

2nd March

You beat me hollow at stories, so I will give up the contest. To save a Guinea is an object, so when you are quite done with Jack Home I shall be much obliged to you for a reading of him and will keep my Guinea for another use.

When a man of Home's talents had so long undertaken the History I wonder Jardine did not give him the use of his papers. Nothing new going to day. But a good deal of bustle being the first Tuesday of the month. Many payments to be provided for – we have 55m coming in this week.

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D^r M^r Simpson
You beat me hollow at stories – so I will give up the contest –
to save a guinea is an object – so when you are quite done
with Jack Home I shall be much obliged to you for a reading
of him and will keep my Guinea for another use –
when a man of Home's talents had so long undertaken the
History I wonder Jardine did not give him the use of his
Papers – nothing new going to day – but a good
deal of bustle being the first Tuesday of the month
many payments to be provided for – we have 55m
coming in this week. –

Ri 16
27 March 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, 2 March 1802

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RSM

2nd March 1802

Wm Simpson Esq

P

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4 March 1802-

You are for trying the new Director Extra - as my wife tells of an
uncle of hers a Willie Preston who was a Navy Captain and great favourite
with the late Admiral Boscawen - before he could be made Port, the Admiral
had to examine him and certify him to the Admiralty as fit to command
his Majesty's Ships - he called him on board for a solemn Examination -
made him make a Bowl of Punch - said it was pretty good but he
must have another Trial - ordered him to make another Bowl - said
it was excellent and that he was fit for any Service - so gave
him his Certificate - I doubt Willie would make a bad Figure
under such an Examination - You must not have been
much in for it when you made such a Breakfast next morning
and so early - how I should like to walk out to P Green
with you and of a morning and dispatch one of your Eggs -
the Bushes will now be assuming a spring appearance - but the
Season is very backward - we had frost this morning - the country
labour must be far behind - I cannot imagine how
you will manage this £300 - it will be impossible to get
the consent of every Proprietor - and seeing the matter is
put upon that footing I know not how you can pay
without the consent of the whole - This is a bad story
of poor Tussant and if it proves true there is no
saying what the consequences may be in that unfortunate
Island and even in the W Indies in general - what
miserable those abominable Treaty Principles have produced
in the world - I doubt there is something going wrong
with this definitive Treaty - what a plague that old
B - ch we had 3 Bills accepted by Greenock people - then sent
by your firm Robert Allan - none of them paid till after 8 at night
and almost the whole sent up by the coach in Bank of Scotland small notes - it is a strange thing they will pay in this way and large
sums - one of the Bills was for £1600

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

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4 March 1802

You would be for trying the new Director Extra, as my wife tells of an uncle of hers a Willie Preston who was a Navy Captain and great favourite with the late Admiral Boscawen. Before he could be made Port, the Admiral had to examine him and certify him to the Admiralty as fit to command his Majesty's Ships. He called him on board for a solemn Examination, made him make a Bowl of Punch, said it was pretty good but he must have another Trial, ordered him to make another Bowl, said it was excellent and that he was fit for any Service, so gave him his Certificate. I doubt Willie would make a bad Figure under such an Examination. You must not have been much in for it when you made such a Breakfast next morning and so early. How I should like to walk out to P Green with you of a morning and dispatch one of your Eggs. The bushes will now be assuming a spring appearance, but the season is very backward. We had frost this morning. The country labour must be far behind. I cannot imagine how you will manage this £300. It will be impossible to get the consent of every proprietor. And seeing the matter is put upon that footing I know not how you can pay without the consent of the whole.

This is a bad story of poor Tussant and if it proves true there is no saying what the consequences may be in that unfortunate Island and even in the W Indies in general. What misery these abominable French Principles have produced in the World! I doubt there is something going awry with this definitive Treaty. What a plague that old B—ch we had 3 bills accepted by Greenock people due yesterday, two of them sent by you from Robert Allan. None of them paid till after 8 at night and almost the whole sent up by the coach in Bank of Scotland small notes. It is strange they will pay in that way such large sums. One of the bills was for £1600.

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Cairnbrae has been in town but never come near me - I'll
discount no more Bills to Lairds. - Robert Findlay has
been confined above a month by a complaint which the doctors
know not what to make of - a kind of numbness in his limbs
which was supposed to be occasioned by a stress in pulling up
his horse when stumbling last August - but it now affects
his side - he has often sick fits - Dr Freer suspects it
may turn out the Gout - Dr Munro has been consulted
I wish I had Gregory here - for I don't like the way
he is in - and Mr Findlay is an active useful citizen

Rec'd
4 March 1802

Wm Simpson Esq

R

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

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Page 2 of 2

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RSM

4 March 1802

Wm Simpson Esq

P

5 March 1802 -

After the quarter day we mean to put Ross in Blair's place and make him a regular Teller - so we shall have 4 - and if they don't do the Business completely and pleasantly we must set them all a-going - when Ross leaves the Accompts Office you must send us Lumsdaine in his place - there will be plenty of work for him - If after all this arrangement things don't go on pleasantly I shall lose heart altogether - You are going to send me plenty of food for the mind but I beg you will not hurry yourself with Home-like your time - it will do very well for me a month hence - I did not before hear of this Coupar Bank - who are the concerned in it - they must be my acquaintances I was at School there - but I know none in that quarter that has either money or sense to conduct a Bank - these multiplied Banks will do much mischief and make an Explosion some day when we are not thinking of it. I doubt that Old B—ch is to blame for all this. I wish I had my stock out of it. At any rate I am determined to sell by Whitsunday if the price should be ever so low, for Mr Dundas's debt must be paid, and I would not think it quite fair not to apply his own funds as far as they will go for that purpose. This is a melancholy story of the D of Bedford. It seems his death was occasioned by his falling into a trap door going to his library. I beg you will take care of yourself that you don't fall into some of the sunk areas about P Green -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 March 1802

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5 March 1802

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You are going to send me plenty of food for the mind but I beg you will not hurry yourself with Home - take your time - it will do very well for me a month hence.

I did not before hear of this Coupar Bank - who are the concerned in it - they must be my acquaintances. I was at School there. But I know none in that quarter that has either money or sense to conduct a bank. These multiplied Banks will do much mischief and make an Explosion some day when we are not thinking of it. I doubt that Old B—ch is to blame for all this. I wish I had my stock out of it. At any rate I am determined to sell by Whitsunday if the price should be ever so low, for Mr Dundas's debt must be paid, and I would not think it quite fair not to apply his own funds as far as they will go for that purpose. This is a melancholy story of the D of Bedford. It seems his death was occasioned by his falling into a trap door going to his library. I beg you will take care of yourself that you don't fall into some of the sunk areas about P Green.

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Our M^{rs} are running low - send a supply of all kinds
when you have an opportunity. Robert Stuart tells me
the Feb^y Cast was coming west to day - are you
not to employ it - Gabriel Watson's widow I
hear is going to take another husband.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William
Simpson, the bank's cashier, 5 March 1802

RB/837/590

Page 2 of 2

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RSM

5 March 1802

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6 March 1802 —

I don't like that way of Andrew's bringing down Bunches of Bills to get them ~~unpaid~~ melted in this Country — it shews that he has gone his tether length in London before — and I suspect these Bills belong to the People who ~~have~~ consign him Goods and should only be applied for their Payment — I see Mr D does not like it — if And^r comes here I shall tell him that we cannot discount to the same Person at both Offices —

I do suspect something is going wrong with the definitive Treaty — and yet I can hardly think it possible they will break it up and go to war again — but on the whole matters don't seem yet in so settled a state as we could wish —

it is a striking Event the D of Bedford's death and should impress us all with a sense of the vanity and uncertainty of human life. What do his youth, Rank or Fortune now avail him. By the newspapers it is not Lord William but Lord John that succeeds him, and he is a widower and has 3 sons — yet if And^r said it was Lord William as he was acquainted with the Family I should rather believe him —

after closing this I have had an onset by Peterkin bothering me out of my senses & Temper — still difficulties — the 4 regular Tellers interfere to without an assistant and one to sort their notes — in short I know not what to make of them. I see their object is not to give back in the afternoons and sort their notes — and they raise endless difficulties — Stirling tells me Cunningham set on Peterkin and was waiting till he was

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

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6 March 1802

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wish it were possible to get clear of them altogether
and yet I see not how that is possible - I desired Peterkin
to go on with 4 regular Tellers after quarter day - and
I was sure they wd be quite equal to the Business
if they gave their hearts to it - that more could
not be done - I really think you must still
come west by yourself a day or two and see what
can be done

R L M
6 Mar 1802

Wm Simpson Esq

R

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

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9th March 1802

It is certainly necessary that you come west to quell the mutiny and it is very good in the deputy Governor to accompany you - that will give more solemnity to the Business - and perhaps it will be as well for you to come yourselves before you bring the additional hands. But I am much of the opinion that a clean sweep will be found necessary - Mr Dale is clearly of that mind and he thinks Peterkin is the head of the Conspiracy - he is a clever lad - but he is constantly pestering me with difficulties and talks so differently at different times that I know not what to make of him - he has a neat country house above a mile distant and the truth is I believe just as you suppose that both he and Cunningham have a high opinion of their Importance & Exertions in the busy Forenoons, wish to rid themselves of all Trouble and be Gentlemen in the afternoons, and Scott I am afraid has entered into the same views - he has not turned out as I expected - Cunningham was at me this forenoon - I was very short with him and just said that I had made up my mind on the subject - that 4 efficient Tellers were quite sufficient for the Business and that I had said so before and would say no more - I suppose you & Stow will be here in a day or two - I only regret that at the end of a week and a very slack week (for we have fine bills coming due) you will not see the bustle we frequently have - but it will be proper to have every thing settled by Saturday or Monday when the new Quarter commences - I think Ross will do well as a Teller and he does not seem to be contaminated with the mutinous spirit - we had a prodigious number of bills sent in last night - it took us near 3 hours to go through them - I counted the number returned - no fewer than 208 - and we have discounted 242 - you may guess from this the number of People that would call at the office this forenoon - G Hamilton has sent us 9 sealed packets containing about 7m Bank of Scotland small notes, for which we gave our large notes - how strange they will not supply their agent with large notes -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 March 1802

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Things look dark from London to day - Stocks falling and
men pressing - I doubt we shall have war again - and
how will it be possible to get money to carry it on
- These different opinions about your proposed Canal
will I should suppose stop it going on - its July - but
whether it go on or no - its not likely of me or I will live
so long as to see it - Fail not to send forward that
£1000 Bill on Lyon & Jobson for acceptance - the Drawers I think are too
much in paper - I made them lodge with me good Bills for the
amount - when returned - in 10 days if the Bill was not refused -
That robbery of the English Bank is alarming - many a time have
I dreaded such a thing here -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 March 1802

RB/837/592

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Things look dark from London to day. Stocks falling and men pressing. I doubt we shall have war again. And how will it be possible to get money to carry it on.

These different opinions about your proposed Canal will I should suppose stop it going on. It's pity - but whether it go on or no, it's not likely you or I will live so long as to see it. Fail not to send forward that £1000 Bill on Lyon & Jobson for acceptance - the Drawers I think are too much in paper. I made them lodge with me good Bills for the amount to be returned in 10 days if the Bill was not refused.

That robbery of the English Bank is alarming. Many a time have I dreaded such a thing here.

RSM

9 March 1802

Wm Simpson Esq

P

Pray bring us a bag of small gold.

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10 March 1802 -

I am leaving it to you and Stow to fix your own day as may best suit yourselves - but if there is to be a clean sweep I should suppose it should be made at the commencement of the new Quarter next Monday and perhaps you should be here two or three days before to determine whether that will be necessary - Scott's cash has been right these two weeks past but he had a great shortcome at the beginning and he does not seem to feel any obligation upon him to come back in the afternoons - There was not one Teller in the office after 4 yesterday afternoon - and the saddlebags by Mr Stirling were only opened and counted this forenoon - It will be very unfortunate if George is confined - I hope he is getting better - Napier & Co are not blate - they were left a much money by the Father that I cannot but think they are safe at Bottom - but they are far too extensive and they have not heads for such a Business - they are drawing in as fast as possible - Friend James will be sadly put to it if you do not conform the sale - he says that it was a small bit of land to even Marshes and that they are willing to give you the price of it. It is the Rights rather as the Bond he wants the writer to see. The Interest on Sharp & Mackenzie's account we applied as desired to Credit of Fund for Losses as you will see when you get the Note, and their Account stands balanced by the amount of the long dated bills we took from them. We have no account with Wylie & Archibald - George's deficiency with the shortcomes by Penny Gibson & Archibald amounting in all to £2206 were stated in a note by Mr More and always make a part of the Cash in the Chest. I wish your prophecy may prove true, and that Cornwallis may come with the Treaty in his Pocket, but these armaments don't look like it.

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

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10 March 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 March 1802

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Poor Braemer has got accounts of his Father's death and goes into Edinburgh by the Telegraph at 7 tomorrow morning. I send Henry's book by him as the box would not hold it.

Tell the Counsellor that the £20 is for his bill on Port Glasgow. My Friend Mr Begbie desired me to advance 7 or £800 to Doctor Cochran on his bills on his house Begbie & Hunter. I gave the Doctor a form of the Bills he was to draw yet you see the stupid Body has gone wrong. I have no doubt Begbie will pay it with SM&D's Indorsation, but if you chuse it you may make him alter it when he calls for the money. I think it needless to write him as he only desires the money to be paid him at the R Bank.

RSM

10 March 1802

Wm Simpson Esq

P

Your friend Annie Miller has some small parcel to come from Mary Ann Preston. My wife begs if you are coming west you will send notice to Miss Preston that you will carry any thing for Miss Miller. Bob may manage this for you.

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Wm Simpson Esq

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My friend Annie Miller has some small Parcel to come from Mary Ann Preston. My wife begs if you are coming west you will send notice to Miss Preston that you will carry any thing for Miss Miller. Bob may manage this for you.

11 March 1802 -

It will do very well you and Stow coming on Monday and by all means bring Lumsdain with you - if you find it possible and prudent to make up matters with the Tellers, he will come into Ross's place - if otherwise he himself must be made a Teller - after all that has happened if the foolish lads would give their hearts to their work, I should be glad there was no necessity for a change but they have got such ideas and such habits that I much despair of this - afternoon attendance I see they will never submit to with good will nor the drudgery of sorting their notes - yet for their own sakes I do not know how their time can be so properly employed - such young lads being unoccupied the whole afternoons & evenings must be much against their sobriety & virtue - I don't like the idea of people of such habits being entrusted with large sums of money -

I heard of Donaldson's account of Allan's affair but have not yet seen it - it was cruel in Donaldson to expose the poor fellow to the public when his back is at the wall - what malignity is in human nature!

Your onset by poor James gives you a sample of what I am meeting with daily - Friend James tells me that James asked if we did any thing for him - for that we refused all his bills - I write from my heart he had given up his printing business - his paper is a perfect nuisance -

No further accounts from London to day of the printing men - so I hope that was a groundless story - will not the good Town make a fortune by this high price of Bellevue lands? Pray is the Custom house really going to the house? -

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

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11 March 1802

It will do very well you and Stow coming on Monday and by all means bring Lumsdain with you. If you find it possible and prudent to make up matters with the Tellers, he will come into Ross's place. If otherwise he himself must be made a Teller. After all that has happened if the foolish lads would give their hearts to their work, I should be glad there was no necessity for a change but they have got such ideas and such habits that I much despair of this. Afternoon attendance I see they will never submit to with good will nor the drudgery of sorting their notes, yet for their own sakes I do not know how their time can be so properly employed - such young lads being unoccupied the whole afternoons & evenings must be much against their sobriety & virtue. I don't like the idea of people of such habits being entrusted with large sums of money.

I heard of Donaldson's account of Allan's affair, but have not yet seen it. It was cruel in Donaldson to expose the poor fellow to the Public when his back is at the wall. What a malignity is in human nature!

Your onset by poor Jamie gives you a sample of what I am meeting with daily. Friend James tells me that Jamie asked if we did any thing for him - for that we refused all his bills - I wish from my heart he would give up his printing business - his paper is a perfect nuisance. No further accounts from London to day of the pressing men, so I hope that was a groundless story.

Will not the good Town make a fortune by this high price of Bellevue lands? Pray is the Custom house really going to the house?

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And Henderson on his part and the case by Allan's opponents sent him
by James Chalmers — to be sure there never was such unbusinesslike
like accounts but if his commission on the whole be not more than he states
and he charged it fairly on the face of the account instead of
calling off sums from Bills without any rule — I do not think
they would have brought him in for usury — As it is it will be
hard indeed if Penalties are exacted from him in any proportion
to their charge — Let us beware of Greed

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

RB/837/595

Page 2 of 2

Archibald Henderson has brought me the case by Allan's opponents sent him by Jamie Chalmers — to be sure there never was such unbusinesslike accounts but if his commission on the whole be not more than he states and had he charged it fairly on the face of the account instead of calling off sums from Bills without any rule, I do not think they would have brought him in for usury. As it is it will be hard indeed if penalties are exacted from him in any proportion to their charge. Let us beware of Greed.

RSM

11 March 1802

Wm Simpson Esq

P

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12 March 1802 -

Glad shall I be to see your sonsy Faces on Monday forenoon - I have told the Tellers you are coming but I believe they have no idea of your Object, I would fain not shut the door completely against them till you see and hear what they have to say, altho I have next to no hope that they can remain - I wish you and Stow and sleep up stairs, we have two beds at your service - but you always show such opposition to this that I shall make no work about it - only I trust to you three taking up Kail upstairs and there shall be nobody else but Mr Dale - this is really necessary if you want my company - for I cannot possibly leave the Bank and go to public houses on Monday afternoon - In the evening you shall see the Bills brought in to us. Fraser a very fine attentive lad but I should not think he has nerves or quickness yet for a Teller - and Braemer must be still less fit for it - I shall be glad you have a Talk with Stirling on these points - He is quiet - but very judicious - you may bring 10 or 15m of the largest notes with you (as they go off very fast) 10 or 15m £10 & £20s and 4m small - and don't forget a bag of small gold - I know O of the acceptors of Campbell Ruthven & Co's Bills - in general they seem to be more accommodated than Banks - and they are a great plague to us for these Greenock people seldom send payments into the Evening Coach and wholly in small notes - so that we have often to send to Mr Nimmo and get back the Bills from him after he has got them at 8 o'clock to protest - I am told however that CR & Co's affairs are come round and that they are now safe. They have been long pinched. Robert Allan must have made them pay well in the commissions way - much more I dare say than he got from the Leith house for which he is now paying so dearly. I really think he gets hard justice. M Bruar & Co have little reason to complain of us, it's amazing what of their paper we have taken but they think no more of a thousand than I do of a penny. I do suppose they have a bottom, but they have been so unbounded in a trade for which they have not heads that I should not be surprised if they have lost the fortune the father left them. We shall see what sort of a

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 March 1802

RB/837/596

Page 1 of 2

12 March 1802

Glad shall I be to see your sonsy Faces on Monday forenoon. I have told the tellers you are coming but I believe they have no idea of your object, I would fain not shut the door completely against them till you see and hear what they have to say, although I have next to no hope that they can remain. I wish you and Stow would sleep up stairs, we have two beds at your service, but you always show such opposition to this that I shall make no work about it. Only I trust to you three taking your Kail upstairs and there shall be nobody else but Mr Dale. This is really necessary if you want my company, for I cannot possibly leave the bank and go to public houses on Monday afternoon. In the evening you shall see the Bills brought in to us. Fraser a very fine attentive lad but I should not think he has nerves or quickness yet for a Teller - and Braemer must be still less fit for it. I shall be glad you have a talk with Stirling on these points. He is quiet, but very judicious. You may bring 10 or 15m of the largest notes with you (as they go off very fast) 10 or 15m £10 & £20s and 4m small, and don't forget a bag of small gold.

I know O of the acceptors of Campbell Ruthven & Co's Bills. In general they seem to be mere accommodation Bills, and they are a great plague to us for these Greenock people seldom send payment west by the evening coach and wholly in small notes, so that we have often to send to Mr Nimmo and get back the Bills from him after he has got them at 8 o'clock to protest. I am told however that CR & Co's affairs are come round and that they are now safe. They have been long pinched. Robert Allan must have made them pay well in the commissions way - much more I dare say than he got from the Leith house for which he is now paying so dearly. I really think he gets hard justice. M Bruar & Co have little reason to complain of us, it's amazing what of their paper we have taken but they think no more of a thousand than I do of a penny. I do suppose they have a bottom, but they have been so unbounded in a trade for which they have not heads that I should not be surprised if they have lost the fortune the father left them. We shall see what sort of a

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state they offer — I doubt it will not be to be much depended
on for accuracy — Dennistouns bro't me a fine London
acceptance today at 4 months from 26 Feb'y for 4m odd — I told
them we could not by our orders give them the 20 days on it
they could not think of losing that on such a sum when within
14 days of the time — however I did not yield — they tried the
other Banks and I was glad to find they kept to the same rule
so they bro't it back to me and only begged £1000 — on it
which was all they did need till the end of next week — I could not
resist this as it is so good a Bill for so large a sum — so
keep it for £1000 till it be negotiable at 20 days —

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William
Simpson, the bank's cashier, 12 March 1802

RB/837/596

Page 2 of 2

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RSM

13 March 1802

Wm Simpson Esq

P

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18 March 1802

You see how fast I follow you with a P. It is to beg you will explain to me how you mean that we should state this shortcome of Scott's for Stirling & Co. I have been at it and we cannot make out how you proposed it should be. If you want the sum to stand on the debit of the Chest Book due by Scott, then it must be placed to the Credit and again to the debit every weekly balance. If you want it to stand on his cash book and not brought into the general Cash Book, then to make that Cash Book balance it must be brought forward there to the debit and credit also at every weekly balance. I see no good end answered by thus stating an article 104 times in a year. Another method would be to take Scott's acknowledgement for the sum and keep it in the chest as cash, but this also would require it to be noted in the little chest book at every balance.

[inserted as an addendum in the margin:] Unless it was to be added to the note of which you [paper missing] £2206.9.6.

My idea is that the acknowledgement you saw by Scott's hand in his cash book is sufficient, that the article should be brought forward into the general cash book just as any payment on an account – in that case no doubt it behoved to be brought forward to the ledger for cash accounts – otherwise the books would not balance – but I can see no harm in raising a head. John Scott for deficiency on balance of cash due by him and this I shall think would be the simplest mode of stating it, but we shall do as you please.

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It is clear to me that if the sum is stated in a ^{Cash} Book - it must either
be placed and replaced at every Balance - or must be carried forward
to the Ledger - if again it is to be considered as money in the
Chest then it must be included as in the sum given up by
Scott - and added to the £2206.9.6 note as part of the contents
of the Chest - and thus be taken out of the Books as it
will not be brought forward to the general Cash Book.

It is clear to me that if the sum is stated in a Cash Book, it must either be placed and replaced at every balance, or must be carried forward to the ledger. If again it is to be considered as money in the chest then it must be included as in the sum given up by Scott, and added to the £2206.9.6 note as part of the contents of the chest, and this would take it out of the books as it would not be brought forward to the general cash book.

RSM

18 March 1802

Wm Simpson Esq

P

Wm Simpson Esq
P

19 March 1802

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 March 1802

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19 March 1802

My vexations are not like to have an end and I have no way of easing myself but by making you participate in them – a malignant disposition you will say. I called on Messrs Graham & Carrick last night to persuade them to agree to the mode of Exchange proposed by our Tellers but found only Carrick at home. He at once agreed to it as reasonable only insisted that his large notes should all be put in one bundle, and then he said there could be no objection to count the bundles of small notes separately so as to discover if there was a deficiency in what bundle it was – and he thought there could be no hardship upon our Teller who made the Exchange counting over the large notes he got from the other two Tellers as that could be done in a few minutes. It struck me in the same light and I was happy to think that matter was settled as I had no doubt of getting Mr Graham to agree to it but upon mentioning this to Peterkin this morning he said it would never do as it would still oblige the Tellers to have Interferences with one another which he was satisfied was the cause of all the losses etc. That unless each Teller was to be answerable for his own notes in the Exchange as he says is the case in Edinburgh it would never do, that he did not mind the time of counting the large notes – it was the interference with one another. Cunningham joined him in all this. Peterkin said a great deal and insinuated that he could not remain in his station if this was not rectified. I told him that I could not see any great difficulty in two of the Tellers giving over their large Ship notes to the other who was to make the Exchange and getting large Royal Bank notes for them on Monday or Thursday evenings but he was not satisfied, and I withdrew much vexed. What shall be done. Scott has never appeared since you saw him. Whether he is considering the matter, or means to go off altogether I know not. But I shall send for him tomorrow if he does not appear to day to know his resolution. Ross is attending his duty closely and I would fain hope will do. Francis Garden was with me this forenoon to tell me that he had absolutely declined being a partner in the new Greenock Bank as he had no opinion of their arrangements, but that they had near persuaded his partner Mr Hamilton at Greenock to take a share, and the query was whether or not on that account we would cut off his house here

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from all accommodations - he frankly said it was no more than he expected. I told him he might depend upon it being the case, as it was natural to think Mr Hamilton would promote the interest of his own Bank and we had more customers than we could serve who depended upon us solely and had no concern with other Banks. He goes into Edinburgh next week, to talk to James Fraser upon the subject and as he wished a line of introduction to you I have given it him. He is a sensible respectable man and their house I believe have made a great deal of money. I see he disapproved of Hamilton taking a share and is frightened for the consequences to his house. He should not have gone into the concern I told him unless he was sure that they would discount all his house's bills. We have just settled an account with the McIlwhams Jo Davidson's old Friends £708 interest due them and £15000 balance in our hands. James Mackenzie got £500 discounted on Tuesday - he has been at me to day for £600 more which I refused and had him keep it till Monday.

Poor Stirling's Child is dead -

I have just had a talk with Cunningham on Carrick's proposal and reproached him with raising difficulties when there was none - when away from P he had little to say and seemed to admit that there was no difficulty - what foolish provoking lads!

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 March 1802

RB/837/602

Page 2 of 2

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20 Nov 1802

Many thanks to you and Shw for your care of my Rib-
Shw is no longer with the included paper - it will be to you Bob
on Monday - It was Mr Wardlaw and Walter Eury made

on Monday - It was Mr Wardlaw and Walter Ewing Smalley who recommended Seth to us - I sent for Mr Smalley yesterday and told him all that had passed - and our trust and yours that the Boy for his own sake should adhere to the office - Mr Wardlaw and I sent quite into our views - sent twice for him yesterday and again this morning - but he has never been in his quarters - and he suspects he has run off somewhere - perhaps to Aberdeen - his Father - if we hear nothing of him on a day or two -

and he suspects he has run off somewhere
his Father - if we hear nothing of him on a day or two
I suppose we may see with the young man Dickie Mr Dale was
speaking of to you - David Shiley he was mentioned as a young
man with a father of who had been some years with Brooks at
Shiloh - I shall just tell Scott's Mother to the \$2206.95
Mr Moss's note - as the least troublesome way of managing it
I shall call on Jo Shiley and tell him what you say - this
afternoon - Sandy Campbell has just been with me
and after that time

I shall call on Dr. Chapman and Mr. Thompson
afternoon - Sunday complete has just been sent me
about his Ephe deserts for 2 or 3 weeks - and after that time
is elapsed he engages to ask no discounts for as long - I
desired him to apply to Mr. T. of the where he sent London
Mss - he said he sent them occasionally ^{the Dr. Allen} Mss on E. deserts
of Glasgow - and on London but the latter were never under
to meet date on which they arrived the 20 days - that all
his shorter date London Mss he sent to us - and the
sum there the year we had paid was very great - I
believe it is 20 - and I fear we must accumulate
them every in 2 mos our advances will not be greater
than it is - but these week Indians are very heavy
upon us - I am delighted with this Boy Ruff - he is at
his notes from many lengths - it is just 4 o'clock and he is only
going out after a very thing - his book Mss very neat

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

RB/837/603

Page 1 of 2

20 March 1802

Many thanks to you and Stow for your care of my Rib. There is no hurry with the enclosed for her – it will do to give Bob on Monday. It was Mr Wardlaw and Walter Ewing Maclea who recommended Scott to us. I sent for the former yesterday and told him all that had passed, and our wish and yours that the boy for his own sake should return to the office. Mr Wardlaw entered quite into our views – sent twice for him yesterday and again this morning, but he has never been in his quarters and he suspects he has run off somewhere – perhaps to Aberdeen [paper missing] his Father – if we hear nothing of him in a day or two I suppose we may fix with the young man Dickie Mr Dale was speaking of to you. David Stirling too was recommending a young man well spoken of who had been some years with Banks at Stirling. I shall just add Scott's balance to the £2206.9.6 Mr More's receipts, as the least troublesome way of managing it. I shall call on Jo Stirling and tell him what you say this afternoon. Sandy Campbell has just been with me about his extra discounts for 2 or 3 weeks, and after that time is elapsed he engages to ask no discounts for as long. I desired him to apply to Sir WF & Co to whom he sent London bills. He said he sent them occasionally bills on Edinburgh & Glasgow, and on London but the latter and the Edinburgh bills were never under 4 months' date on which they allowed the 20 days, that all his shorter dated London bills he sent to us, and the sum thro' the year we would find was very great. I believe it is so, and I fancy we must accommodate them seeing in 2 months our advance will not be greater than it is – but these West Indians are very heavy upon us. I am delighted with this boy Ross – he is at his notes from morning to night. It is just 4 o'clock and he is only going out after sorting every thing. His cash book very neat.

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I have been to Jo Stirling's and left a note for him - he is not
to be home till night. Poor Bob Findlay no better.
I saw his much affected wife last night - he himself
wrote for Munro who is expected today

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

RB/837/603

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RSM

20 March 1802

Wm Simpson Esq

P

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23 March 1802

We shall do as you please with Belch's notes - it is most provoking that a set of obscure Bodies should have it in their power to pester the country with their paper, and yet I do not know that our refusing them would prevent their circulation - Blair who takes the charge of exchanging them tells me he gets in from 6 to £1200 a week and sometimes more - when the Coupar notes and the Greenock notes come into the circle we shall be quite inundated with such Trash - for the great object of all such Banks is to force their small wares into the circle - we had a prodigious demand upon us last night - I am frightened to look at the Total to day - it is 46m - I sent Edward to help Stirling in giving back the Bills and they gave such dispatch that there was no great Crowd today. But we have ordered a moveable Rail to keep the People off the desk - when that is done we shall have Lumsdaine's Counter put to rights - he seems to be a fine Child. I asked him to breakfast with me this morning and was diverted with his account of my old Friend his Uncle's Reception of him. Your idea of bidding the People call by their name in the alphabet diverted Stirling & Edward much. It would not do here - many of them who deal with us hardly know how they stand in the alphabet - it did not do here - many of them who deal with us hardly know how they stand in the alphabet - Mr Nimmo is to call and tell me what passes at the meeting of Dunlop's creditors - he expects nothing from what Gilbert Hamilton told him yesterday. Robert Findlay I just hear has had rather an easier night. In comes Mr Nimmo who tells me nothing was done at the meeting. Gilbert had £1700 on hand which it was not thought worth dividing till he got more.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 March 1802

RB/837/605

Page 1 of 2

23 March 1802

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Mr Brown has been with me with his Bills which he carries in to Edin this night and will call on us tomorrow with them and Willie Kerr - after consulting Mr Dale I have given a certificate at the bottom of his list which you will see. Certainly most of the Bills are undoubted but a few of them Watson Arthur & Co and Tho & Rob Arthurs are much connected with them - The others are not and the Paisley Bills which are the only ones I did not know Mr Dale tells me are the best - I know not what you should do with them - They want a credit to be drawn on as their occasions may require upon these Bills being lodged they speak of thousands as I do of shillings

203 March 1802

Wm Simpson Esq

14900 6231370 - 30 M R 25200

Poor Ross was 2 Guineas short last night - but has found it to day - it was 10 last night before we got thro' the Bills - which we got done by 9 that night you were here

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 March 1802
RB/837/605
Page 2 of 2

McBrair has been with me with his Bills which he carries in to Edinburgh this night and will call on us tomorrow with them and Willie Kerr - after consulting Mr Dale I have given a certificate at the bottom of his list which you will see. Certainly most of the bills are undoubted but a few of them Watson Arthur & Co and Tho & Rob Arthurs are much connected with them. The others are not and the Paisley bills which are the only ones I did not know Mr Dale tells me are the best. I know not what you should do with them. They want a credit to be drawn on as their occasions may require upon these Bills being lodged. They speak of thousands as I would speak of shillings!

RSM
23 March 1802

Wm Simpson Esq
P
13900 6231370 30 M R 25200

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25 March 1802 -

I do not wonder at your answer to Mr Brair - it was what I rather expected - yet I dread the consequences much - indeed I have hardly nerves to look forward to them - and to the general pressure upon us for money which I am afraid will issue in some Explosion. John Stirling has just been with me - he could say O about the application of the 2m till he saw Andrew - yesterday they could not agree about it but he thinks they may probably afterwards - he wishes therefore in the meantime you could hold it so as it may be particularly applied afterwards - but if that is inconvenient you may just apply it as Andrew directed - but his chief reason for calling was to beg me to give him an extra discount of £1000 a week for two or at most 3 weeks - it was with the greatest reluctance he asked it - but the sales in London were so dull he was under the necessity of doing it, and he would offer nothing but real undoubted Glasgow Bills - for he was making good sales here - I told him we were overwhelmed with applications of the same kind, and I knew not how we could agree to it. How shall we do with him? The bills he has for goods sold here are most unquestionable. To save our enlarging Glasgow discounts he offered to draw on his house in London at 3 months and lodge them Glasgow Bills as securities - I really believe if you would spare another half million the People here would use it all - Jamie Buchanan (Arckonnell's son) told me last night that he had been congratulating his friend Archibald Spiers on his becoming a Banker who told him it was a great Trade that Gammel had made 43m by it since '93, and that the Royal Bank by their Branch at Glasgow made no less than 56m a year by it - this was new to me - I really think you might have let me into the secret as soon as Archie Spiers

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

RB/837/608

Page 1 of 2

25 March 1802

I do not wonder at your answer to McBair. It was what I rather expected - yet I dread the consequences much. Indeed I have hardly nerves to look forward to them, and to the general pressure upon us for money which I am afraid will issue in some Explosion. John Stirling has just been with me - he could say O about the application of the 2m till he saw Andrew - yesterday they could not agree about it but he thinks they may probably afterwards. He wishes therefore in the meantime you could hold it so as it may be particularly applied afterwards. But if that is inconvenient you may just apply it as Andrew directed. But his chief reason for calling was to beg we would give him an extra discount of £1000 a week for two or at most 3 weeks. It was with the greatest reluctance he asked it, but the sales in London were so dull he was under the necessity of doing it, and he would offer nothing but real undoubted Glasgow Bills, for he was making good sales here. I told him we were overwhelmed with applications of the same kind, and I knew not how we could agree to it. How shall we do with him? The bills he has for goods sold here are most unquestionable. To save our enlarging Glasgow discounts he offered to draw on his house in London at 3 months and lodge these Glasgow bills as securities. I really believe if you could spare another half million the People here could use it all. Jamie Buchanan (Arckonnell's son) told me last night that he had been congratulating his friend Archibald Spiers on his becoming a Banker who told him it was a great Trade that Gammel had made 43m by it since '93, and that the Royal Bank by their Branch at Glasgow made no less than 56m a year by it - this was new to me. I really think you might have let me into the secret as soon as Archie Spiers!!

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we have found out Peterkin's £1000 - it was crediting
the Perth Bank too much to little - I find other agents
have trouble with their Tellers - Jo Brand Montrose
a most sharp looking man - but I have been obliged to
remove his Teller for a deficiency of above £700 -
when shall this definitive Treaty come? - and what
will be the consequence of the operations at S Domingo
and how wide they may spread - no man can say -
I have not heard of Mr Findlay to day - he was no
better when I called last night -

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

RB/837/608

Page 2 of 2

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I have not heard of Mr Findlay to day. He was no better when I called last night.

RSM

25 March 1802

Wm Simpson Esq

P

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26 March 1802 -

I cannot say how much I was relieved by your P this morning informing me that McBrain had got his matters so settled - for had it been otherwise there must have been a deal of mischief here - he called on me this morning - as demands come upon him he is to draw on Robert Allan and I suppose we can have no objection to take these drafts - what a vexation these dashing extensive dealers give us - we have only one of the Coupars notes and shall take no more of them - That £80 of Heggies must I think be ours - it must have been some Bundles of 5/ notes which Blair had sorted and given back to Cunningham which he had omitted to note down in his Bundle for the Box - I shall not however mention this Circumstance till I hear further from you - But still there is £40 wanting which as I mentioned to you Peterkin took off and stated in his bag as not accounted for by Blair - May as our accountant for by Blair - I am glad to inform you that Bob Findlay has been considerably easier yesterday and to day - and there are hopes the rubbing of his side with mercury is producing a good Effect - he has been able to lie on his left side and has not been the same for weeks before - still however with a diseased Liver he must be in great danger - This May Puff I think will do - he is constantly at it - and altho he has made a good many operations - no Errors yet in his Cash -

What a daisy Well day this - how you will be longing to be at P Green - I hope Mr R is gone to Barnton - Dickie may come west any time convenient - it will be some days yet before we get the counter fitted up for Lumsdaine.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 March 1802

RB/837/609

Page 1 of 2

26 March 1802

I cannot say how much I was relieved by your P this morning informing me that McBrain had got his matters so settled, for had it been otherwise there must have been a deal of mischief here. He called on me this morning - as demands come upon him he is to draw on Robert Allan and I suppose we can have no objection to take these drafts. What a vexation these dashing extensive dealers give us. We have only one of the Coupars notes and shall take no more of them. That £80 of Heggies must I think be ours. It must have been some bundles of 5/ notes which Blair had sorted and given back to Cunningham which he had omitted to note down in his Bundle for the Box. I shall not however mention this Circumstance to them till I hear further from you. But still there is £40 wanting which as I mentioned to you Peterkin took off and stated in his bag as not accounted for by Blair.

I am glad to inform you that Bob Findlay has been considerably easier yesterday and to day, and there are hopes the rubbing of his side with mercury is producing a good Effect. He has been able to lie on his left side which had not been the case for weeks before. Still however with a diseased liver he must be in great danger.

This boy Ross I think will do. He is constantly at it, and although he has made a good many operations, no Errors yet in his Cash.

What a delightful day this. How you will be longing to be at P Green. I hope Mr R is gone to Barnton. Dickie may come west any time convenient. It will be some days yet before we get the counter fitted up for Lumsdaine.

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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, 26 March 1802

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Page 2 of 2

RSM

26 March 1802

Wm Simpson Esq

P

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29 March 1802 -

I shall mention the £80 to our Tellers this Evening when I get up their Cash - and see what they say to it - I see P & C sometimes in the Evening but not always - Ross is always there - inclosed is a letter from his Father to Mr Dale - I fancy we need say O about his obligation till the honest man comes up - I have given Braemer a Guinea for his Ticket - Logan & Kennedy are to be the Greenock Bank agents here - not the kind of People I should have thought of for such a Business, but Kennedy is a friend of Charles Stirling's. Kinnear is to be the Edinburgh agent, so young Allan Robert's son who called here just now, tells me -

The Dean just informs me that poor Findlay is not so well again and that the Doctors seem more alarmed from his liver being evidently encreased - I fear it is almost a hopeless case -

I am quite in the dumps to day from the great demands I see coming upon us - and the small sum coming in this week - it is only 34m altho the 4th & 5th of the month is included and is very unaccountable - I wish 10m more may do our Business - Jo Campbell & Co and Jo Stirling must each have their extra £1000 - it is really painful work - for if we refuse without a cautious hand I know not what may be the consequence -

I mean to send you the new Box by the Fly Waggon tomorrow morning with about half our Collection - we must surely have the definitive Treaty this week

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

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Page 1 of 2

29 March 1802

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RSM

29 March 1802

Wm Simpson Esq

P

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30 March 1802

From the number of Bills we were obliged to return last night I have been tormented all this forenoon with backwater and set away many ill pleased - I should certainly be the most unpopular Character in Glasgow - we have with much fighting got the sum total done so low as 34m - but it is hard work -

It had never do to bring back Scott - but I pity the poor Father, who seems to be a good sort of man and he has 10 children - poor Ross was much disconcerted last night - not by a deficiency - he had £12 over - it did not come out at his Exchange this morning - so the only chance is that it may be in the Mixtures sent you - desire your People to count them carefully - I hope the Fly Waggon is safe with you by this time - I only put a Bundle of large Mixtures in it - by way of Trial - the Receptacle seems to be a very well contrived secure thing for the purpose - The only Credits the new Bankers hold with us are

Archibald Spiers	£500
Peter Spiers	£500
Do Calcreuch Co	£1000
and Spiers	2500
Peter Spiers	500
Do Calcreuch Co	1000

as soon as the new Bank opens I think it will be very proper to call up their Credits - and we should be well rid of them. You should write the Letter of Intimation. King paid up his account some weeks ago. Hamilton Garden & Co have only a deposit account with us, and have been in use to get pretty large discounts - with the other Partners we have nothing to do. What think you of Carrick keeping our large Bill on you since the 2nd Current. I think he is one of the best Customers the Bank have - Sorry I am to say that our Friend Rob Findlay is much worse - I just hear that he was seized last night with something like a paralytic stroke which affects his whole side and that the Doctors don't think he can now live long! He has not spoken since last night - nor has long!

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

RB/837/614

Page 1 of 2

30 March 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, 30 March 1802

RB/837/614

Page 2 of 2

We got the Bills returned today very quietly and no uproar in the office. Stirling is a great Treasure to me – he does things so quietly and starts no difficulties. No word of Dickie – it will be the end of the week before the wright get all ready for Lumsdain so we don't mean to make him open a Book as a Teller till next Tuesday. He is such a pleasant looking Chield that I am sorry to let him out of the accomptants' office.

I forgot that Logan & Kennedy are said to be the agents of the Greenock Bank and that they have a Credit with us for £500 and Walter Logan himself £400. If they are really to be agents I suppose we must have done with them.

Hopkirk Cunningham & Co have also a credit with us for £1000 but the Hopkirks say the house here has nothing to do with the house at Greenock under the management of Cunningham and they are both surprised and angry at him being a Partner.

Mr Dickie is arrived with the saddlebags.

RSM

30 March 1802

Wm Simpson Esq

P

It will do at 70d/d

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31 Mch 1802 -

Our Friend Findlay expired at 2 this morning - he leaves a great Blank in this place as he has not left a more active respectable Citizen behind him - how I feel for his sweet wife - and for the worthy old Doctor his Father - just now I hear that another very active man a Customer of ours James Sword Iron Founder was struck with a Palsy last night and is not expected to live - he had a stroke a year or two ago - this is the world of the dying rather than the living - the cup goes round - and we may expect my good Friend to have it soon put into our hands - May we be always ready! - My Father who was an M.D. and a Disciple of the great Boerhaave I well remember used to observe that March was the trying month for old men - it seems to be so for I know not how many have been cut off within these few weeks - Mrs Ingram goes into Edinburgh tomorrow morning and as Edward tells me she is to dine at the Bank I have given her the Key of the Saddlebags to give her seeing you want it so soon. So mind to ask it from her. The Fly cart goes from this again on Saturday, so I mean to send you the other Box by it and this will give you the Possession of what mixtures we collect till Friday Evening to meet your Exchange on Monday - So Donald is to be the agent - I should not covet the Business yet I wonder Sir WF & Co and Kinnear refused it. The Kirkcaldy People I am assured by a man from that quarter are to set up a Bank too - so we shall be pestered with Banks upon Banks - If Government does not take some measure to check this nonsense it will assuredly end in Mischief - I have given the Callant your letter to Jamaica who will send it by first ship - it is pity it did not come two days soon a ship sailed on Tuesday.

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

RB/837/615

Page 1 of 2

31 March 1802

Our Friend Findlay expired at 2 this morning - he makes a great Blank in this place as he has not left a more active respectable Citizen behind him. How I feel for his sweet wife, and for the worthy old Doctor his Father. Just now I hear that another very active man a Customer of ours James Sword Iron Founder was struck with a Palsy last night and is not expected to live. He had a stroke a year or two ago. This is the world of the dying rather than the living - the cup goes round - and we may expect my good Friend to have it soon put into our hands. May we be always ready. My Father who was an M.D. and a Disciple of the great Boerhaave's I well remember used to observe that March was the trying month for old men - it seems to be so for I know not how many have been cut off within these few weeks.

Mrs Ingram goes into Edinburgh tomorrow morning and as Edward tells me she is to dine at the Bank I have given him the Key of the Saddlebags to give her seeing you want it so soon. So mind to ask it from her. The Fly cart goes from this again on Saturday, so I mean to send you the other Box by it and this will give you the Possession of what mixtures we collect till Friday Evening to meet your Exchange on Monday.

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Mr Erskine of Cardross you will hear (died) suddenly last Saturday - it will
be a severe Blow upon the worthy old Doctor - C Corbett has just been
with me mourning over the Loss of his Partner which the whole Town is
lamenting - it seems the old Doctor called yesterday forenoon and his
praying with his son and giving him his last Blessing was the most
solemn affecting scene ever witnessed - the son was quite sensible

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

RB/837/615

Page 2 of 2

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affecting scene ever witnessed - the son was quite sensible.

RSM

31 March 1802

Wm Simpson Esq

P

We have drawn 25 Bills on London this forenoon, and none on you.

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1 April 1802

I give you on the Definitive Treaty coming at last - what will be the
Effect of it we cannot say - but I should hope it ^{will} bring matters both
political & commercial into a settled state - there are letters too saying
that Mr Addington in the House of Commons declared he was to give up
the Income Tax - I am glad of this - but I fear to make up for this
and for the Interest of the Loan we shall be cut to the Bone by
new Taxes - I cannot conceive what articles he will lay his
hand upon to make up the great sum that will be required -
Do you think nothing of laughing at the poor old Horse - to be
torn to pieces here - and laughed at in Edin - is too much - I wish
it were possible to punish you by sending a parcel of our Tuesday's
greedy Hounds to feed upon your Carcass -
It will be Monday before we get Lumsdaine's Boxes ready - but
we keep him in the Teller's office all this week assisting the other
Tellers in sorting their notes and seeing how they go on - by way
of preparation for his work - I hope he will be - I suppose
you must just put the 2m to the Canal Bond - I suppose
before of for withdrawing it afterwards from that account - and placing
it to another if they should settle it so among themselves - but
I suppose you could not do this - There can be no difficulty
in calling in all the new Bankers' notes excepting the Elders
as he is one of our Proprietors and his house here have nothing to do
with the Glasgow house under Cunningham's management, I fancy
you will let Refresh Cunningham's account remain - this death
of Mrs Findlay is a great stroke upon the Elder - James Sword I hear is greatly better today. As
to the refusing these new Banks' notes it is too deep a subject for me. My Inclination would be
strongly for the measure, but my Judgement hesitates. I am afraid your refusing their notes would
be just serving them, as it would keep them in the Circle. The light waggon should be as safe as
Mrs Watson's cart which I believe has only one driver.

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

RB/837/1466

Page 1 of 2

1 April 1802

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So you think nothing of laughing at the poor old Horse. To be torn to pieces here, and laughed at in Edinburgh is too much. I wish it were possible to punish you by sending a parcel of our Tuesday's greedy Hounds to feed upon your Carcass.

It will be Monday before we get Lumsdaine's Boxes ready, but we keep him in the Teller's office all this week, assisting the other Tellers in sorting their notes and seeing how they go on, by way of preparation for his work. I hope he will do. I suppose you must just put the 2m to the Canal Bond. John Stirling spoke of your withdrawing it afterwards from that account and placing it to another if they should settle it so among themselves, but I suppose you could not do this. There can be no difficulty in calling in all the new Bankers' accounts excepting the Elder's, as he is one of our Proprietors and his house here have nothing to do with the Port Glasgow house under Cunningham's management, I fancy you will let Hopkirk & Cunningham's account remain. This death of Mrs Findlay is a great stroke upon the Elder. James Sword I hear is greatly better today. As to the refusing these new Banks' notes it is too deep a subject for me. My Inclination would be strongly for the measure, but my Judgement hesitates. I am afraid your refusing their notes would be just serving them, as it would keep them in the Circle. The light waggon should be as safe as Mrs Watson's cart which I believe has only one driver.

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I have just seen a letter from a gentleman in London lately from Jamaica and who was in high military command there. He says the St Domingo business promises well for the Jamaica planters - that if the Blacks get the better of the French he would not give 3 years' purchase for the best Property in the West Indies but that Bonaparte is determined to conquer - that 20,000 more men are going out - that they will certainly drive the Blacks from all the Seaports - but it will be years before they can reduce them to Subjection - in the meantime they will be massacring one another and the more Blood black & white is spilt, so much the better for Jamaica. What barbarians these West Indians are!

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

RB/837/1466

Page 2 of 2

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RSM

1 April 1802

Wm Simpson Esq

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2^d April - Copenhagen & Nielson -

Your £10 - and £2 - Ross found out yesterday makes his cash quite right
I have desired him to put the £10 - in the Box to go off tomorrow morning
and to send the Notes to you sorted when they can overtake it - The waggon
goes from this only on Tuesdays & Saturdays yet so we can only send
you the Box on these days - We are quite out of Gold - you may send
us a £500 - Bag of Guineas by first Box - Silver is running off very fast now
that the 5/ notes are going out of the Bank - if you
stop sending us the two Bags weekly - we shall stop - when
Belch calls on Monday afternoon to take up his notes I shall let him
know that we will take no more of them - and that he must take
up his money in our hands - and when you wise men of the East
determine on the measure of refusing all notes dated after January
you will let us know - would it not be proper to advertise it
what can a poor man do who gets these notes in payment and
can have nothing else to pay his Bill - if it was publicly advertised
that the great Banks would refuse them he could decline taking them
Our Magistrates were not so daft as yours - we had no illuminations
last night - you see we cannot get the definitive Treaty till
it is ratified - but the substance of it I dare say is what
we have in the Sun today - and you will be out as to Malta
but you are not singular - Campbell Douglas had a Bottle of
wine with me yesterday that Malta was ours - I never expected
Bonaparte would give it to us. It would seem the treaty is just the same with the preliminary
articles. I cannot conceive what they have been negotiating about these 5 months - we shall
hear the Terms of the Loan on Sunday - do you expect we shall get a slice of it - I
suppose not. Henry's friends are too prudent to go the lengths some will go. It will be
wonderful if so large a Loan does not produce a depression in the Stocks for some months - it
was so at last peace.

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

RB/837/617

Page 1 of 2

2nd April - Copenhagen & Nielson

Your £10 and £2 Ross found out yesterday makes his cash quite right. I have desired him to put the £10 in the Box to go off tomorrow morning and to send the notes to you sorted when they can overtake it. The waggon goes from this only on Tuesdays and Saturdays yet so we can only send you the Box on these days. We are quite out of gold - you may send us a £500 Bag of Guineas by first Box. Silver is running off very fast now that the 5/ notes are going out of the circle. If you stop sending us the two bags weekly, we shall stop. When Belch calls on Monday afternoon to take up his notes I shall let him know that we will take no more of them and that he must take up his money in our hands and when you wise men of the East determine on the measure of refusing all notes dated after January you will let us know. Would it not be proper to advertise it. What can a poor man do who gets these notes in payment and can have nothing else to pay his Bill. If it was publicly advertised that the great Banks would refuse them, he could decline taking them.

Our magistrates were not as daft as yours. We had no illuminations last night. You see we cannot get the definitive Treaty till it is ratified, but the substance of it I dare say is what we have in the Sun today, and you will be out as to Malta but you are not singular. Campbell Douglas laid a bottle of wine with me yesterday that Malta would be ours - I never expected Bonaparte would give it to us. It would seem the treaty is just the same with the preliminary articles. I cannot conceive what they have been negotiating about these 5 months.

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Edward doitedly forgot to give Mrs Ingram the Key - but he
gave it to a gentleman who went at 10 o'clock in the Eagle -
yesterday - who promised to give it you on his arrival -

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

RB/837/617

Page 2 of 2

Edward doitedly forgot to give Mrs Ingram the Key, but he gave it to a gentleman who went at 10 o'clock in the Eagle yesterday, who promised to give it to you on his arrival.

RSM

2 April 1802

Wm Simpson Esq

P

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3 April 1802

You see the definitive Treaty today - it would seem the Negotiators have been employed 5 months in settling what language was to be spoken at Malta, for I see nothing else different from the Preliminaries.

I expect a line from Henry tomorrow about the Loan - I hear there is to be a Tax of $1\frac{1}{2}$ per cent on Cotton which I think is a good Tax and it will raise a great sum - it would seem you Edinburgh folks are happier with the Peace than we are here - we had no demonstrations of Joy on Thursday night but here & there a bonfire by the boys - That's a good story (and many such you have) of Sir Andrew Agnew - I remember him well and a strange fish he was at the Battle of Fontenoy he thrust his Pike into a French officer's neck, and not getting it easily drawn out again - he exclaimed like a Barbarian - the D---I is in the Fellow is he going to swallow my Pike -

I met James Watson last night who told me that the new Greenock Bank were to have a meeting there on Monday when it was supposed they did begin Business - their Capital I think he said was £48m which is more than any of our other W Country Banks begun with - but I doubt it is not money down and if it was we could melt it in a morning - Napier he says is not the Laird but a young man who was in the Linwood cotton mill which was burnt, that he has only about £2000 - and that he is to be accomptant their chief dependence is to be on Alex Dunlop who was the old Bank agent - and is to direct their operations - I really think the measure of refusing their notes & such he will consider in all its bearings, and if adopted should be publicly advertised as the joint Resolution of the two chartered Banks - if Sir W F & Co join in it - it will have a good Effect but I doubt they will not - but not your refusing this new

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 April 1802

RB/837/620

Page 1 of 2

3 April 1802

You see the definitive Treaty today - it would seem the negotiators have been employed 5 months in settling what language was to be spoken at Malta, for I see nothing else different from the Preliminaries.

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I met Jamie Watson last night who told me that the new Greenock Bank were to have a meeting there on Monday when it was supposed they would begin Business. Their capital I think he said was 48m which is more than any of our other W Country Banks begun with, but I doubt it is not money down and if it was we could melt it in a morning. Napier he says is not the Laird but a young man who was in the Linwood cotton mill which was burnt, that he has only about £2000 and that he is to be accomptant. Their chief dependence is to be on Alex Dunlop who was the old Bank agent, and is to direct their operations. I really think the measure of refusing their notes should be well considered in all its bearings, and if adopted should be publicly advertised as the joint Resolution of the two chartered banks - if Sir W F & Co would join in it, it would have a good Effect but I doubt they will not. Will not your refusing this new

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Bank Notes be giving your sanction to the Credit of the other
Banks tho possessed of much less capitals - I think the Union
of Paisley began with 10 m - whatever be your Resolution
give it us in your official letter and it shall be followed
out

Recd
3 April 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, 3 April 1802

RB/837/620

Page 2 of 2

Bank Notes be giving your sanction to the credit of the other Banks tho possessed of much less capitals. I think the Union of Paisley began with 10m. Whatever be your Resolution give it us in your official letter and it shall be followed out.

RSM

3 April 1802

Wm Simpson Esq

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5 April 1802

I have just come from laying poor Robert Findlay^{in the dust} & I never was so much affected at a Funeral - there was something in the appearance of the worthy old Man and the fine Boy his Grandson and in the solemn appearance of so numerous a company - and the Prayers which were very striking - quite overcoming -

No word from Henry - and I suppose he will say O till he know if he is on the successful list and that I see could not be till this day - it is wonderful to see stocks rising in the face of this great Loan - what advantage this is - I suppose good Bargains will be got of these 3 per cents of which the interest is only to commence in 1808 - if one had money to hoard it would be an advantageous way of doing it -

As to the debt being paid in 45 years, we need not trouble our heads about that - our debt to nature must be paid long before that Period -

Archie Grahame tells me the new Greenock Bank is to begin issuing tomorrow. You will mind to send us in the publican clear orders about refusing their notes and directions about calling up their credits, tho as the Bonds are in your hands it may be as proper for you to do that -

David Walker writes me to know how we get specie from London - he formerly paid 10/ per £ for Gold and 12/6 for Silver for Carriage & Risk to Edin - but he now finds the waggons have raised the terms so high as to be almost a Prohibition and they will only insure to Newcastle - Let me know what I shall say to him - Archie Grahame tells me he pays about 25/ per £1000 for Carriage & Insurance -

Let me know when Director Duncan returns -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 April 1802

RB/837/621

Page 1 of 2

5 April 1802

I have just come from laying poor Robert Findlay in the dust - I never was so much affected at a Funeral. There was something in the appearance of the worthy old Man, and the fine Boy his Grandson and in the solemn appearance of so numerous a company, and the Prayers which were very striking - quite overcoming.

No word from Henry, and I suppose he will say O till he know if he is on the successful list and that I see could not be till this day. It is wonderful to see the stocks rising in the face of this great Loan. What a country this is. I suppose good bargains will be got of these 3 per cents of which the interest is only to commence in 1808 - if one had money to hoard it would be an advantageous way of doing it. As to the debt being paid in 45 years, we need not trouble our heads about that. Our debt to nature must be paid long before that period.

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Let me know when Director Duncan returns.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 April 1802

RB/837/621

Page 2 of 2

Belch has just called and taken up his notes. I told him we would take no more – he beg'd as it might disconcert People here much I would take them in till Thursday that he might have an answer from Edinburgh & Stirling.

I agreed to take them tomorrow as he has plenty of money in our hands which I told him we would pay up on Friday – Thursday is our Fast day.

RSM

5 April 1802

[pencil annotation in a different hand:] Funeral of Finlay]

Wm Simpson Esq

P

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8 April 1802

Altho a Holiday and no body in the office I think it as well
to answer your Publican as there will be enough ado tomorrow -
It's surprising I have no letter from Henry - perhaps he has
wrote you - if not he must have forgot us altogether and he
does not use to do - What think you of Consols at 76½?
I think the Country is gone mad - The Dean was saying
to me just now - there never was the like of it - nothing but
a war will keep us in order - it is pleasant enough
this to see what trouble is in the Country and what confidence
in our Government - I think it was Smith & Payne's
List Down & Co were in last year - they are bold
fellows to take it so high - I have a letter from
Mrs Liston saying that Lord Hawkesbury had told her
husband that he must go to the Hague and she has great
pleasure in finding the people connected with Holland rejoiced
at the appointment - she says nothing will do my wife & me
so much good as paying them a visit - and says I will think
of it - it is only the pulling our feet into a Leith Ship - as
likely thing indeed - Sir Sydney Smith is often with
them and had kept them up till 2 that morning with
the most interesting anecdotes of Egypt - she regrets I
was not there - so do I -

Our Contract with Gabriel is to Whitsunday so we may keep the box going till then, though we
shall have little in it -

I wonder there were no offerers at 182 - considering the rise in the value of your 3 per cents,
it is surely not more than a rise in proportion.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William
Simpson, the bank's cashier, 8 April 1802

RB/837/624

Page 1 of 2

8 April 1802

Altho a holiday and no body in the office I think it as well to answer your Publican as there will
be enough ado tomorrow. It's surprising I have no letter from Henry - perhaps he has wrote
you. If not he must have forgot us altogether which he does not use to do. What think you of
consols at 76½? I think the country is gone mad. The Dean was saying to me just now, there
never was the like of it - nothing but a war will keep us in order. It is pleasant enough tho' to
see what wealth is in the Country and what Confidence in our Government. I think it was
Smith & Payne's List Down & Co were in last year. They are bold Fellows to take it so high.

I have a letter from Mrs Liston saying that Lord Hawkesbury had told her husband that he
must go to the Hague and she has great pleasure in finding the people connected with Holland
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RSM

8 April 1802

Wm Simpson Esq

P

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9th April 1802

What a day, we have had of it - enough to ding one doiled - but you may say that's not to do - no word from Henry so we have no Loan and we are as well without it, tho' we could have had no objection to take the 4 per cent Premn. such a Rise of the Stocks at this time is quite astonishing - I doubt it will not stand and that we shall soon see a depression - were I a Proprietor I would sell out and realize - Sorry I am for Mr Ramsay's Boy - fain would I hope as children often come thro' the most alarming complaints he may yet recover - you will inform me - This Resolution of yours has put the Greenock folks into a Pucker - Boyd Alexander came to us introduced by John Gordon this forenoon - he had heard of your ~~intention~~ but had not seen your letter - I told him what it was and our orders so we could take none of their notes - he pressed us much to give an opinion to you against the measure - This I told him we could not do, that I was sure it did not arise from any doubt as to the Credit of the Bank, but that some measure was certainly necessary to check the multiplicity of new Banks - that the subject was too deep for me - the directors in Edinburgh were the best judges and his best way was to make his representations to them - he has but one way now to make his representations to them - we had nothing to do but obey orders - he goes on to Edinburgh immediately and will I suppose be with you tomorrow - Plether tells me 3000 of their notes were offered today and refused - This old Bank is our greatest plague - our system of paying large sums all in small notes is really insufferable - in the midst of the bustle this day - large bundles of them were brought in - Malc Murich got payment of a Greenock Bill sent him by the coach last night £900 wholly in small notes and that bundle was had to take in from him and count over this forenoon with others - and we have 6m of their small notes in sealed bundles (such as you saw) from G Hamilton & Co lying in this chest. What can they mean by disgracing themselves and tormenting those who deal with them in this manner without any advantage to themselves? I cannot but think if you were representing this to Mr Mansfield he would see the necessity of altering

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 April 1802

RB/837/625

Page 1 of 4

9th April 1802

What a day we have had of it - enough to ding one doiled - but you may say that's not to do. No word from Henry so we have no Loan and we are as well without it, tho' we could have had no objection to take the 4 per cent Premn. Such a rise of the stocks at this time is quite astonishing. I doubt it will not stand and that we shall soon see a depression. Were I a proprietor I would sell out and realize. Sorry I am for Mr Ramsay's Boy - fain would I hope as children often come thro' the most alarming complaints he may yet recover. You will inform me.

This resolution of yours has put the Greenock folks into a Pucker. Boyd Alexander came to be introduced by John Gordon this forenoon. He had heard of your intention but had not seen your letter. I told him what it was and our orders so we could take none of their notes. He pressed us much to give an opinion to you against the measure. This I told him we could not do, that I was sure it did not arise from any doubt as to the Credit of the Bank, but that some measure was certainly necessary to check the multiplicity of new Banks, that the subject was too deep for me - the directors in Edinburgh were the best judges and his best way was to make his representations to them. We had nothing to do but obey orders. He goes in to Edinburgh immediately and will I suppose be with you tomorrow. Peterkin tells me £300 of their notes were offered today and refused.

This old Bank is our greatest plague. Their system of paying large sums all in small notes is really insufferable. In the midst of the bustle today, large bundles of these were brought in. Malcolm McMurich got payment of a Greenock Bill sent him by the coach last night £900, wholly in small notes and that bundle we had to take in from him and count over this forenoon with others - and we have 6m of their small notes in sealed bundles (such as you saw) from G Hamilton & Co lying in this chest. What can they mean by disgracing themselves and tormenting those who deal with them in this manner without any advantage to themselves? I cannot but think if you were representing this to Mr Mansfield he would see the necessity of altering

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their system. Pray who is to be their agent now at Greenock? You wise men in the East should really meet and resolve on applying to Government for some law to prohibit any man from issuing notes without first lodging in the Funds in security to the public a sum not under 50m and providing by some means that the notes issued should never exceed the amount of the sum so lodged - or that the notes in circulation should always bear some Proportion to the Capital paid in - This would be common sense and proper Security to the public - if we are allowed to go on at this rate and every speculator be at Liberty to set up a Bank there is no saying what mischief it will produce.

You will see Edward Gilchrist who left us at 4 this afternoon he returns on Monday.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 April 1802

RB/837/625

Page 2 of 4

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You will see Edward Gilchrist who left us at 4 this afternoon he returns on Monday.

RSM

9 April 1802

Wm Simpson Esq

P

I am afraid you will be obliged to order more silver for us - now that the 5/ notes are gone, we are not able to answer half the demands upon us. One of our best customers begged for £40 today, I could only give him £10, and so to others. But a small part of the last bag remains. I think we got formerly £300 a week from London.

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Edward mentioned his scheme to me but as I knew nothing of the man
he was trading with over the grounds he had to expect the Bankers
would answer I could not give him a decided opinion he must
have misunderstood me if he thought I did - his first plan
of selling some of his Brother's Porter among his friends here it
thought a mile off and could not interfere with his duty here -
the other I hope may do well but if he is to go into the
Trade on a large scale - it doubt it will be incompatible
with his attendance here - we shall see -

I am curious to know what Effect this wonderful
Rise in the Stocks will have upon the old Royal's Capital
(and there be any sin in telling me how much stock of
all kinds you have - and what it stands at in your Books
supposing ~~to give~~ the secret to remain at myself

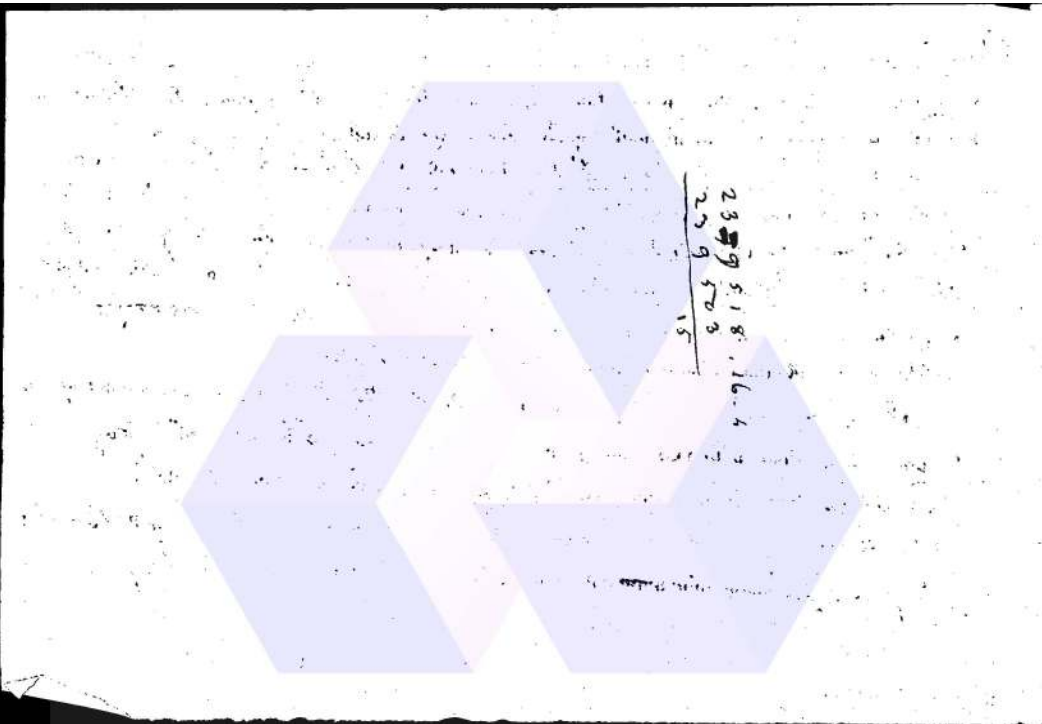
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Edward mentioned his scheme to me but as I knew nothing of the man he was treating with nor the grounds he had to expect the business would answer I could not give him a decided opinion. He must have misunderstood me if he thought I did. His first plan of selling some of his Brother's Porter among his friends here I thought well of and could not interfere with his duty here. The other I hope may do well but if he is to go into the trade on a large scale I doubt it will be incompatible with his attendance here - we shall see.

I am curious to know what effect the wonderful rise in the stocks will have upon the old Royal's capital. Would there be any sin in telling me how much stock of all kinds you have, and what it stands at in your books, supposing the secret to remain with myself?

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13 April 1802

I was expecting to have the worst accounts of the poor infant this morning, as he was still alive I did fain yet entertain hope -
I think the settlement proposed by Belch is most sensible and I wish you could settle with half a doz more Banks in the same way I wonder who are the great merchants to whom Charles Stirling alludes - I know none of them - The dean was saying to me just now that he did not like either of that or any other new Bank if they had given him it for nothing - and we both agreed that in this one forenoon there would be more given out for the accommodation of the public than the whole paid in Capital of this great new Bank, and we know of no other means they have for accommodating the public about which they talk so much but their paid in Capital. There will be more ready money I should suppose with this new Kilmarnock bank. The Fairlies, Patrick Bannatyne, Robert Morris and other moneyed people it seems are to be Partners. Patrick Bannatyne is John A Hunter's brother and I understand this new Bank is countenanced by them and that our friend Hugh Hamilton has been the great adviser of it. Parker has been with Mr Stirling professing that he should be agent here upon the same footing as he has been for Hunters & Co - that they do not mean to issue notes here but to operate upon an account with us as Hunter & Co do. Stirling said he could give no answer till he consulted me - and he desired me to mention to you what he said you say to it? I fear it will not do - in short if this multiplication of Banks goes on, the very sorting such masses of small notes will render the business quite unmanageable - Things seem to be drawing to some crisis in this Banking Business and if you don't get the Legislature to interfere I know not what will become of us - we had a prodigious Bustle to day - Gilbert sent me 6 more sealed Packets of small notes so that we have now 16 of them, about 9m. What an awkward business that is yet

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 April 1802

RB/837/628

Page 1 of 2

13 April 1802

I was expecting to have the worst accounts of the poor infant this morning - as he was still alive I would fain yet entertain hope.

I think the settlement proposed by Belch is most sensible and I wish you could settle with half a doz other banks in the same way. I wonder who are the great merchants to whom Charles Stirling alludes - I know none of them. The dean was saying to me just now that he would not take a share of that or any other new Bank if they would give him it for nothing - and we both agreed that in this one forenoon there would be more given out for the accommodation of the public from this office than the whole paid in Capital of this great new Bank, and we know of no other means they have for accommodating the public about which they talk so much but their paid in Capital. There will be more ready money I should suppose with this new Kilmarnock bank. The Fairlies, Patrick Bannatyne, Robert Morris and other moneyed people it seems are to be Partners. Patrick Bannatyne is John of Hunter & Co's brother and I understand this new bank is countenanced by them and that our friend Hugh Hamilton has been the great adviser of it. Parker has been with Mr Stirling professing that he should be agent here upon the same footing as he has been for Hunters & Co - that they do not mean to issue notes here but to operate upon an account with us as Hunter & Co do. Stirling said he could give no answer till he consulted me - and he desired me to mention it to you. What do you say to it? I fear it will not do. In short, if this multiplication of Banks goes on, the very sorting such messes of small notes will render the business quite unmanageable. Things seem to be drawing to some sort of crisis in this Banking Business and if you don't get the Legislature to interfere I know not what will become of us. We had a prodigious Bustle to day. Gilbert sent me 6 more sealed Packets of small notes so that we have now 16 of them, about 9m. What an awkward business that is yet

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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 April 1802

RB/837/628

Page 2 of 2

it is certainly better than counting over their small notes. By the bye, our small notes are nearly gone, so send a supply by first opportunity. My wife writes that Jack Waugh comes west on Monday next with her. Mind to send Gold, we are rather affronted when we have not a Guinea to give a Traveller. We have only one bag of £100 half Guineas remaining, so pray if you possibly can send a Bag of small Gold. I know not how it will be possible to get the £200 Silver to answer a week.

I am diverted or rather provoked at Charles Stirling's Ideas of Liberality.

RSM

13 April 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, April 1802

RB/837/629

Page 1 of 2

[this slip is undated, but has been dated to April 1802 and placed here based on its filed location within the letter bundles]

I give you my word that the Jotting shall be put into the fire this evening or tomorrow morning, but you must allow me to keep a copy of it which shall be in such a way that nobody shall be able to understand to what it refers - it is a most respectable statement indeed - at first glance I think were you to rouse off - you would realize about 200m - do I beg of you sell off the 3000 - that alone would bring you about 60m - and put it in Exchequer Bills or any fund that will not fluctuate - that would be realizing - How does the old Lady's Funds in London stand now. I am a proprietor there.

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I give you my word that the Jotting shall be put into the fire this evening or tomorrow morning, but you must allow me to keep a copy of it which shall be in such a way that nobody shall be able to understand to what it refers. It is a most respectable statement indeed. At first glance I think were you to rouse off, you would realize about 200m – do I beg of you sell off the 3 per cents. That alone would bring you about 60m, and put it in Exchequer Bills or any fund that will not fluctuate. That would be realizing. How does the old Lady's Funds in London stand You know I am a proprietor there.

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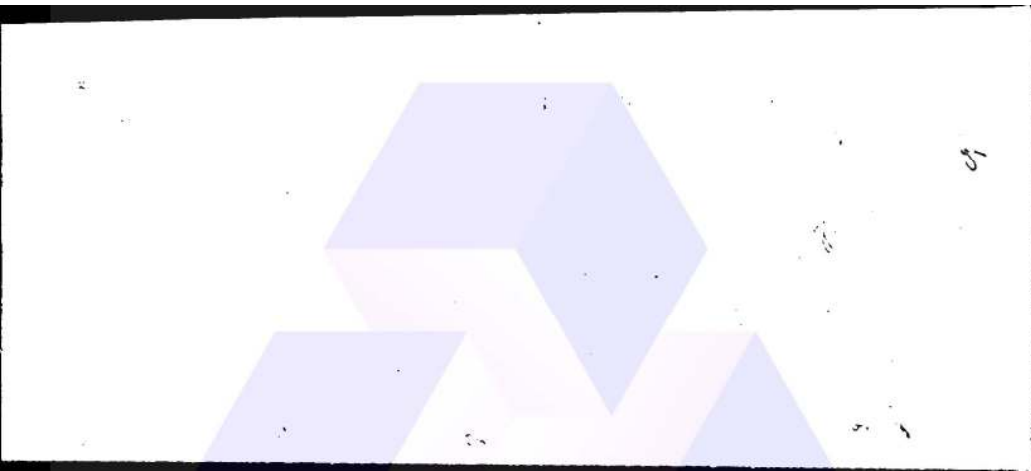
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, April 1802

RB/837/629

Page 1 of 2

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16 April 1802

Patten's Ingenuity is great nonsense - Boyd Alexander held the same Language to me which I thought great weakness - what does it signify when they laid their Plan - it was not known till this Spring and they only commenced Business the 7th Current the date of their notes - They applied to us to day for a Bill on Edinb at 1/day - I told their man we only drew at 4 days but if they chose to pay 3 days' Interest they might have the Bill so they took it - if they had a real fund in Capital for it I am sure I should not grudge them or any other Bank a Share of the Business, would they ask no more Circulation than what naturally arose from their accommodations and advances to the Traders, for we have rather too much to do - but Banks supporting themselves almost wholly by a forced Circulation and picking up notes as in the System of most of these Country Banks is quite provoking - and something must be done to cure the Evil - You see what a heap of Paper has come on upon us to day - so we go on - I dare say if you chose to give out another 100m here, we could dispose of it in a week without being noticed -

If Bob comes across you tomorrow tell him there is a Packet for him in the Box and inquire if you tomorrow afternoon so he may call for it -

You did not have sent us back those Bank of England 20/ notes which were taken in by Blair - if they are not forged you might have sent them to London - what can we make of them? -

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

RB/837/630

Page 1 of 2

Patten's Ingenuity is great nonsense - Boyd Alexander held the same Language to me which I thought great weakness. What does it signify when they laid their Plan? It was not known till this Spring and they only commenced Business the 7th Current the date of their notes. They applied to us today for a Bill on Edinburgh at 1/day. I told their man we only drew at 4 days but if they chose to pay 3 days' Interest they might have the Bill so they took it. If they had a real fund in Capital for it I am sure I should not grudge them or any other Bank a Share of the Business, would they ask no more Circulation than what naturally arose from their accommodations and advances to the Traders, for we have rather too much to do, but Banks supporting themselves almost wholly by a forced Circulation and picking up notes as in the System of most of these Country Banks is quite provoking, and something must be done to cure the Evil.

You see what a heap of Paper has come in upon us today - so we go on. I dare say if you chose to give out another 100m here, we could dispose of it in a week without being noticed.

If Bob comes across you tomorrow tell him there is a Packet for him in the Box which will reach you tomorrow afternoon so he may call for it.

You should not have sent us back those Bank of England 20/ notes which were taken in by Blair. If they are not forged you might have sent them to London - what are we to make of them?

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RSM

16 April 1802

William Simpson Esq

P

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29 April 1802.

I am looking for my wife & her spark to dinner - The new Box went off at 4 this morning I hope the Packets will be in time for your Exchange to day - we are plagued daily with these sums coming in daily to be paid in Edin. I know not but we should give some check to that Business and yet one grudges refusing a good Customer the accommodation. That £160 - to Paterson was the sum noted to me by Ross and so it stands in his Book but upon sending to Moody he is satisfied the sum was £260 - and he had nearly £100 - over that day. Ross is falling into blunders too which vexes me sadly and so is Lumsdain - altho' these two attend most closely - Archie Graham tells me that he has advice to day of a sale of 3 pcts to a friend of his at 77 1/4 - so it would appear stocks are rising in spite of the Loan - and common sense - he says that the Relief in London is 3 pcts until it goes - I'll believe it when I see it -

David Russell called just now he bid me say to you that his 2m Bill to the Dean falls due 18 May - that as he promised then to pay he will do it if you desire it and without much inconveniencing - but that if you can give him 6 months longer he will esteem it a Favour and at month it will be perfectly convenient for him to pay and he wd not take to boys if you were to offer it him - I promised to give you his story verbatim - so what shall I say to David -

If the Director calls at the Bank tomorrow will you give him the inclosed - if not please send it to him by 4 o'clock - In comes my wife & her Gallant who says her mother is to send by you so you may tell her she is come safe -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 April 1802

RB/837/632

Page 1 of 2

19 April 1802

I am looking for my wife & her spark to dinner.

The new Box went off at 4 this morning. I hope the Packets would be in time for your Exchange to day. We are plagued daily with these sums coming in daily to be paid in Edinburgh. I know not but we should give some check to that Business and yet one grudges refusing a good Customer the accommodation. That £160 to Paterson was the sum noted to me by Ross and so it stands in his Book but upon sending to Moody he is satisfied the sum was £260, and he had nearly £100 over that day. Ross is falling into blunders too which vexes me sadly and so is Lumsdain, altho' these two attend most closely.

Archie Graham tell me that he has advice today of a sale of 3 per cents to a friend of his at 77 1/4 - so it would appear stocks are rising in spite of the Loan, and common sense. He says that the belief in London is 3 per cents will be at 90. I'll believe it when I see it.

David Russell called just now to bid me to say to you that his 2m Bill to the Dean falls due 18 May, that as he promised then to pay he will do it if you desire it and without much inconveniencing, but that if you can give him 6 months longer he will esteem it a Favour, and at Martinmas it will be perfectly convenient for him to pay and he would not take it longer if you were to offer it him. I promised to give you his story verbatim, so what shall I say to David.

If the Director calls at the bank tomorrow will you give him the inclosed. If not, please send it to him.

4 o'clock - in comes my wife & her Gallant. She says her mother is to send to you so you may tell her she is come safe.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 April 1802

RB/837/632

Page 2 of 2

RSM

19 April 1802

Wm Simpson Esq

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20 April 1802

Your letter to Henry is very proper and I have no notion he will put your Lucubrations in the Fire, but my fear is that he will not be able to comprehend Scotch Banking. The system in England which he approves of is very different – there they depend little upon circulation which is confined to their own district and the note picking up Business I believe is quite unknown there. I'll be glad to know what answer he gives you. Jack Home will come in very good time when he comes.

I was very glad to find last night that Lumsdain had discovered an Error of £50 short, so his cash was right. Ross was £26 short. We have sad fighting with these Tellers. The old ones I see seldom chuse to return in the afternoons. In the Bustle to day we cannot count the Packets by Jack Waugh it shall be done tomorrow.

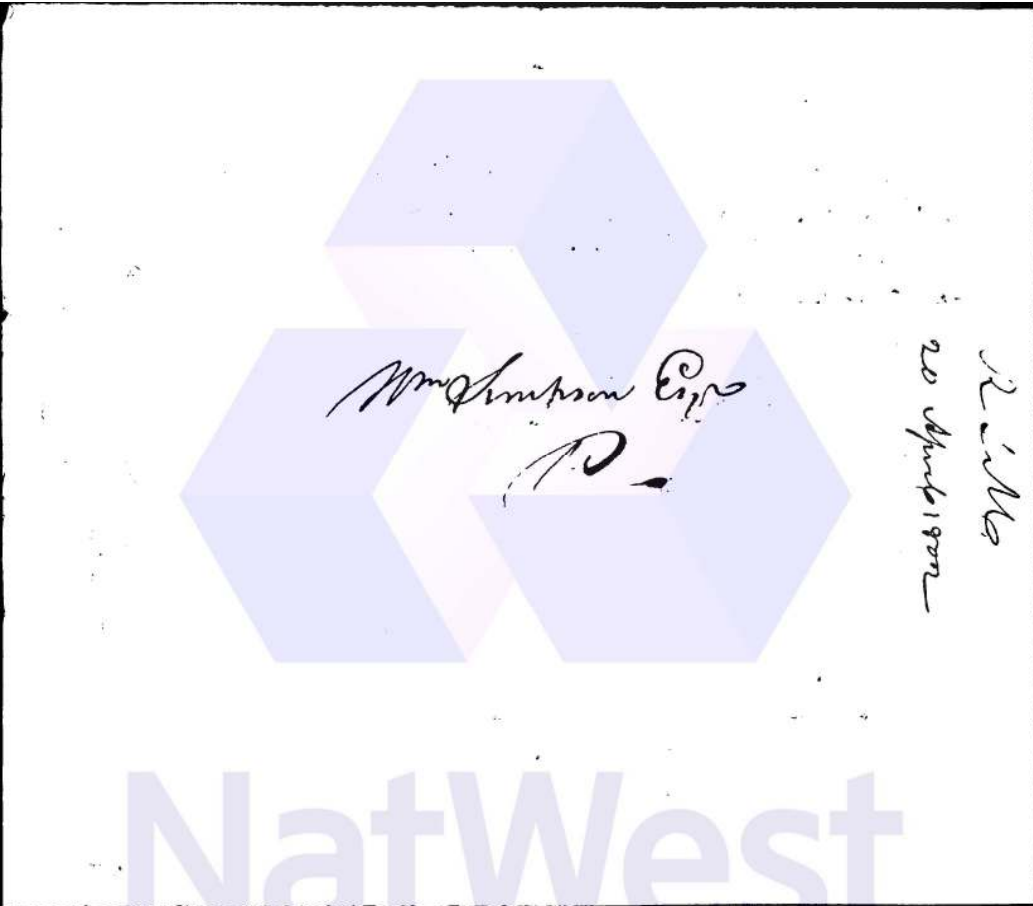
I send a Packet in the Box for Mr Duncan. As it contains some Papers of consequence I beg you will order it to be carefully sent him.

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RSM

20 April 1802

Wm Simpson Esq

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21 April 1802

It is very good in Mr Heggie to give us the £80 - upon the
Conditions you mention - but I know not how to apply it
from the Note I sent you from Cunningham you can see the
deficiency was not that much when you came here and when
there was such a great shortcome among them as you heard
£80 of it you know fell upon Scott and we gave him back
that sum which Cunningham states in his weekly note
of deficiencies - Shall we apply the £80 - to wipe off this
sum altho it was a part of a larger sum wanting the week
after Mr Heggie's surplus - or shall we apply it to clear
off £40 - of that deficiency with stands on Peterkin's
note - or shall we divide to between Cunningham
& Peterkin - and allow £40 - to each to come off their
deficiencies - I have been talking to them & Stirling
about the printed note you send - it will answer very well
for the sums need to be paid in Edin. and we have ordered
one to be printed of a proper form for that purpose
but they all agree that such a thing is never so for
our general payments here - the people come in a crowd
before 3 o'clock - one half of them could not fill up these
notes being Porters and People who could not write who
are sent with the money and the Book - it would
be impossible to get thro' with the Business if every one
were to make such a note - I shall tell honest David how
kind Mr R is to him - Mr Dale from what you say
wants to buy my O.B. stock but I think it is not to be sold
by public Roup and I shall leave the Director to advertise & sell it
any time before Whitsunday - Mr D and you may be Bidders I should
laugh to see you raising it up & opposing one another -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 April 1802

RB/837/634

Page 1 of 2

It is very good in Mr Heggie to give us the £80, upon the Conditions you mention, but I know not how to apply it. From the Note I sent you from Cunningham you would see the deficiency was not that week when you came here and when there was such a great shortcome among them as you heard. £80 of it you know fell upon Scott and we gave him back that sum which Cunningham states in his weekly note of deficiencies. Shall we apply the £80 to wipe off this sum altho it was a part of a larger sum wanting the week after Mr Heggie's surplus, or shall we apply it to clear off £40 of that deficiency with stands on Peterkin's note, or shall we divide it between Cunningham & Peterkin and allow £40 to each to come off their deficiencies?

I have been talking to them & Stirling about this printed note you send. It will answer very well for the Sums received to be paid in Edinburgh and we have ordered one to be printed of a proper Form for that purpose, but they all agree that such a thing would never do for our general payments here. The people come in a crowd before 3 o'clock - one half of them would not fill up these notes being Porters and People who could not write who are sent with the money and the Book. It would be impossible to get thro' with the Business if every one was to write such a note.

I shall tell honest David how kind Mr R is to him. Mr Dale from what you say wants to buy my OB stock but I think it would not be doing Justice to Mr Dundas's succession if it were not sold by public Roup and I shall leave the Director to advertise & sell it so anytime before Whitsunday. Mr D and you may be Bidders. I should laugh to see you raising it up & opposing one another.

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Tell Mr Duncan when you see him to settle about the
Sale by public Roup and fix the day when he pleases - I have
no desire to be an Old Bank Proprietor - had I money I would much
rather put it on the Royal - but my only object is to pay off
debts and simplify and compress my matters as much as possible
in the view of my being very soon done with them
Inclosed is a copy (if you can read it) of a Scrawl I
sent Henry this forenoon - John Home came safe
last night

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 April 1802

RB/837/634

Page 2 of 2

Tell Mr Duncan when you see him to settle about the sale by public Roup and fix the day when he pleases. I have no desire to be an Old Bank Proprietor - had I money I would much rather put it on the Royal, but my only object is to pay off debt and simplify and compress my matters as much as possible in the view of my being very soon done with them.

Inclosed is a Copy (if you can read it) of a Scrawl I sent Henry this forenoon. John Home came safe last night.

RSM

20 April 1802

Wm Simpson Esq

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22 April 1802 —

It's well with you that can retire to so good quarters as Barnton for a week but I'll lay a Bill neither you nor your landlord will be absent from the old Royal for a day — so this is only a Pretence for relieving yourself of the trouble of writing Ps — but you'll not get off that way — I wish I could spend a night at Barnton with you — what fine Cracks & Plans you will have about promoting the good of the Royal — If Henry does not enter into our Views and have some Conversation with Addington I shall not be pleased — I wish he may not feel less interested from your paying his house rather poorly — considering how the number of Bills sent and drawn upon them has been multiplied of late I wonder they do not ask a greater Compensation — but if they are pleased I am easy what frightful drafts there are on London — it is wonderful your funds there can answer them — but you will get good Bills from your neighbours to meet them in so far — It's well indeed we have got quit of the Income Tax — Capt Napier is in this Country just now and he told me last night that his nephew had got the Commissionership and appointed Napier the writer his Cousin to be purse Bearer. Lord Napier is a very good man and I should think will please the church — I heard long ago that Finlayson was to be Moderator — You forget the Wednesday & Saturday are the days fixed for the Fish Cart going from this —

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

RB/837/635

Page 1 of 2

22 April 1802

It's well with you that can retire to so good quarters as Barnton for a week, but I'll lay a Bill neither you nor your landlord will be absent from the old Royal for a day, so this is only a Pretence for relieving yourself of the trouble of writing Ps, but you'll not get off that way. I wish I could spend a night at Barnton with you — what fine Cracks & Plans you will have about promoting the good of the Royal. If Henry does not enter into our Views and have some conversation with Addington I shall not be pleased. I wish he may not feel less interested from your paying his house rather poorly, considering how the number of Bills sent and drawn upon them has been multiplied of late I wonder they do not ask a greater Compensation, but if they are pleased I am so.

What frightful drafts these are on London. It is wonderful your funds there can answer them, but you will get good Bills from your neighbours to meet them in so far. It's well indeed we have got quit of the Income Tax.

Captain Napier is in the Country just now and he told me last night that his nephew had got the Commissionership and appointed Napier the writer his Cousin to be purse Bearer. Lord Napier is a very good man and I should think will please the church. I heard long ago that Finlayson was to be Moderator.

You forget the Wednesday & Saturday are the days fixed for the Fish Cart going from this.

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

RB/837/635

Page 2 of 2

RSM

22 April 1802

Wm Simpson Esq

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23 April 1802

You would see by my last that it was needless to tell me that you and your Landlord would come in every day at 10 - I well knew that would be the Case. I am not ill pleased that £180 has been offered for RB Stock, and so far from thinking that high, if I had the money I should buy what I would get at that rate. I long to see it at 200, that the Malcontents here might be pleased.

Why did you not tell me that we were to get Rivals here. I just hear that the OB are immediately to establish a branch here in proper Form, that they have got a house and that they are to send a clever hand from Edinburgh to be joined by Archie Hamilton here in managing it. I shall promise them plenty of Business, and if they send large notes, and are liberal in their Issues, they may stop the Outcry against the measure of refusing the new Bank Notes.

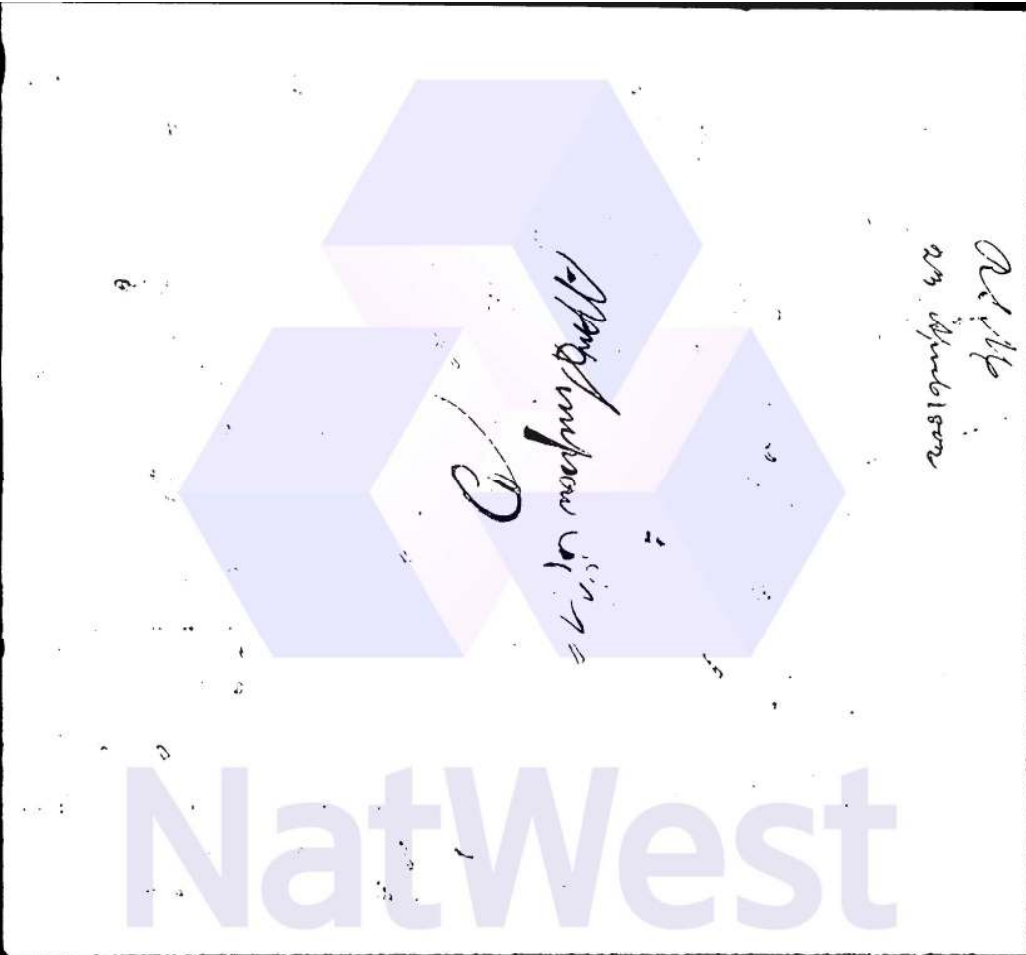
We are sadly distressed for Silver. The £200 a week will never satisfy our manufacturers, who are complaining loudly and know not how to pay their men.

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RSM

23 April 1802

Wm Simpson Esq

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24 April 1802

How I should enjoy a Saunter with you over the Premises at Barnton, but if wishes were Horses Beggars would ride. You have fine weather I hear to the eastward - we have cold blashy weather here and the spring very backward.

So the Ratification is come, and we shall have a Proclamation and a Thanks giving day appointed, but the Illuminations I hope we shall leave to the Fools at Edinburgh and London. We ought to be thankful for Peace & Plenty, but from the present convulsed state of Europe and the world, I don't think we can expect permanent Tranquillity - the Peace however I hope will last all my time and let Posterity take care of themselves.

I called last night for Gilbert to know all about this new Branch, but both he and his son were out, so I must get my Information from you.

24 April 1802 —
How I should enjoy a Saunter with you over the Premises at Barnton - but if wishes were Horses Beggars would ride - you have fine weather I hear to the eastward - we have cold blashy weather here and the spring very backward - so the Ratification is come - and we shall have Proclamation and a Thanks giving day appointed - but the Illuminations I hope we shall leave to the Fools at Edinburgh and London - we ought to be thankful for Peace & Plenty - but from the present convulsed state of Europe and the world, I don't think we can expect permanent Tranquillity - the Peace however I hope will last all my time and let Posterity take care of themselves - I called last night for Gilbert to know all about this new Branch - but both he and his son were out - so I must get my Information from you —

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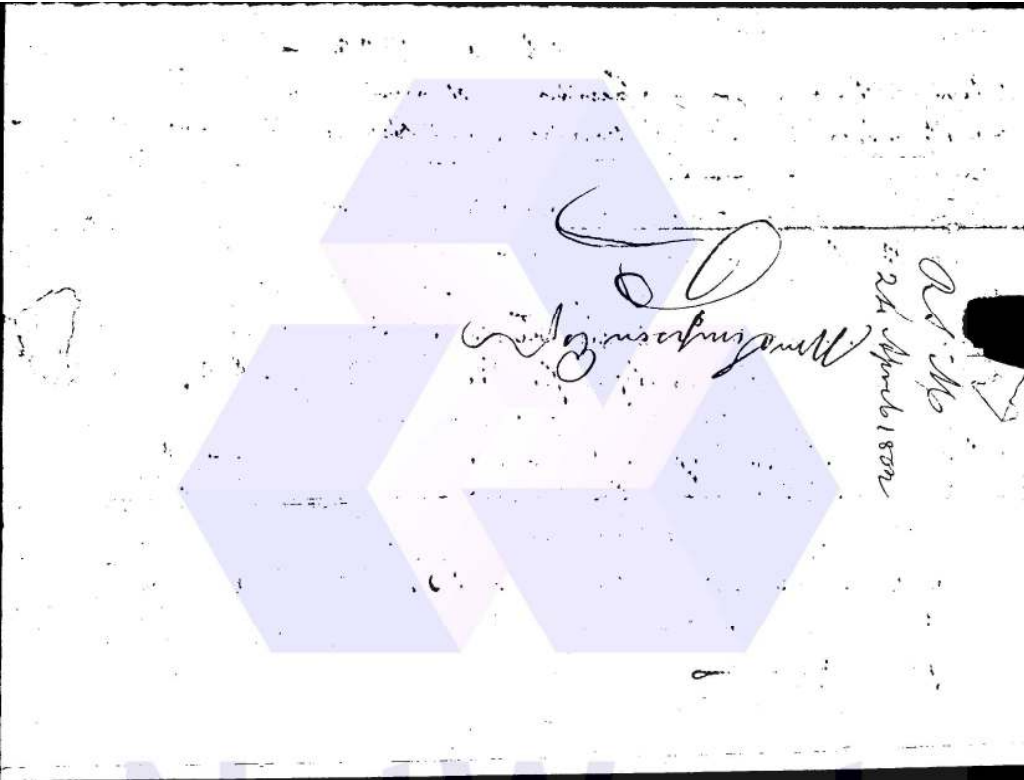
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 April 1802

RB/837/637

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RSM

23 April 1802

Wm Simpson Esq

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27 April 1802

Not having got without the doors since Sunday I have not seen
Gilbert to know about this new Establishment - but I shall call
on him this Evening - we have had most stormy rainy weather
these two days - yet I should like to have had a walk with
you on Barnton hill - I have long thought when the planting
got up that it would be one of the most beautiful spots in the
Kingdom and George's Improvements will make Barnton
a noble Domain - I hope he will yet have a Boy to
succeed to it - We have had a deal to do to day
and far exceeded in giving out the sum we are to get
in - but it is impossible to help it - many one is
refused and disappointed - at considerable Expense
we got a Rail put up in the fore room to keep the
People off when calling for their Bills - last week the
Ground was so great and pressed so hard upon the Rail
that down it fell flat and almost demolished poor Stirling
to remedy this, he contrived a half door which is put in the
place of the other door and strongly fastened - this does
admirably and the People stand in the Frame and
receive their Bills - Sum done to day 39m
David Russell bids me say how much he thinks
himself obliged to you & Mr R - and upon honour
that he never will ask another Renewal -
I suppose we shall have the Proclamation of Peace
on Thursday by may it continue - but I doubt it

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

RB/837/1467

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27 April 1802

Not having got without the doors since Sunday I have not seen Gilbert to know about this new Establishment, but I shall call on him this Evening. We have had most stormy rainy weather these two days, yet I should like to have had a walk with you on Barnton hill. I have long thought when the planting got up that would be one of the most beautiful spots in the Kingdom and George's Improvements will make Barnton a noble Domain. I hope he will yet have a Boy to succeed to it.

We have had a deal to do to day and far exceeded in giving out the sum we are to get in, but it is impossible to help it. At considerable Expense we got a Rail put up in the fore room to keep the People off when calling for their Bills. Last week the Crowd was so great and pressed so hard upon the Rail that down it fell flat and almost demolished poor Stirling. To remedy this, he contrived a half door which is put in the place of the other door and strongly fastened. This does admirably and the People stand in the Frame and receive their Bills. Sum done today 39m.

David Russell bids me say how much he thinks himself obliged to you & Mr R and upon honour that he never will ask another Renewal.

I suppose we shall have the Proclamation of Peace on Thursday - long may it continue - but I doubt 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 April 1802

RB/837/1467

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RSM

27 April 1802

Wm Simpson Esq

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30 April 1802 -

The Capital of the Renfrewshire Bank is generally said to be 64m but how much of it is paid in that is a different Question I don't believe even the Archie Spiers were to aver the contrary the half of it is paid in - Lord Garden was calling just now I asked him as to this and what they were doing - he said he knew no more than the man in the moon for his Partner John Hamilton never mentioned the subject to him as he knew he disapproved of that Concern - He said the Establishment was wholly owing to the old Bitch (that was his Expression) cutting short discounts in the way they did without giving any time or warning - it was to be sure a most mischievous measure and their Conduct in concealing their Scheme here from you is most ungrateful - I have been giving Henry another Bore upon the necessity of Government doing something to regulate the issue of small notes and I hope he will get Vansittart or Addington to take some steps - before Parliament rises - but I had not time to copy my Scrawl for you - what I want to drive into him is that as small notes go into the hands of People who cannot judge and never think of the Credit of the issuers of them - it is incumbent upon Government to protect the Country from Imposition, and provide as strictly for preventing the circulation of base Paper as of base Coin - and this is no infringement upon mercantile credit while private Banks can issue notes for £5 and upwards which pass with those who can judge of credit - The Dundee Business - and their Groff Guess is dreadful - I hope the Chap will be caught and hanged. They say the story has exerted such an alarm at Dundee that the price of Goods has fallen in consequence. What do you allude to about Dr Gregory for I have heard 0 about him?

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

RB/837/639

Page 1 of 2

30 April 1802

The Capital of the Renfrewshire Bank is generally said to be 64m but how much of it is paid in that is a different Question. I don't believe even the Archie Spiers were to aver the contrary the half of it is paid in. Fraser Garden was calling just now. I asked him as to this and what they were doing - he said he knew no more than the man in the moon for his Partner John Hamilton never mentioned the subject to him as he knew he disapproved of that Concern. He said the Establishment was wholly owing to the old Bitch (that was his Expression) cutting short discounts in the way they did without giving any time or warning - it was to be sure a most mischievous measure - and their Conduct in concealing their scheme here from you is most unjustifiable.

I have been giving Henry another Bore upon the necessity of Government doing something to regulate the issue of small notes and I hope he will get Vansittart or Addington to take some steps before Parliament rises, but I had not time to copy my scrawl for you. What I want to drive into him is that as small notes go into the hands of People who cannot judge and never think of the Credit of the issuers of them, it is incumbent upon Government to protect the Country from Imposition, and provide as strictly for preventing the circulation of base Paper as of base Coin, and this is no infringement upon mercantile credit while private companies can issue notes for £5 and upwards which pass with those who can judge of credit.

This Dundee Business - and their Groff Guess is dreadful - I hope the Chap will be caught and hanged. They say the story has exerted such an alarm at Dundee that the price of Goods has fallen in consequence. What do you allude to about Dr Gregory for I have heard 0 about him?

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Honest Lumsdain was 36/ short on Monday - I am
happy at the discovery of that 30/ at Edin. which
brings him nearly right. We are sadly plagued for Silver the
£200 a week does not give the people half their quantity
and they are complaining much. You know Sir James
& his Comptroller were suspended many months ago.
I have not heard of any thing new against them - but that
they were finally dismissed and perhaps that may not
be true.

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

RB/837/639

Page 2 of 2

Honest Lumsdain was 36/ short on Monday. I am happy at the discovery of that 30/ at Edinburgh which brings him nearly right. We are sadly plagued for Silver. The £200 a week does not give the people half their quantity and they are complaining much.

You know Sir James & his Comptroller were suspended many months ago. I have not heard of anything new against them, but that they were finally dismissed, and perhaps that may not be true.

RSM

30 April 1802

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Wm Simpson Esq

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