best I had called twice on John Lindsay and missed him - he called on me this forenoon and tells me that John Dunlop saying he had consented to the discharge was totally groundless - he says he has given the management of that Business to his Brother who may have said to the Dunlops that he would not persecute him nor put him in prison, but he is determined not to consent to the discharge, and to hold that over him till he and his Family and particularly his natural son behave in a very different manner from what they have done. This Bastard it seems not only keeps hold of great part of the American Property but writes the most insolent Letters to the Trustee - This is indeed a better reason than any I have heard for withholding the discharge - Lindsay says you may depend on it they will never consent to it without a communication with the Royal Bank - and as his Brother for his house and some other Friends made for about 14m - that sum with the Royal Bank & Durie's debt is more than 1/5th of the whole you will know if this is the case - Indeed I believe we are subscribed the Concurrence in consequence of your Permission - The John Mcdowal has just to meet with Mcdowal in Edinburgh on Monday Evening - so they don't go in till Monday he carries Mrs Gordon with him and unless you on Tuesday Mcdowal has taken Auchie & Co's long Bill without any Commission but took payment of some Goods they owed him out of it - what a collection of good stories you have - that of the blood Relations is one of them - it smells of Aberdeenshire where such Relations abound more than in the South

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 December 1802

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2 December 1802

By what I hear to day of Ritchie's affairs, there will be a great shortcoming. It is always the case that the first view is the best.

I had called twice on John Lindsay and missed him. He called on me this forenoon and tells me that Colin Dunlop's saying he had consented to the discharge was totally groundless. He says he has given the management of that Business to his Brother who may have said to the Dunlops that he would not persecute him nor put him in prison, but he is determined not to consent to the discharge, and to hold that over him till he and his Family and particularly his natural son behave in a very different manner from what they have done. This Bastard it seems not only keeps hold of great part of the American Property but writes the most insolent Letters to the Trustee. This is indeed a better reason than any I have heard for withholding the discharge. Lindsay says you may depend on it they will never consent to it without a communication with the Royal Bank, and as his Brother for his house and some other friends ranks for about 14m, that sum with the Royal Bank & Durie's debt is more than 1/5th of the whole. You will know if this is the case.

Friend James tells me he subscribed the Concurrence in consequence of your Permission. He & James Mcdowal have fixed to meet with Mcdowal in Edinburgh on Monday Evening, so they don't go in till Monday. He carries Mrs Gordon with him and will see you on Tuesday. Mr Dale has taken Auchie & Co's long Bill without any Commission but took payment of some Goods they owed him out of it.

What a collection of good stories you have. That of the blood Relations is one of them - it smells of Aberdeenshire where such relations abound more than in the South.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 December 1802

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RSM

2 December 1802

Wm Simpson Esq

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4 Dec 1802

The Hamburg Exchange getting up is of great consequence. I hope to
will continue to advance gradually (for I don't like sudden & great
Risings as they are seldom permanent) and bear up the Stocks with it.
I was reading last night the Edinburgh Review on Mr Thornton's Book.
The Critic seems to understand the Subject and enters deeply into
it - He gives Mr T much Credit, and at same time exposes freely
his Errors - I wonder who he can be - I have desired Mr
T to get a sight of this Review - I am just going to see
Robin Mackay's Funeral where I shall see friend James
and shall deliver you message to him - as to my Law
Plea having paid the Director the Cost, I give myself no thought
about it and shall be as well pleased I hear no more of the matter
till he send me the final Decree of the Court which
whatever it may be will be perfectly satisfactory to me.
Bob has not informed me of the attempt of the Thieves -
it's well the Inner door was sufficient. They
should now make the outer one so. We have drawn more largely than
usual on Down this week at 7 days' sight - besides the sum I
mentioned last night we have drawn to day 2m to D Stirling
for Hunters & Co and 4m to Geo Oswald & Co. Hunters must
be short of London Paper when they apply to us for 7 days' sight
Bills and pay 1/2 per cent.

ugly unpleasant east country
weather -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 December 1802

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Page 1 of 2

4 December 1802

The Hamburg Exchange getting up is of great Consequence. I hope it will continue to advance gradually (for I don't like sudden & great Risings as they are seldom permanent) and bear up the stocks with it. I was reading last night the Edinburgh Review on Mr Thornton's Book. The Critic seems to understand the subject and enters deeply into it. He gives Mr T much Credit, and at same time exposes freely his Errors. I wonder who he can be. I have desired Mr T to get a sight of this Review.

I am just going to poor Robin Mackay's Funeral where I shall see friend James and shall deliver your message to him. As to my Law Plea having paid the Director the Cost, I give myself no thought about it and shall be as well pleased I hear no more of the matter till he send me the final Decree of the Court which whatever it may be will be perfectly satisfactory to me. Bob has not informed me of the attempt of the thieves. It's well the Inner door was sufficient. They should now make the outer one so. We have drawn more largely than usual on Down this week at 7 days' sight. Besides the sum I mentioned last night we have drawn to day 2m to D Stirling for Hunters & Co and 4m to Geo Oswald & Co. Hunters must be short of London Paper when they apply to us for 7 day's sight Bills and pay 1/2 per cent.

Ugly unpleasant East Country weather.

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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 December 1802

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RSM

4 December 1802

Wm Simpson Esq

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6 Decr 1802

Will you give the inclosed ^{Bill} to any of the Wine Merchants
when they come about you which I doubt is oftener
than you wish - You see by the Letter to
Down what a Sum we have drawn on them last week
more I think than ever we did before - and 12m
of it at 7 days - Hunters & Co got another £1500
to day - Our Remittances to you this last week
must however have been much more -
You guess right as to Carrick - he pays a Com
to Sir W Forbes - for which I think he is a Fool
Friend James set off this morning - I wish he
may not be the worse of the Journey as he had
a Cold upon him - there is a great feebleness
about him I fear he will not last long -
You may tell him his highland Clerk does
not let me alone in his absence as you see
by the Edin Bills - The Director writes
about my Law Plea and I am glad it has gone
as he wished - I was asking an acquaintance of mine
the day who has 10m Omnium - how he had sold now -
he said you see the Bank is to pay for us a little longer
so we shall all do yet - and the price will be up
I wish it may be so - but the Funds are yet heavy
there must be something we have not at Bottom

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 December 1802

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6 December 1802

Will you give the inclosed Bill to any of the Wine Merchants when they come about you which I doubt is oftener than you wish.

You see by the letter to Down what a sum we have drawn on them last week - more I think than ever we did before, and 12m of it at 7 days' sight. Hunters & Co got another £1500 to day. Our Remittances to you this last week must however have been much more.

You guess right as to Carrick. He pays a Commission to Sir W Forbes & Co for which I think he is a Fool.

Friend James set off this morning. I wish he may not be the worse of the Journey as he had a Cold upon him. There is a great feebleness about him I fear he will not last long. You may tell him his highland Clerk does not let me above in his absence as you see by the Edinburgh Bills. The Director writes me about my Law Plea and I am glad it has gone as he wished.

I was asking an acquaintance of mine to day who has 10m Omnium, how he would sell now. He said you see the Bank is to pay for us a little longer so we shall all do yet, and the price will be up. I wish it may be so, but the Funds are yet heavy. There must be something we know not at Bottom.

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RSM

6 December 1802

Wm Simpson Esq

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Charles Boyd manufacturer here has formed a Partnership
with Mr Mcfarquhar - he was applying to me
for money on a Bond to Mcfarquhar due in 1806
towards making up his Stock - I told him the Bank
never advanced money at least this office never
did on such Security - but as his saying that
Mr More had been applied to and given reason
to think the office at Edinburgh might give the
accommodation I desired him to bring me a
note of the Bond and I should send it to you -
This is the note and you will let me know
what I shall say to him - RSM

Note from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, written on the back of a note to Scott Moncrieff from Charles Boyd, 6 December 1802

RB/837/908

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[Date is an estimate, based on content and the bundle in which it was found]

Charles Boyd manufacturer here has formed a Partnership with Mr Mcfarquhar. He was applying to me for money on a Bond to Mcfarquhar due in 1806 towards making up his Stock. I told him the Bank never advanced money at least this office never did on such Security, but as he is saying that Mr More had been applied to and given reason to think the office at Edinburgh might give the accommodation I desired him to bring me a note of the Bond and I should send it to you. This is the note and you will let me know what I shall say to him. RSM.

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in favour of Mr Macfarquhar
Bond for £1400 granted by George Blackwell
surgeon in person in his name eldest lawful son of
heir served & retained to the deceased Robert
Blackwell of Ramoth his father payable at
Whitsunday 1806 - The Lands wadsett
in security of the payment of the above are
all & haile the Lands of Grange extending
to a 13 shilling 4 penny Land of old extent
of Grange as also all & haile the Lands of
Munshells extending to a 13 shilling 4 penny
Land of old extent. Lying within
the Barony of Dunlop parish thereof
Bailliary of Cunningham & Shire of Air.
The Lands consist of about 200 acres
are possessed under old leases which expire in
2 years in the present year the rental will be £250 sterling
altho the present rental is only £130 -
The above is the only burden affecting the
Lands - The Bond contains assured sale assignation
to the rents &c. a regular
search for encumbrances was made.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, written on the back of a note to Scott Moncrieff from Charles Boyd, 6 December 1802

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[Date is an estimate, based on content and the bundle in which it was found]

Bond in favour of Mr Macfarquhar for £1400 sterling granted by George Blackwell surgeon in Glasgow eldest lawful son & heir served & retained to the deceased Robert Blackwell of Ramoth his father, payable at Whitsunday 1806. The Lands wadsett in security of the payment of the above are all & haile the Lands of Grange extending to a 13 shilling 4 penny Land of old extent lying within the Barony of Dunlop parish thereof Bailliary of Cunningham & Shire of Air.

The Lands consisting of about 200 acres are possessed under old leases which expire in 2 years when the rental will be £250 sterling altho the present rental is only £130.

The above is the only burden affecting the Lands. The Bond contains assured sale assignation to the rents &c. A regular search for encumbrances was made.

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8 Decr 1802

I am sorry good Mr R should be confined but hope it is only a cold - let me know how he does daily - Mrs R I hope is quite well again and able to attend him - I never knew before that Ally's Rib was here or I would have called for her - seeing you have so good an opportunity and all our large notes are in the Tellers' hands I think you may as well send us 10 or 20 m by him - We need no small ware as you would see by yesterday's note. I see you gave me a dressing yesterday but as the Excise men's Bills will be upon you next Tuesday I doubt you will be obliged to spend it all up again then - I should like to share the Mutton with you & Friend James to day - but I dare say the sight of me would spoil the dinner to him as it would bring to his mind his squeezing me with his long dated Bills - I doubt Mrs Gordon is righter as to his health than he is - but if he gets matters amicably settled with Mcadam it will give him a Hitch - let me know how that negotiation goes on - Mcurich is still very ill and the Doctors' only hope is that it may burn out the Gout

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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, 8 December 1802

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8 December 1802

I am sorry good Mr R should be confined but hope it is only a Cold. Let me know how he does daily. Mrs R I hope is quite well again and able to attend him.

I never knew before that Ally's Rib was here or I would have called for her. Seeing you have so good an opportunity and all our large notes are in the Tellers' hands I think you may as well send us 10 or 20m by him. We need no small ware as you would see by yesterday's note. I see you gave me a dressing yesterday but as the Excise men's Bills will be upon you next Tuesday I doubt you will be obliged to spend it all up again then.

I should like to share the Mutton with you & Friend James to day, but I dare say the Sight of me would spoil the dinner to him as it would bring to his mind his squeezing me with his long dated Bills. I doubt Mrs Gordon is righter as to his health than he is, but if he gets matters amicably settled with Mcadam it will give him a Hitch. Let me know how that negotiation goes on. Mcurich is still very ill and the Doctors' only hope is that it may burn out the Gout.

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RSM

8 December 1802

Wm Simpson Esq

P

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9 Decr 1802

I cut off the underpart of your letter and gave it to Peterkin who said it was quite correct and just - I desired him to hand it to all his Collogues which he has done - They have read it and I hope it will have a good Effect - I could almost wish it were put up in the office and read by them every morning - it is the next thing to a solemn speech - for all the interest you have here what a Pull it is to bring you west - we must however have a Chat with your good Director Ally - but unless he is here on a Monday night he will have no Idea of the Business - and I doubt he will not stay so long - I hope he will bring some large Notes for I have not one in the Chest and Lumsdaine was obliged just now to borrow from his neighbour - I am glad Mr R's complaint is not serious - poor Malcolm continues very ill - I see Mr Glassford's object in advertising Balire - it is certainly desirable to buy the Land Tax - I forgot to say any thing about this when I last wrote Director Duncan when he comes across you will you say that if the Purchase of the Newhalls Land Tax did not cost above 50 or £100 (and I suppose it did not) I should be inclined to buy it but I know not how to set about it and must leave that to him - By the Bye I forgot to say by my last night that if Willie should call for £200 on my account you might give it him and debit S M & D - Pray tell M R & Co that the two Bills they remitted us on Macdonald & which were noted for their account being due this day are both paid, and the noting

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 December 1802, enclosing a note summarising the cash of the Glasgow agency as at 7 December 1802

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9 December 1802

I cut off the underpart of your letter and gave it to Peterkin who said it was quite correct and just. I desired him to hand it to all his colleagues which he has done. They have read it and I hope it will have a good Effect. I could almost wish it were put up in the office and read by them every morning. It is the next thing to a solemn speech. For all the interest you have here what a Pull it is to bring you west. We must however have a Chat with your good Director Ally, but unless he is here on a Monday night he will have no Idea of the Business, and I doubt he will not stay so long. I hope he will bring some large Notes for I have not one in the Chest and Lumsdaine was obliged just now to borrow from his neighbour.

I am glad Mr R's complaint is not serious. Poor Malcolm continues very ill.

I see Mr Glassford's object in advertising Balire. It is certainly desirable to buy the Land Tax. I forgot to say any thing about this when I last wrote Director Duncan. When he comes across you will you say that if the Purchase of the Newhalls Land Tax would not cost above 50 or £100 (and I suppose it would not) I should be inclined to buy it but I know not how to set about it and must leave that to him.

By the Bye I forgot to say to you last night that if Willie should call for £200 on my account you may give it him and debit SM & D.

Pray tell M R & Co that the two Bills they remitted us on Macdonald & which were noted for their account being due this day are both paid, and the noting.

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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 December 1802, enclosing a note summarising the cash of the Glasgow agency as at 7 December 1802

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RSM

9 December 1802

Wm Simpson Esq

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Royal Bank 7 Decr 1802
 Given Tellers per book £101377.13.3
 Large Notes ——— 11100 ———
 21/ ditto ——— 1050 ———
 20/ ditto ——— 10000 ———
 English do ——— 100 ———
 Gold ——— 700 ———
 Silver ——— 200 ———
 Incidents ——— 100 ———
 Note ——— 1522.16.6
 £126150.9.9
 all the above large Notes have been given
 to the Tellers this forenoon with £100
 small Gold —

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Balance cash 7 December 1803

Given Tellers per book	£101377.13.3
Large Notes	11100 -----
21/ ditto	1050 -----
20/ ditto	10000 -----
English ditto	100 -----
Gold	700 -----
Silver	200 -----
Incidentals	100 -----
Note	<u>1522.16.6</u>
	£126150.9.9

All the above large Notes have been given to the Tellers this forenoon with £100 small Gold.

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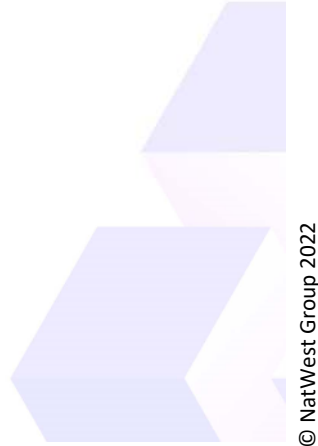
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 December 1802, enclosing a note summarising the cash of the Glasgow agency as at 7 December 1802

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 December 1802

RB/837/912

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10 December 1802

Worthy Ally with his wife etc took his Egg with us last night, but I have had little private chat with him yet. We are to walk out together to Mr Mcnair's tomorrow to dinner when we shall have a committee on the state of the Nation. His youngest Boy a Child is here. I asked his name - he said it was Alexander. Who is that after said I for I know none of his relations of that name. Do you not said he - no said I - what would you think of his Father. O said I if you had called him Ally I would have seen the Connection at once.

Glad I am that friend James has got his matter settled on any Terms. I hope he will see the writings executed before he leave Edinburgh. I send you Cunningham's Bond in the Box. It quite escaped me to return it. I send you also in it £400 of our Guineas. That leaves us only one Bag of £100. The rest of our Gold is small which is very convenient and will soon go off. I wish Mr R were well in Town.

10 Decemr 1802

Worthy Ally with his wife etc took his Egg with us last night - but I have had little private chat with him yet - we are to walk out together to Mr Mcnair's tomorrow to dinner when we shall have a committee on the state of the Nation - his youngest Boy a Child is here - I asked his name - he said it was Alexander - who is that after said I for I know none of his relations of that name - do you not said he - I said I - what did you think of his Father - O said I if you had called him Ally - I had then seen the Connection at once - glad I am that friend James has got his matter settled on any Terms - I hope he will see the writings executed before he leave Edinburgh - I send you Cunningham's Bond in the Box - it quite escaped me to return it - I send you also in it £400 of our Guineas - that leaves us only one Bag of £100 - the rest of our Gold is small which is very convenient and will soon go off - I wish Mr R were well in Town -

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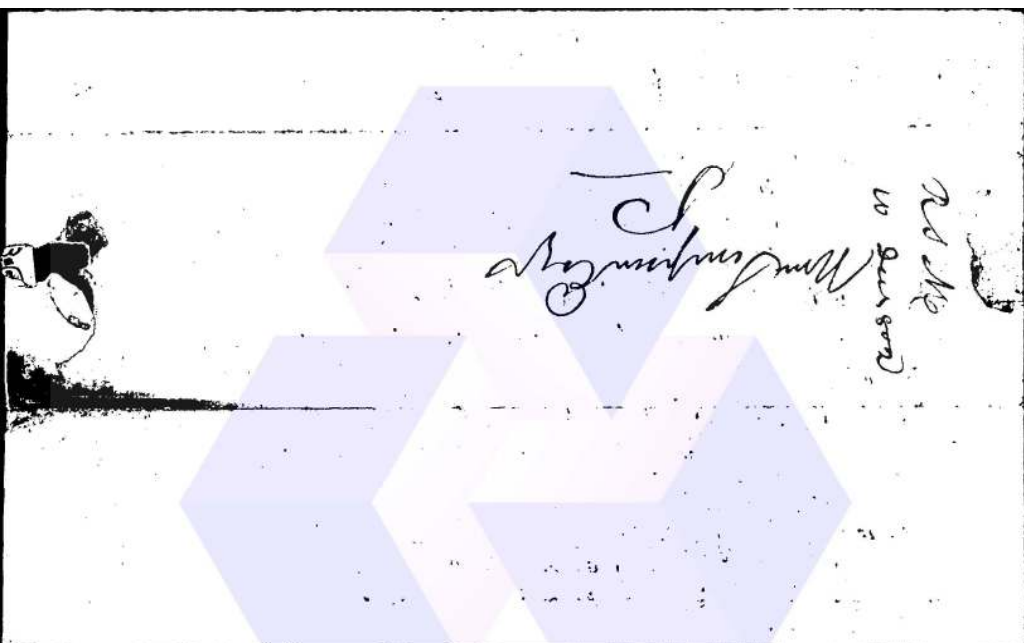
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 December 1802

RB/837/912

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RSM

10 December 1802

Wm Simpson Esq

P

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 December 1802

RB/837/913

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11 Dec^r 1802

I see you are just with Friend James as I am - much disposed
to serve him but wishing much he were lighter on us - as
he is so heavy he should rather wish to relieve us of the little King
Indeed I am more afraid of a foreign Trader especially
a young Establishment than of Iron Works & as they
are - they have always some Metal in the Country -
• The Watsons requiring so much London money shows
that they are drawing a great deal and will not trust
the Bills they get here - but you need not execute
their orders unless you find it quite convenient -
You have forgot to send us the Note of the
Bills you have on Robertson & Co
So Bob is off for London - he does not say to me
what carries him there - I suspect it is the
Queensferry Election which he would had been as well clear of -
I am just going off with Ally who has 0 to say to you

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11 December 1802

I see you are just with Friend James as I am - much disposed to serve him but wishing much he were lighter on us. As he is so heavy he should neither wish to relieve us of the little King indeed I am more afraid of a foreign Trader especially a young Establishment than of Iron Works bad as they are. They have always some Metal in the Country.

The Watsons requiring so much London money shows that they are drawing a great deal and will not trust the Bills they get here. But you need not execute their orders unless you find it quite convenient.

You have forgot to send us the note of the Bills you have on Robertson & Co.

So Bob is off for London. He does not say to me what carries him there. I suspect it is the Queensferry Election which he would had been as well clear of.

I am just going off with Ally who has 0 to say to you.

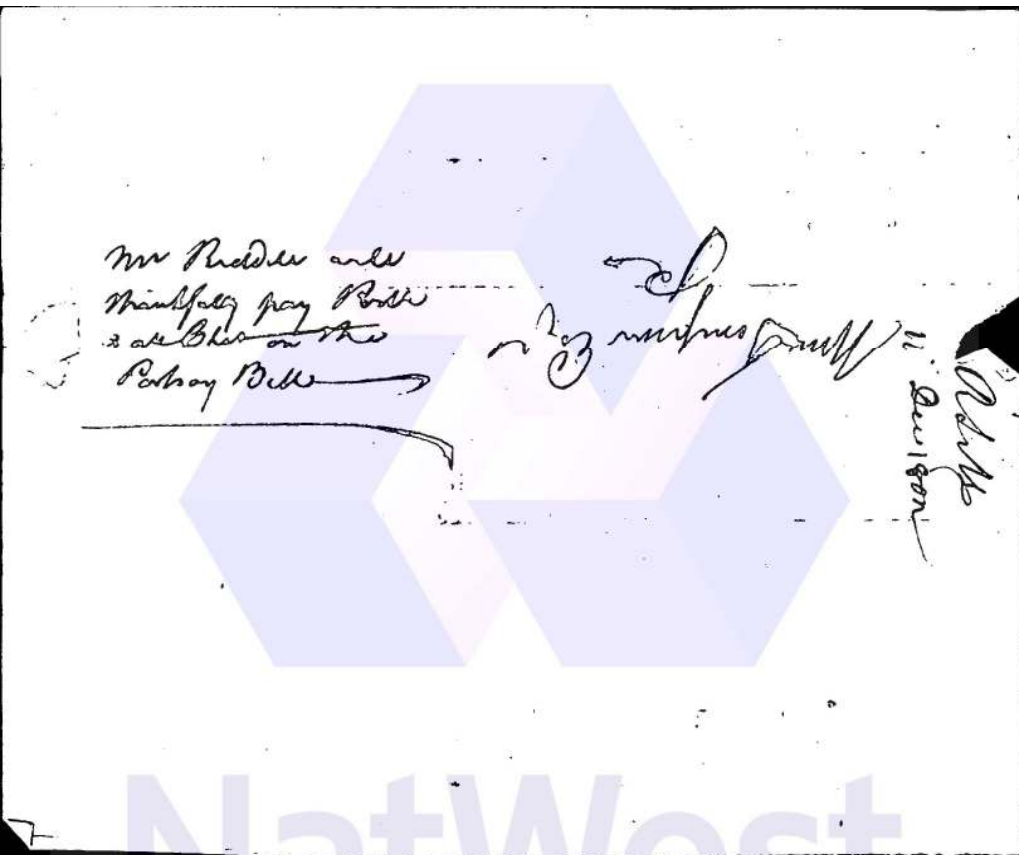
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 December 1802

RB/837/913

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RSM

11 December 1802

Wm Simpson Esq

P

Mr Riddell will thankfully pay Postage & all Charges on the Portsoy Bill

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11 Dec 1802 -

You would be up in the Buckle this morning with this wonderful rise in the Stocks - I was sorry I had not opened my News Paper when I saw Ally into his Chaise that I might have given him the good News to keep him in spirits on the Road - he sat with us some time on the Bills last night - you may tell him the number done was 273 - and the number refused was 168

The demand for London Bills still continues - we have drawn you on Down to day 1m of it & I fear no good will come of that Muirkirk work with their Sabbath Days work we have a stop to day which I have been long expecting and Blackwood & Co - they have been dashing at a great rate and at every thing for some time past, and I much fear they will be owing a very large sum - I do not suppose less than £50m - so that many must be broken in with them - and I wish others may not be brought down - but as I am only this moment informed of their formal stop - I can yet know no Particulars - they say it is only a suspension for a few months occasioned

by the Banks refusing them discounts - their Partner Cameron (whose wife died about 6 months ago) ran off last week with the widow of McPherson daughter of King of Drums or she ran away with him - and it was not doubted they were married - she has £200 a year jointure - he is returned and I hear denies a marriage - they will both make an awkward figure - I do not think we can have any of their Paper but what is well covered - and their Cash Account is safe beyond all doubt - Penny tells me just now that Cameron is certainly married and that they say they will produce a most satisfactory State to their Creditors - Provand & Baird send me a note begging I will keep back their Bill a few days.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 December 1802

RB/837/914

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14 December 1802

You would be up in the Buckle this morning with this wonderful Rise in the Stocks. I was sorry I had not opened my News Paper when I saw Ally into his Chaise that I might have given him the good News to keep him in spirits on the Road. He sat with us some time on the Bills last night. You may tell him the number done was 273, and the number refused was 168.

The demand for London Bills still continues. We have drawn 7m on Down to day 1m of it at 7 days' sight. I fear no good will come of that Muirkirk work with their sabbath days' work.

We have a stop to day which I have been long expecting - Andrew Blackwood & Co. They have been dashing at a great rate and at every thing for some time past, and I much fear they will be owing a very large sum - I should not suppose less than 40 or 50m so that many must be taken in with them, and I wish others may not be brought down, but as I am only this moment informed of their formal stop, I can yet know no Particulars. They say it is only a suspension for a few months occasioned by the Banks refusing them discounts. Their Partner Cameron (whose wife died about 6 months ago) ran off last week with the widow of McPherson, daughter of King of Drums - or she run away with him, and it was not doubted they were married. She has £200 a year jointure. He is returned and I hear denies a marriage - they will both make an awkward figure. I do not think we can have any of their Paper but what is well covered, and their Cash Account is safe beyond all doubt. Penny tells me just now that Cameron is certainly married and this they say will produce a most satisfactory State to their Creditors. Provand & Baird send me a note begging I will keep back their Bill a few days.

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are you not much pleased with Addington's speech to day -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 December 1802

RB/837/914

Page 2 of 2

Are you not much pleased with Addington's speech to day.

RSM

14 December 1802

Wm Simpson Esq

P

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15 Decr 1802 -

I thought Addington's speech wd give you Bankers a Hitch and George wd like it the better that I doubt not he would get as a Favour from his friends Smith & Payne a share of the Omnium - So you are not for a call upon the Proprietors I think they would not grudge it if 300m were to be added to their Capital out of Savings - but Doctors differ I have been telling Lumsdaine to count the silver which he will do and let you know if any thing is wrong in it he surprised and displeas'd me by telling me that he never weighed Gold but took it by his eye (and never found any difficulty in getting off what he took - I have desired him in future to use the Scales - nothing talked of to day but Blackwood & Co's Stop no particulars as to their State - but it's wonderful the number of People taken in by them - the sum of debt wd I doubt be more than I supposed - I have taken a Note of all their Paper in our hands in here about 3m of their Acceptances and £1100 of their Indorsations but all well covered - we sh'd have been blameable if it had been otherwise as I have long considered them as Madmen - it seems they ascribe their Stop to me for refusing their Bills - to be sure I sent for Cameron about a month ago and told him that they must go to another Bank as I had no Confidence in them and never liked to see a Bill with their name on it - I said the same to Blackwood last week and this it seems made them stop - Poor M'curich is worse and now no hope of him -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 December 1802

RB/837/916

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15 December 1802

I thought Addington's speech would give you Bankers a Hitch and George would like it the better that I doubt not he would get as a Favour from his friends Smith & Payne a share of the Omnium. So you are not for a call upon the Proprietors. I think they would not grudge it if 300m were to be added to their Capital out of Savings. But Doctors differ.

I have been telling Lumsdaine to count the silver which he will do and let you know if any thing is wrong in it. He surprised and displeas'd me by telling me that he never weighed Gold but took it by his eye and never found any difficulty in getting off what he took. I have desired him in future to use the scales.

Nothing talked of to day but Blackwood & Co's Stop. No particulars as to their State, but it's wonderful the number of People taken in by them. The sum of debt will I doubt be more than I supposed. I have taken a note of all their Paper in our hands we have about 3m of their Acceptances and £1100 of their Indorsations but all well covered. We should have been blameable if it had been otherwise as I have long considered them as Madmen. It seems they ascribe their Stop to me for refusing their Bills. To be sure I sent for Cameron about a month ago and told him that they must go to another Bank as I had no Confidence in them and never liked to see a Bill with their name on it. I said the same to Blackwood last week, and this it seems made them Stop. Poor M'curich is worse and now no hope of him.

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We shall send your Account on Saturday - does any thing occur to
you in making it up - shall the 3 Accomptants Dickie, Braimer &
Mien stand at the £50 - they are good attentive Lads.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William
Simpson, the bank's cashier, 15 December 1802

RB/837/916

Page 2 of 2

We shall send your Account on Saturday. Does any thing occur to you in making it up - shall
the 3 Accomptants Dickie, Braimer & Mien stand at the £50 - they are good attentive Lads.

RSM

15 December 1802

Wm Simpson Esq

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16 Decr 1802 -

Messrs Irvin shall get the five Pounds on Stow's Account when they call for it - I suppose it is wrong, The Irvin -

I hear nothing new to day - I was told last night that Blackwood & Co were to call a meeting of their C^{rs} to day and lay their respectable state before them - but I have not heard what has been done - Just now Willie Muir (Mr More's Friend) comes in - he has been at the meeting - The State was not ready - but a Sequestration was ordered - Mr Muir is a Candidate for the Factorship and I wish honest man he may succeed - his house is worth £800 and they have met with many Skelps of late - all Blackwood's Property is abroad 30m I think he said in Demerary and 20m at St Vincents - I wish they may get 10/ per £ - It's pleasing to see the Stocks continue to rise - were not you and I when we were talking of getting a share of the Loan great Gouks for not taking the Omnium at 10 & 11 per cent that would have been a most advantageous way of getting a slice of the Loan -

Poor Malcolm was given up by the Doctors last night - but they say he is rather easier to day - Can your Counsellor be of any use to Willie Muir - I suppose not unless he saw a list of the C^{rs} -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 December 1802

RB/837/917

Page 1 of 2

16 December 1802

Messrs Irvin shall get the five Pounds on Stow's Account when they call for it. I suppose it is William & Thomas Irvin.

I hear nothing new to day. I was told last night that Blackwood & Co were to call a meeting of their Creditors to day and lay their respectable state before them, but I have not heard what has been done. Just now Willie Muir (Mr More's Friend) comes in. He has been at the meeting. The State was not ready, but a Sequestration was ordered. Mr Muir is a Candidate for the Factorship and I wish honest man he may succeed - his house is in £800 and they have met with many Skelps of late. All Blackwood's Property is abroad 30m I think he said in Demerary and 20m at St Vincents. I wish they may get 10/ per £. It's pleasing to see the Stocks continue to rise. Were not you and I when we were talking of getting a share of the Loan great Gouks for not taking the Omnium at 10 & 11 per cent that would have been a most advantageous way of getting a slice of the Loan.

Poor Malcolm was given up by the Doctors last night, but they say he is rather easier to day. Can your Counsellor be of any use to Willie Mure - I suppose not unless he saw a list of the Creditors.

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We saw to forward the Bills on London tomorrow for accept
particularly that on Finlay Bannatyne & Co. I hope we
may always depend upon being advised in the course of
10 days if Bills are refused - will your counsellor
look into your Edin Bills from us and see if there are
any with Blackwood's name upon them I think.
There is not but to look over our Bill Book
for 3 or 4 months is a laborious work - they say
Couper at Edin is very deep with them - Friend James has sent
me to come and see him - he is sick of the Cold that he has not come out
since he returned

Adm
16 Dec 1802

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 December 1802

RB/837/917
Page 2 of 2

Be sure to forward the Bills on London tomorrow for acceptance particularly that on Finlay Bannatyne & Co. I hope we may always depend upon being advised in the course of 10 days if Bills are refused. Will your Counsellor look into your Edinburgh Bills from us and see if there are any with Blackwood's name upon them. I think there is not but to look over our Bill Book for 3 or 4 months is a laborious work. They say Couper at Edinburgh is very deep with them. Friend James has sent to me to come and see him. He is so ill of the Cold that he has not come out since he returned.

RSM
16 December 1802

Wm Simpson Esq
P

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17 Decemr 1802

After writing you last night I called on Friend James but how was I struck on finding poor Mrs Gordon all in Tears - the honest man after dinner was suddenly seized with a kind of Insensibility - he was quite incoherent in speaking - the Surgeon was sent for who was bleeding him copiously when I was there - I did not see him - but from what I can learn from his Clerks & Mr King this morning, I fear it was an apoplexy - however he had an easy night and was distinct enough this morning as he wished much to see me I mean to call for him in the Evening I am much afraid our good Friend will not last long - Mcmurich had a bad night - but is not worse to day -

Blackwood & Co refused to subscribe the application for a Sequestration - and they talk of making some Proposals to their Creditors tomorrow which will render it unnecessary - I have no Faith in this - I thank Mr More for the note of Bills and if accepted I have no apprehension of danger from them - these foreign houses on whom they drew are esteemed very safe - they drew upon them against consignments they made to houses in Hamburg I hope you will find no Edin Bills from them from which we have any thing to fear - Couper I hear is very deep with them but I hope we have none of his Acceptances from them as I often refused to take them -

The Stocks do not seem to be improved to day - but I hope we shall soon see Omnium at par - what immense sums there are that your Distillers pay - I am glad measures has established a guard - I shall inform Archie Graham of it tomorrow when is Willie Kerr to give us our mamaluke Guard? - Thank Ally for his letter with so pleasing Intelligence for my old ward the orphan Hospital - and thank you for the Loaf - I shall compare it with our Bread and report - when Addington talks of the consolidated Fund he is quite beyond my depth - but I should suppose it is the surplus with the permanent Taxes produce above the interest of the 3 & 4 per cent consols

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 December 1802

RB/837/919

Page 1 of 2

17 December 1802

After writing you last night I called on Friend James but how was I struck on finding poor Mrs Gordon all in Tears. The honest man after dinner was suddenly seized with a kind of Insensibility. He was quite incoherent in speaking. The Surgeon was sent for who was bleeding him copiously when I was there. I did not see him, but from what I can learn from his Clerks & Mr King this morning, I fear it was an apoplexy. However he had an easy night and was distinct enough this morning as he wished much to see me. I mean to call for him in the Evening. I am much afraid our good Friend will not last long. Mcmurich had a bad night, but is not worse to day.

Blackwood & Co refused to subscribe the application for a Sequestration, and they talk of making some Proposals to their Creditors tomorrow which will render it unnecessary. I have no Faith in this. I thank Mr More for the note of Bills and if accepted I have no apprehension of danger from them. These foreign houses on whom they drew are esteemed very safe. They drew upon them against consignments they made to houses in Hamburg. I hope you will find no Edinburgh Bills from these from which we have any thing to fear. Couper I fear is very deep with them but I hope we have none of his acceptances from them as I often refused to take them.

The stocks do not seem to be improved to day, but I hope we shall soon see Omnium at par. What immense sums these are that your Distillers pay. I am glad Menzies has established a Guard. I shall inform Archie Graham of it tomorrow. When is Willie Kerr to give us our mamaluke guard? Thank Ally for his Letter with so pleasing Intelligence for my old ward the Orphan Hospital, and Thank you for the Loaf - I shall compare it with our Bread and report.

When Addington talks of the consolidated Fund he is quite beyond my depth, but I should suppose it is the surplus which the permanent Taxes produce above the interest of the 3 & 4 per cent consols.

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To lessen tomorrow's work so far I inclose you Mr R's Child and
a Sonsy Brat it is. I hope it will remove his Cough

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 December 1802

RB/837/919

Page 2 of 2

To lessen tomorrow's work so far I inclose you Mr R's Child and a sonsy Brat it is. I hope it will remove the Cough.

RSM

17 December 1802

Wm Simpson Esq

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18 Decr 1802

When I called on the honest man last night I was surprised to find him in fine spirits (and really looking well in his nightgown) he seemed to think he had got quite the better of this Brush and spoke of calling upon me on Monday with some good Bills - from the account however Mrs Gordon gave me of his complaint, I am not so sanguine in my hopes of his recovery - It is clear it was apoplectic and one stroke is generally soon followed by another he has an ugly short cough too and his Lad tells me this has troubled him much and given him little rest last night Penny tells me poor Mcurich is just dying - he was a most active obliging honourable Lad and will be much missed in our Coffee house - what a vain world is this - soon our Turn must come to leave it - May we be ready -

Blackwood's Cords are to meet to day to hear what they propose - they have been talking of offering Security for 14/ but I have no Idea they will find any acceptable security for half that - and the Cords will be fools if they don't insist on a Sequestration. I am glad you mention our Cords - the Indorsers will make them good to us - some of the principal Cords I hear propose and guarantee assisted by James Ewing (Walter's son) to be Trustees - if so I fear Willie Muir will have little chance - This Rise of the Hamburg Exchange is very pleasing - I hope it will soon be at 36 -

4 o'clock - poor Mcurich is dead -

at the meeting of Blackwood's Cords they earnestly begged the sequestration might not be applied for till Friday next when they would lay a complete state before them and expected to be able to offer undoubted security for 10/ per £ - and we give them our note for some shillings more - this proposal was agreed to - King thanks Mr Gordon far from well to day -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 December 1802

RB/837/921

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18 December 1802

When I called on the honest man last night I was surprised to find him in fine spirits and really looking well in his nightgown. He seemed to think he had got quite the better of this Brush and spoke of calling upon me on Monday with some good Bills. From the account however Mrs Gordon gave me of his complaint, I am not so sanguine in my hopes of his recovery. It is clear it was apoplectic and one stroke is generally soon followed by another. He has an ugly short Cough too and his Lad tells me this has troubled him much and given him little rest last night.

Penny tells me poor Mcurich is just dying. He was a most active obliging honourable Lad and will be much missed on our Coffee house. What a vain world is this - soon our Turn must come to leave it. May we be ready.

Blackwood's Creditors are to meet to day to hear what they purpose. They have been talking of offering Security for 14/ but I have no Idea they will find any acceptable security for half that, and the Creditors will be fools if they don't insist on a Sequestration. I am glad you have none but the two Bills you mention on Edinburgh. The Indorsers will make them good to us. Some of the principal Creditors I hear propose Archibald Grahame assisted by Jamie Ewing (Walter's son) to be Trustee - if so I fear Willie Muir will have little chance. This Rise of the Hamburg Exchange is very pleasing. I hope it will soon be at 36.

4 o'clock - poor Mcurich is dead. At the meeting of Blackwood's Creditors they earnestly begged the sequestration might not be applied for till Friday next when they would lay a complete state before them and expected to be able to offer undoubted security for 10/ per £, and would give their own note for some shillings more. This proposal was agreed to. King thinks Mr Gordon far from well to day.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 December 1802

RB/837/921

Page 2 of 2

RSM

18 December 1802

Wm Simpson Esq

P

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20 Decr 1802

Sorry I am to find from our Friend's Lad this morning that he has had a very bad night - he says the Cough is troubling ^{him} much - I am afraid it is the old Complaint in his Breast coming on and that he will not get thro it was surprising to see how little he was apprehensive about himself - the sight of his poor wife & Bairns was affecting to me -

Cooper I understand is here - he told a Creditor this morning that Blackwood would pay 15/ per £ and find security for the last 5/ of the 15/ - I have no faith for this - from the pains they have taken to keep back their state I much suspect they wish to conceal as long as possible the amount that People are in with them - in this state of matters it is impossible to find out how far Cooper is involved - I suspect and every body supposes he must be very deep on Bills - as to Campbells Ruthven & Co as I never heard of any Paper Connection between them - I should think the Bills to them must be for Rum purchased and that the amount may be no more than what you have seen -

You might be a Chancellor of Exchequer for your accurate State of the consolidated Fund - still I have not observed in any of his Statements either by you or Addington the exact amount produced by the permanent Taxes above the Int of the Loans for the payment of which these Taxes were appropriated. This excess would show the thriving state of the Revenue - I am glad to see Omnium to day at 4 - tho' I think the 17th was the day on which a great payment was to be made -

It is curious that while so many Bills are going here on London that we are not remitted so much from us - it shows however their Caution - you did right to charge the 42^d I don't you would never remitt but when it is convenient - you had seen by this Account the sum of London Paper sent you last quarter 570m and not one London Bill returned lying over -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 December 1802

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Page 1 of 2

20 December 1802

Sorry I am to find from our Friend's Lad this morning that he has had a very bad night. He says the Cough is troubling him much. I am afraid it is the old Complaint in his Breast coming on and that he will not get thro. It was surprising to see how little he was apprehensive about himself. The sight of his poor wife & Bairns was affecting to me.

Cooper I understand is here. He told a Creditor this morning that Blackwood would pay 15/ per £ and find security for the last 5/ of the 15/. I have no faith for this. From the pains they have taken to keep back their state I much suspect they wish to conceal as long as possible the amount that People are in with them. In this state of matters it is impossible to find out how far Cooper is involved. I suspect and everybody supposes he must be very deep on Bills. As to Campbells Ruthven & Co as I never heard of any Paper Connection between them, I should think the Bills to them must be for Rum purchased and that the amount may be no more than what you have seen.

You might be a Chancellor of Exchequer for your accurate State of the consolidated Fund - still I have not observed in any of the statements either by you or Addington the exact amount produced by the permanent Taxes above the interest of the Loans for the payment of which these Taxes were appropriated. This excess would show the thriving state of the Revenue.

I am glad to see Omnium to day at 4, tho' I think the 17th was the day on which a great payment was to be made. It is curious that while so many Bills are going here on London that Watsons should remit so much from us. It shows however their Caution. You did right to charge the 42d and you need never remit but when it is convenient - you would see by their account the sum of London Paper sent you last quarter 570m and not one London Bill returned lying over.

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I am hoping Mc will make a good Xmas quarter of it - he gets a good
Hitch from this -
Your Bread is very good and I think our own
is so too - I weighed our 9 1/2 d loaf against yours and
found ours was 3 1/4 oz heavier - that is not equal
to the penny difference in price - so you are
cheapest.

R. S. M.

20 Dec 1802

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 December 1802

RB/837/923

Page 2 of 2

I am hoping Mc will make a good Xmas quarter of it. He gets a good Hitch from this.

Your Bread is very good and I think our own is so too. I weighed our 9 1/2 d against yours and found ours was 3 1/4 oz heavier - that is not equal to the penny difference in price, so you are cheapest.

RSM

20 December 1802

Wm Simpson Esq

P

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21 Decr 1802

The honest man's Clerk tells me he had a good night and was easier this morning - I see he indorses a Bill as well as ever - I sent Jo Riddell a copy of what you wrote about his Bill and he has got the £21.13 - in a Bill on London - Sorry I am for the accident my worthy Friend Mrs Duncan has met with - the Confinement will be much against her but I hope it will not be of long Continuance let me know how she goes on - we had a prodigious Pressure upon us again last night and after returning a vast deal of good Paper have done too much - when we wish to draw in it is a most puzzling thing to determine how to cut the same - every good Customer who keeps a good account with us thinks he has right to a weekly share and when every Customer is at us, one knows not how to discriminate by refusing a good Bill from one and taking it from another - I know not how it will be possible to retrench without laying down a general Rule and the only rule I can think of is either to limit the Dates of the Bills to 2 months or to limit the greatest Sum to be given to one house - It is to consult about this that I often wish we had you with us of a Monday night -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 December 1802, enclosing a summary of bills under discount from the Muirkirk Company, customer of the agency

RB/837/924

Page 1 of 4

21 December 1802

The honest man's Clerk tells me he had a good night and was easier this morning. I see he indorses a Bill as well as ever.

I sent John Riddell a copy of what you wrote about his Bill and he has got the £21.13 in a Bill on London.

Sorry I am for the accident my worthy Friend Mrs Duncan has met with - the Confinement will be much against her but I hope it will not be of long Continuance. Let me know how she goes on.

We had a prodigious pressure upon us again last night and after returning a vast deal of good paper have done too much. When we wish to draw in it is a most puzzling thing to determine how it can be done. Every good Customer who keeps a good account with us think he has right to a weekly share and when every Customer is at us, one knows not how to discriminate by refusing a good Bill from one and taking it from another. I know not how it will be possible to retrench without laying down a general Rule and the only rule I can think of is either to limit the dates of the Bills to 2 months, or to limit the greatest sum to be given to one house. It is to consult about this that I often wish we had you with us of a Monday night.

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We have drawn £10900 - on Down to Day - only £1300
of it at 7 days - from such demand for London money
there must be something uncommon going on

155 000
82 900
2000
243 500

Wm Simpson Esq
RS

Robt M
21 Dec 1802

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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 December 1802, enclosing a summary of bills under discount from the Muirkirk Company, customer of the agency

RB/837/924

Page 2 of 4

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[some scrap figures, not transcribed]

RSM

21 December 1802

Wm Simpson Esq

P

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RB/837/924

Page 3 of 4

If a Note of all the Bills under discount from the Muirkirk Company, is wanted, I must send you in the Box of the little Books which I keep in my desk for that purpose. The following is an abstract from it.

1 Bill due 25 December	£ 350 --
22 Bills due in January 1803	5748.18.6
20 Bills February	6282.12.7
21 Bills March	5091.11.2
15 Bills April	3699.8.1
9 Bills May	1396.7.3
2 Bills June	650.11.3
<u>90 Bills</u>	<u>23219.8.10</u>
besides the Guarantee Bills £200 a week	
at 4 months date 17 weeks running	3400 --
	<u>26619.8.10</u>

Some of the Bills are borrowed from Mr King, others when in a Pinch, but they are mostly for the Produce of the Forges sold to Ironmongers and they are all I believe good.

NatWe

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Besides the Guarantee Bills £200 a week
 At 4/ months date made 17 weeks running 3400
 £26619.8.10

Some of the Bills are borrowed from Mr King & others when in a Pinch, but they are mostly for the Produce of the Forges sold to Ironmongers and they are all I believe good.

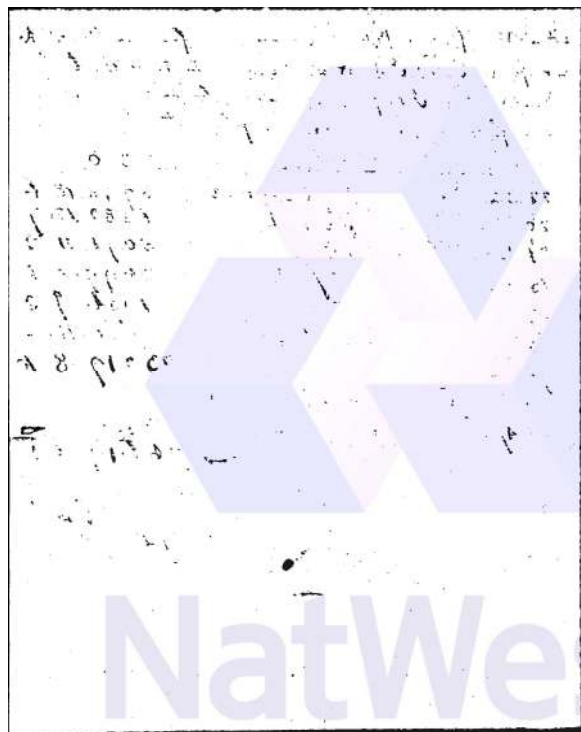
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 December 1802, enclosing a summary of bills under discount from the Muirkirk Company, customer of the agency

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22 Decr 1802 -

Friend James's Clerk called with 3 Bills this morning and told me his master had a fine night and was much easier - but King tells me just now that from the account his Surgeon gives of him, he is very apprehensive about him and does not think he will ever be out again - I shall call in the Evening and see the honest man - if he is cut off I have no Idea what will come of these Muirkirk affairs which require a supply every day -

It was thinking Mr R would make a good Balance - it will please Mr R and I hope remove his cold - is he quite well again? - O how what Imprecations Marshall would pour forth upon that poor woman!

and pour forth upon that poor woman!

I beg your honour Mr Addington's Pardon - but I had no Idea that the Excess of Revenue was such a sum as 6½ Millions - why will they call it consolidated Fund - cannot they say Excess saved above Interest and then one would understand them. 10m more drawn on Down & Co all but £400 at 45 days. What can the meaning of this be? But of that sum there is £2800 the price of a house here which belonged to a man at Nottingham and this is remitted for it.

We are sadly off with our Tellers to day - Peterkin is going to Mr McMurchie's Funeral at Arochar - and Lumsdain has got a hurt on his Leg and confines him to his room -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 December 1802

RB/837/926

Page 1 of 2

22 December 1802

Friend James's Clerk called with 3 Bills this morning and told me his master had a fine night and was much easier, but King tells me just now that from the account his surgeon gives of him, he is very apprehensive about him and does not think he will ever be out again. I shall call in the Evening and see the honest man. If he is cut off I have no Idea what will come of these Muirkirk affairs which require a supply every day.

I was thinking Mr R would make a good Balance. It will please Mr R and I hope remove his cold. Is he quite well again? O what Imprecations Marshall would pour forth upon that poor woman!

I beg your honour & Mr Addington's Pardon, but I had no Idea that the Excess of Revenue was such a sum as 6½ Millions. Why will they call it consolidated Fund - cannot they say Excess saved above Interest and then one would understand them. 10m more drawn on Down & Co all but £400 at 45 days. What can the meaning of this be? But of that sum there is £2800 the price of a house here which belonged to a man at Nottingham and this is remitted for it.

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You may tell Mr Allan that Jo Mcfie & Co Linen Printers
are industrious People and have long been in good Credit
but for some time past they have rather appeared pinched
and too much on paper - as they were frequently upon
Blackwood's Bills it was supposed they were involved with
them - and they acknowledge they were deep with them a
month or two ago - but they solemnly assure me they
are now clear of all concern with them but as
Indorsers of two of Couper's acceptances £200 each
Alderman Shaw of London is Brother in Law to Mcfie
and should help him.

R. Mc

20th Dec 1802

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, 22 December 1802

RB/837/926

Page 2 of 2

You may tell Mr Allan that John Mcfie & Co Linen Printers are industrious People and have long been in good Credit but for some time past they have rather appeared pinched and too much on paper. As they were frequently upon Blackwood's Bills it was supposed they were involved with them, and they acknowledge they were deep with them a month or two ago, but they solemnly assure me they are now clear of all concern with them but as Indorsers of two of Couper's acceptances £200 each. Alderman Shaw of London is Brother in Law to Mcfie and should help him.

RSM

22nd December 1802

Wm Simpson Esq

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24 Decr 1802 —

You must not be angry at poor Lumsdaine - he cannot be supposed to be a writer - he was keen to buy a new sheet of stamped Paper out of his own Pocket and write a new Bond but I grudged that Expense and sent for Mr Nimmo to see if it could be cobbled - he said it could and so it was managed
You frightened me this morning with so large a Bill returned on Blackwood - I sent to them to know the Indorsers and I am glad to find we are safe enough - It is indorsed to them by Branch & Co Manchester who are in good Credit they assure me they will remit the moment they are advised of the dishonour - Not liking to trust however to this I have sent the Bill to Heywood & Co Bankers there and I have little doubt we shall get the value in Course, tho' they may give us some plague for the Charges which those Englishers don't seem to understand - Your Letter to King is very proper - I sealed and sent it off - There is no end to the Ambition of these West India Youths - Archie Hamilton (Gilbert's Son a very fine Lad) told me last night that besides his Credit of £1000 he had under discount with him £3400 - He will have about half that sum under discount with us done before we know his new Connection, and Archie promised to do a £800 acceptance of John Campbell & Co's to him next Tuesday - All this I think should serve the little man. I met with him at James's the other night and told him my mind freely that from the hazardous Trade he was in I was much more afraid of his Bills than even those from the Muirkirk Co and that his Credit & discounts from Gilbert should satisfy him. He is a forward Callant and too pushing - Friend James his Lad tells me has had another good night and so has sent me another Bill to discount -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 December 1802

RB/837/927

Page 1 of 2

24 December 1802

You must not be angry at poor Lumsdaine. He cannot be supposed to be a writer - he was keen to buy a new sheet of stamped Paper out of his own Pocket and write a new Bond but I grudged that Expense and sent for Mr Nimmo to see if it could be cobbled. He said it could and so it was managed.

You frighten me this morning with so large a Bill returned on Blackwood. I sent to them to know the Indorsers and I am glad to find we are safe enough - it is indorsed to them by Branch & Co Manchester who are in good Credit. They assure me they will remit the moment they are advised of the dishonour. Not liking to trust however to this I have sent the Bill to Heywood & Co Bankers there and I have little doubt we shall get the value in Course, tho' they may give us some plague for the Charges which those Englishers don't seem to understand. Your Letter to King is very proper. I sealed and sent it off. There is no end to the ambition of these West India Youths. Archie Hamilton (Gilbert's Son a very fine Lad) told me last night that besides his Credit of £1000 he had under discount with him £3400. He will have about half that sum under discount with us done before we know his new Connection, and Archie promised to do a £800 acceptance of John Campbell & Co's to him next Tuesday. All this I think should serve the little man. I met with him at James's the other night and told him my mind freely that from the hazardous Trade he was in I was much more afraid of his Bills than even those from the Muirkirk Co and that his Credit & discounts from Gilbert should satisfy him. He is a forward Callant and too pushing. Friend James his Lad tells me has had another good night and so has sent me another Bill to discount.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 December 1802

RB/837/929

Page 1 of 2

25 December 1802

I wonder Henry did not rather take some Title from his own the Arniston Family or Estate, than steal another Peer's Title. I really hope he will do good in our Scots appeals.

Archie Hamilton tells me there have been great demands on him for Bills on London too, but that he often when he knows nothing about the People refuses to draw. I don't see the wisdom of this. Our drawing so much gave us the advantage of the other Banks in yesterday's Exchange, and may consequently furnish you with some good London Paper from me at 20 days on Tuesday.

I liked the Summons very much. To the best of my Judgement it contains the whole Truth and nothing but the Truth. I know it will make the Fellow quake, but he is of so violent a Cast that I doubt he will not strike without a Law plea. We shall know probably on Monday.

I am just going out to eat a goose at Westburn and return in the Evening. Many merry happy Christmas's to you.

25 Decr 1802

I wonder Henry did not rather take some Title from his own the Arniston Family or Estate, than steal another Peer's Title. I really hope he will do good in our Scots appeals -
Archie Hamilton tells me there have been great demands on him for Bills on London too - but that he often when he knows nothing about the People refuses to draw - I don't see the wisdom of this our drawing so much gave us the advantage of the other Banks in yesterday's Exchange, and may consequently furnish you with some good London Paper from me at 20 days on Tuesday -
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I am just going out to eat a goose at Westburn and return in the Evening.
Many merry happy Christmas's to you

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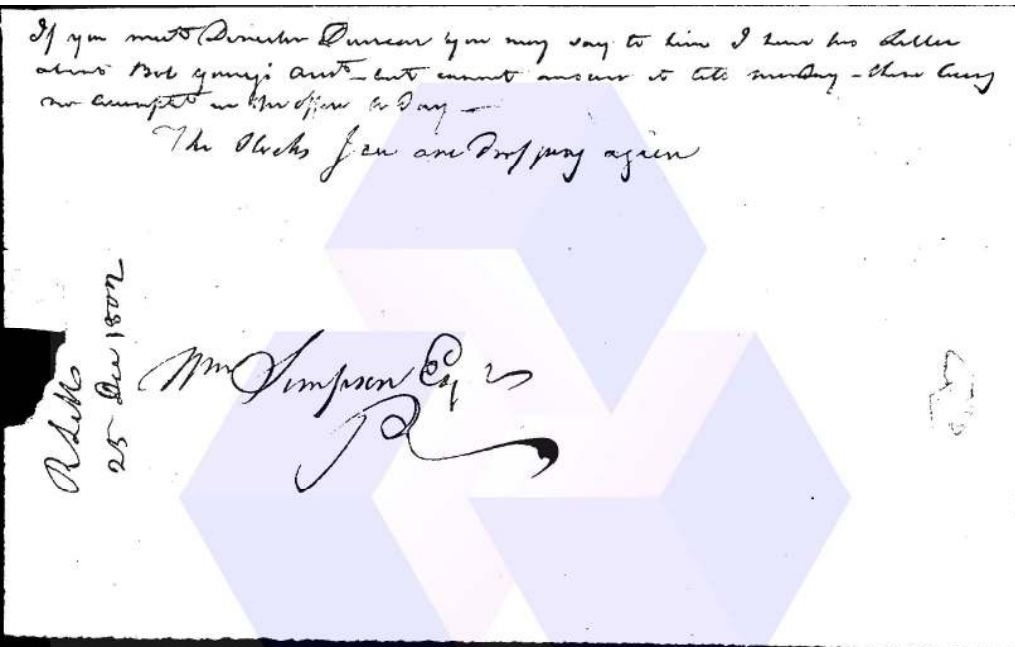
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 December 1802

RB/837/929

Page 2 of 2



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If you meet Director Duncan you may say to him I have his Letter about Bob Young's account but cannot answer it till Monday, there being no Accomptant in the office to day.

The stocks I see are dropping again.

RSM

25 December 1802

Wm Simpson Esq

P

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27 Decr 1802

Friend James's Lad called a little ago with 3 Bills and says his master is continuing better - Mr Dale says he will take £1000 worth of your Stock if it comes in your way at 175 - Walter Logan is offering him 10 or 15 Shares more of the Canal Stock at £250 but I don't think he will take it - Geo Mackintosh will be only mortified by a decision of the King's Bench against his son Charles' bleaching Patent - the Patent was held by Tenant Knox & Co and was considered to be one of the most valuable in the Kingdom - My Lord James many thousands Pounds from it which I am afraid they will be obliged to give up - you will see the Case in the Newspapers Tenant versus Slater - a great number of witnesses went from this - Director Duncan will show you a letter I have just wrote him - about Robert Young's son's account - pray let me know whether Robt Young has got any very large Sum from his Father - I am afraid he has lost a good deal by his Concern here from their Connection with the Liverpool & Lancaster People - I am afraid to look at the Bills to night - we are in a sad predicament - for only 27m is coming in this week - it is very unaccountable that in two or three days this week only two or three Bills came due - we are already far beyond the Mark - and I do not see it will be possible to get thro' this week without being at least 15m further -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 December 1802

RB/837/930

Page 1 of 2

27 December 1802

Friend James's Lad called a little ago with 3 Bills and says his master is continuing better. Mr Dale says he will take £1000 worth of your Stock if it comes in your way at 175. Walter Logan is offering him 10 or 15 shares more of the Canal Stock at £250 but I don't think he will take it. George Mackintosh will be sadly mortified by a decision of the King's Bench against his son Charles' bleaching Patent. The Patent was held by Tenant Knox & Co and was considered to be one of the most valuable in the Kingdom. They had drawn many thousand Pounds from it which I am afraid they will be obliged to spew up. You will see the Case in the Newspapers Tenant versus Slater. A great number of witnesses went from this.

Director Duncan will show you a letter I have just wrote him, about Robert Young & Co's account. Pray let me know whether Robert Young has got any very large Sum from his Father. I am afraid he has lost a good deal by his Concern here from their Connection with the Liverpool & Lancaster People.

I am afraid to look at the Bills to night. We are in a sad predicament, for only 27m is coming in this week. It is very unaccountable that in two or three days this week only two or three Bills came due. We are already far beyond the Mark, and I do not see it will be possible to get thro' this week without being at least 15m further.

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If Willie comes across you will you say to him that Henry Monteith has just been with me - that he could not venture to speak to his Brother Robert, but had resolved on writing to him and only asked I would allow him to keep the Summonds till Wednesday when he would inform me what Effect his Letter had and return it -

R. M.
Wm Simpson

Wm Simpson Esq
P

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 December 1802

RB/837/930
Page 2 of 2

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28 Decr 1802

You will see by the inclosed that our affair with R Monteith is in a good Train - the Summonds did the Business - I shall speak to Gilbert Hamilton to hasten the Sale of Dunmore's Land - but I really believe he has not been negligent in that respect - it has been often advertised - but no offerer owing I believe to the Feu duties connected with the Property but as a Commissioner on the Estate I was lately called to a meeting to consider of an offer made for these Feu duties I think it was only 16 years Purchase - we agreed to accept that low price - but before the Bargain could be carried into Effect a dispute with the Proprietor of the Cotton mill behoved to be settled. That is in Train and when clear of these Feu duties Gilbert thought he would easily get the Land sold at a reasonable price. I shall keep at him for Mr Ramsay's sake -

We had our usual unpleasant work last night - a vast number of Bills and from the small sum coming in this week, much limited in our discounts so that we returned no fewer than 470 Bills and many thousands of these the very best paper from good Customers. After all we have done 221 Bills amounting to £38300. Without breaking People we could not do less, and this is 11m more than comes in this week. The real Trade of the place really requires Enlargement of discounts.

I don't understand the meaning of Bob's Trip to France and wish he were safe home again.

I don't understand the meaning of Bob's Trip to France and wish he were safe home again.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 December 1802, enclosing a note summarising the cash of the Glasgow agency at that date

RB/837/932

Page 1 of 4

28 December 1802

You will see by the inclosed that our affair with R Monteith is in a good Train - the Summonds did the Business. I shall speak to Gilbert Hamilton to hasten the Sale of Dunmore's Land, but I really believe he has not been negligent in that respect. It has been often advertised, but no offerer owing I believe to the Feu duties connected with the Property but as a Commissioner on the Estate I was lately called to a meeting to consider of an offer made for these Feu duties I think it was only 16 years' Purchase. We agreed to accept that low price, but before the Bargain could be carried into Effect a dispute with the Proprietor of the Cotton mill behoved to be settled. That is in Train and when clear of these Feu duties Gilbert thought he would easily get the Land sold at a reasonable price. I shall keep at him for Mr Ramsay's sake.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 December 1802, enclosing a note summarising the cash of the Glasgow agency at that date

RB/837/932

Page 2 of 4

RSM

28 December 1802

Wm Simpson Esq

P

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Bal Cash 28 Dec 1802
 Given Tellers per book £92258.9.6
 Large Notes 23000
 20/ ditto 7000
 English ditto 100
 Gold 600
 Silver 300
 Incidentals 100
 Note 1522.16.6
 £124881.6-

as Lumsdaine tells me
 silver is now coming in
 faster - you may suspend
 sending more till it is wanted

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 December 1802, enclosing a note summarising the cash of the Glasgow agency at that date

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Balance Cash 28 December 1802

Given Tellers per book	£92258.9.6
Large Notes	23000 -----
20/ ditto	7000 -----
English ditto	100 -----
Gold	600 -----
Silver	300 -----
Incidentals	100 -----
Note	1522.16.6
	<u>£124881.6.0</u>

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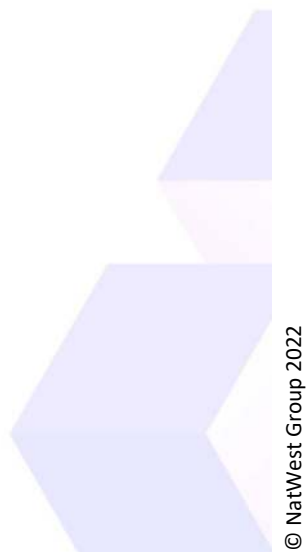
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 December 1802, enclosing a note summarising the cash of the Glasgow agency at that date

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 December 1802

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29 December 1802

You will destroy me altogether if you go on bleeding me at this rate, but what a comfortable Provision it is for our large drafts on Down, and you get 25 days by the Bargain. I suppose the B—ch is rather in want of London Paper as Archie Hamilton tells me Mr Forster wrote him it was scarce in Edinburgh. I don't think it has come so fast in upon us these few days past. Our drawing so much I suppose was for Christmas Remittances as the Londoners like to have accounts paid up then. You may ask Director Duncan what sort of Credit we should give Bob Young here.

I was with Gilbert last night. He does not relish giving Monteith any apology, but I have wrote a Letter which I believe he will subscribe as Mr Denniston has done. It would be pity to lose a few hundred pounds for a few civil words. Gilbert expects soon now to get Dunmore's Land sold.

29 Dec 1802 —

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 December 1802

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RSM

29 December 1802

Wm Simpson Esq

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30 Decr 1802

I wd be clear for taking the Silver from London at least till you have a good Stock on hand for we know not how soon we may be drained again -

I am much pleased to receive from Heywood & Co Manchester by course of Post full payment of Blackwood's returned Bill & Charges as you see by the London Bills sent you, without even charging a Commission - but they send us a Bill to manage for them here - and we shall make no charge -

Archibald Henderson met with an unlucky accident the other day - the boiling water of a Tea Kettle was poured upon his arm - taking off his Coat it brought the Skin with it. I am sorry to hear he is very ill - it will be much if a man of his age stand it - how uncertain is Life and to what accidents we are exposed!

John Stirling having some acceptances of A Ritchie & Co (who are stopt) to take up, takes it in his head to send us the payment by his own draft on his house in London. The Bill I believe is very good but I do not see his reason for this -

I shall push Gilbert every time I meet him to sell the Land. He told me last night that he expected in a fortnight to get the Transaction for the Feus settled, and then he wd sell the Land - I did not understand there would be any doubt as to its paying Mr R's Bond -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 December 1802

RB/837/935

Page 1 of 2

30 December 1802

I would be clear for taking the Silver from London at least till you have a good Stock on hand for we know not how soon we may be drained again.

I am much pleased to receive from Heywood & Co Manchester by course of Post full payment of Blackwood's returned Bill & Charges as you see by the London Bills sent you, without even charging a Commission, but they send us a Bill to manage for them here, and we shall make no charge.

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I shall push Gilbert every time I meet him to sell the Land. He told me last night that he expected in a fortnight to get the Transaction for the Feus settled, and then he would sell the Land. I did not understand there would be any doubt as to its paying Mr R's Bond.

Friend James so well as to be sending me Bills daily, but not yet out.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 December 1802

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RSM

30 December 1802

Wm Simpson Esq

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31 Dec 1802

Your Packet this morning frightened me but I was soon relieved - I did
get a good Letter of Guarantee for the Bills indorsed by Leckie & Co
when they were refused acceptance - they had reminded the Bills sent you
on Larnmonth & Co to take them up but they would not it seems melt
in London - I hope however that house is very solid - all the
Bills were taken up immediately but that drawn by Jamie
McDowal's house indorsed by Mcfunn - with this we may have
some trouble but I doubt not it will be retired in a day or two
Poor Jamie! - we are still drawing much on London
what do you say to Watson's Inquiry - its wonderful
what sums go thro' these Lads' hands - The Exchanges
you see was much against us to day - but we have been
paying away ^{so much} small notes at a great rate to pay wages
I gave out no fewer than 5m to day - Henry
Monteith tells me that by Instalments for his Mother's Legacies
Payment of wages etc he will need 5 or 6m discount from us next
week - and that he cannot do without it - that he never got
a shilling from any other Bank - that his account is the best
in our Books and that he will never seek any thing extra
again - I told him it was impossible - we never gave
such sums to anybody - what do you say in such a
Case if good short dated Bills were offered you? He said
he would send us 15m of them for our Choice -
Archibald Henderson I hear is rather better and sitting on
his chair cursing - Archie Grahame's heavy wife is
dangerously ill in a rose Fever -
Now my good Friend I close the Correspondence of the year with
every good wish for you but you may yet enjoy many happy
years - at least as many as I shall see which at most must
number five - adieu - all that's good be with you!

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 31 December 1802

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Page 1 of 2

31 December 1802

Your Packet this morning frightened me but I was soon relieved. I did get a good Letter of Guarantee for the Bills indorsed by Leckie & Co when they were refused acceptance. They had remitted the Bills sent you on Larnmonth & Co to take them up but they would not it seems melt in London. I hope however that house is very solid. All the Bills were taken up immediately but that drawn by Jamie McDowal's house indorsed by Mcfunn. With this we may have some trouble, but I doubt not it will be retired in a day or two. Poor Jamie! We are still drawing much on London. What do you say to Watson's Inquiry. It's wonderful what sums go thro' these Lads' hands. The Exchanges you see was much against us to day, but we have been paying away small notes at a great rate to pay wages. I gave out no fewer than 5m to day.

Henry Monteith tells me that by Instalments for his brother's legacies, payment of wages, etc, he will need 5 or 6m discounts from us next week, and that he cannot do without it, that he never got a shilling from any other Bank, that his account is the best in our Books and that he will never seek any thing extra again. I told him it was impossible - we never gave such sums to anybody. What would you say in such a Case if good short dated Bills were offered you? He said he would send us 15m of them for our Choice.

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RSM

31 December 1802

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