

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

RB/837/586

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D. M. M.

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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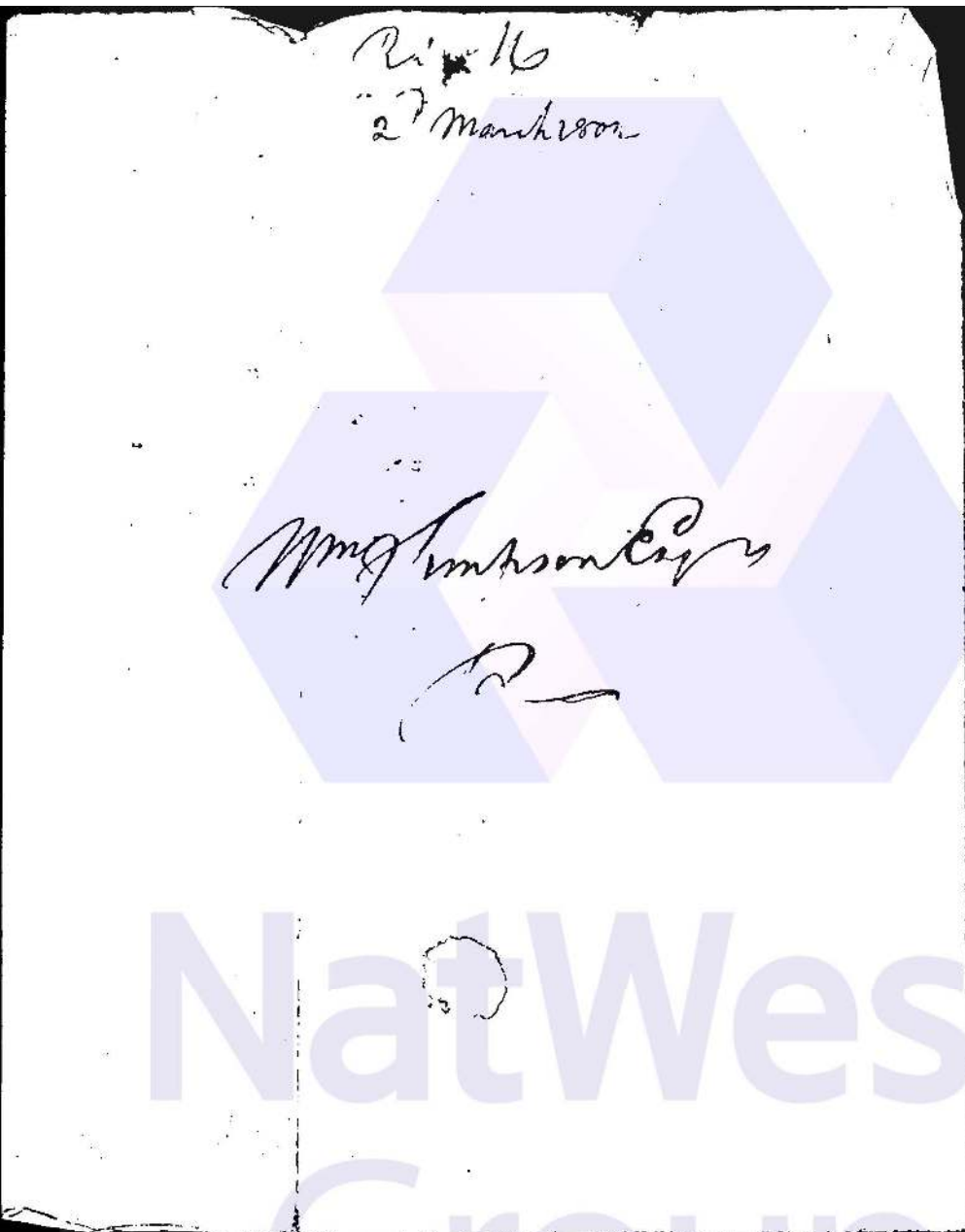
2nd March

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RSM

2nd March 1802

Wm Simpson Esq

P

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4 March 1802 -

You are to be 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 the £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 this unfortunate
Island and even in the W Indies in general - what
miserable these abominable French Principles have produced
in the World! I doubt there is something going on
with this definitive Treaty - what a ^{bad} Name that old
Bill - we had 3 Bills accepted by Greenock People 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 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. - Robt 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

Robt M
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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RSM
4 March 1802

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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 Accomptants' Office you must send us Lumsdain 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 D B is to blame for all this - I wish I had my stocks 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. 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. 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 Notes are running low - send a supply of all kinds
when you have an opportunity - Robert Stuart tells me
the February 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

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6 March 1802 —

I don't like that way of Andrew's bringing down Bunches of Bills to get them ~~supposedly~~ 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 consign him Goods and should only be applied for their Payment — I see Mr D does not like it — if Andrew 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 Andrew 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 intend to without an assistant and one to sort their notes etc in short I know not what to make of them. I see their object is not to come 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

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done with me - that he is continually growling - I really
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 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, 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 & Cunningham
having 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 to you - and I said one more - I suppose
you & Stow will be here on 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 thro' 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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9th 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 pity - but whether it go on or no - its 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 - when returned - in the hope if the Bill was not refused - that Robbery of the English Bank is alarming - many a time have I dreaded such a thing here -

Recd
9 March 1802

Wm Simpson Esq
R

Pray bring us a bag of small gold -

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. 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
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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 so 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 assure me however 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.

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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 of £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

Recd
 10 March 1802

Wm Simpson Esq

J

My friend Annie Miller has some small parcels 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.

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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RSM
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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 - at least 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 wish 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 pressing men - so I hope that was a groundless story - will not the good town make a fortune by this high price of Belleview 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 Belleview lands? Pray is the Custom house really going to the house?

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Archibald Henderson on his part and the case by Allan's opponents sent him
by James Chalmers - who says 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

Art. 16
11 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, 11 March 1802

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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 had 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 more accommodated than Bills - and they are a great plague to us for these Greenock people seldom send payments into the City Bank 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 all harassed that CR&Co's affairs are come round and that they are now safe they have been long pinched - but Allan must have made them pay well in the Court 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

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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, 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
we 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 - I
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

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Page 2 of 2

state they offer. I doubt it will not be to be much depended on for accuracy. Dennistouns brought me a fine London acceptance today at 4 months from 26 February 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 would not yield - they tried the other Banks and I was glad to find they kept to the same rule so they brought it back to me and only begged £1000 on it which was all they would 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.

RSM

13 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, 18 March 1802

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

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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 in
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
is not to 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

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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 Cunningham to agree to it upon mentioning this to Peterkin this morning - he said it would never do as to the still obliging the Tellers to have Interferences with one another - 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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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!

Wm Simpson Esq

P

Recd 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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Page 2 of 2

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RSM

19 March 1802

Wm Simpson Esq

P

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20 Mch 1802

Many thanks to you and Stow for your care of my Rib - there is no hurry with the inclosed 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 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 W F & Co to whom he sent London bills. He said he sent them occasionally Bills on Edinburgh & Glasgow - and on London but the latter 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

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

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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 inclosed 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 W F & 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 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

Wm Simpson Esq

W

20 March 1802

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

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I have been at 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 to day.

RSM

20 March 1802

Wm Simpson Esq

P

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23 Mch 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 - 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

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Page 1 of 2

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.

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.

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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 tomorrow with
them and Willie Kerr - after consulting Mr Dale I have
given a Certificate at the bottom of his List and 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 with all 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

Wm Simpson Esq
P

14900 6231370 - 30 M R 25200

23 March 1802

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

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.

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24 March 1802 -

If you think the inclosed paper you may seal & forward it and you will see by his obligation his address - I think it is upholsterer. I can hardly think the Boy Scott took money in a wrong way - but there is a confounding mystery about these notes you heard him & Cunningham talk about - and besides the £80 - Interference between those two there is £40 of the same parcel which Peterkin says belonged to him - and which he stated on Monday night as due to him by Blair - Blair who is a simple honest creature solemnly declares that on the day on which you came here, Scott gave him 7 £20 parcels to sort - that he can swear that he paid Scott when he received them the value in our notes - that notwithstanding how the notes given him to sort were asked up from him Scott denied that he had got the value of these 7 Bundles - and so he was 7 Bundles short of the quantity he had got from all the Tellers - 4 of them were the disputed sum between Scott & Cunningham two of them were taken off by Peterkin - and one of them was a surplus that Scott owned he had in his Cash that day. This is all that I can make of the story and a most vexing story it is - but on the whole I rather begin to suspect the deficiency has been with Scott. I have heard no more from the Paisley Bank. To day a Coupar note came in. It is a handsome enough Plate - are we to take their notes? Who is your Sherriff & Clerk and when has he got this 33m. It is a strange world this indeed - what ups and downs, and what a Bustle about getting & losing money - often do I long to be out of the Reach of that Noise & Bustle and get a little Tranquillity before I go home. There is however no Prospect of this and I must just endeavour to reconcile my mind to dying in the Harness. All is easily & well ordered.

We have a great Crowd in the office to day. The Product you see is a large Bunch of London Bills.

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

RB/837/1465

Page 1 of 2

24 March 1802

If you think the inclosed paper you may seal & forward it and you will see by his obligation his address. I think it is upholsterer. I can hardly think the Boy Scott took money in a wrong way, but there is a confounding mystery about these notes you heard him & Cunningham talk about, and besides the £80 Interference between those two there is £40 of the same parcel which Peterkin says belonged to him, and which he stated on Monday night as due to him by Blair. Blair who is a simple honest creature solemnly declares that on the day on which you came here, Scott gave him 7 £20 parcels to sort, that he can swear that he paid Scott when he received them the value in our notes, that notwithstanding how the notes given him to sort were asked up from him Scott denied that he had got the value of these 7 Bundles, and so he was 7 Bundles short of the quantity he had got from all the Tellers. 4 of them were the disputed sum between Scott & Cunningham two of them were taken off by Peterkin, and one of them was a surplus that Scott owned he had in his Cash that day. This is all that I can make of the story and a most vexing story it is, but on the whole I rather begin to suspect the deficiency has been with Scott. I have heard no more from the Paisley Bank. To day a Coupar note came in. It is a handsome enough Plate - are we to take their notes? Who is your Sherriff & Clerk and when has he got this 33m. It is a strange world this indeed - what ups and downs, and what a Bustle about getting & losing money - often do I long to be out of the Reach of that Noise & Bustle and get a little Tranquillity before I go home. There is however no Prospect of this and I must just endeavour to reconcile my mind to dying in the Harness. All is easily & well ordered.

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Cairnbrae's man has paid his Bill - The Colonel never doubted it was paid long ago as the man's wife told him it was - Peterkin had £1000 over on Monday night which he has not yet found out - It must be discovered - as nobody but will miss that sum - It is possible it may be in our Statesmen's hands - I have told Mr Wardlaw that the other Tellers lost as much as he did - but that we thought proper to make him the Victim

24 Mar 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, 24 March 1802

RB/837/1565

Page 2 of 2

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RSM

24 March 1802

Wm Simpson Esq

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25 March 1802 -

I do not wonder at your answer to McBrair - 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 0 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 (Ardkonnell'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

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we have found out Peterkin's £1000 - it was credited
the Perth Bank that much too little - I find other agents
have trouble with their Tellers - Jo Brand Montrose
a most sharp looking man - has I hear 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 -

25 March 1802

Wm Simpson Esq

RS

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

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26 March 1802 -

I cannot say how much I was relieved by your P this morning informing me that McBrair 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 altho 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 Lumsdain.

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

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RB/837/609

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RSM

26 March 1802

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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 - enclosed is a letter from his Father to Mr Dale - I fancy we need say 0 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 although the 4th & 5th of the month is included which 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

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

RB/837/612

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RB/837/612

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RSM

29 March 1802

Wm Simpson Esq

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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 £12,000 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
Archibald Spiers	£500
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 Robt 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 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

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We got the Bills returned to day 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 - to make the end of the week before the
 Wright get all ready for Lumsdaine 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 and the management of Cunningham and they are both surprised
 and angry when he is a Partner

Mr Dickie is arrived with the
 saddlebags - 20 March 1802
 Wm Simpson Esq
 R
 It will do at 70d/A

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

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Mr Dickie is arrived with the saddlebags.

RSM
 30 March 1802

Wm Simpson Esq
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31 March 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 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 as 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 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 you again 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

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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 as 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 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.

Note on transcriptions: the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

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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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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