Myn heat me bellow at otheres - so I will you up the bentest to saw algueres is an Object - as when you are gut done
und Inch Nome I shall be much obliged to you for a ready
of him and with Rup my Gueren for another that
when a man of Nome's Talents had arboy undertaken the
Mishing I evender Insteme the not give him the less of his
Mapers - when me going to lang - but a give
deal of Burlo been the first brestay of the month
many Payents when provided for - he have 55 m
coming on this liveti. -

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 Page 1 of 2

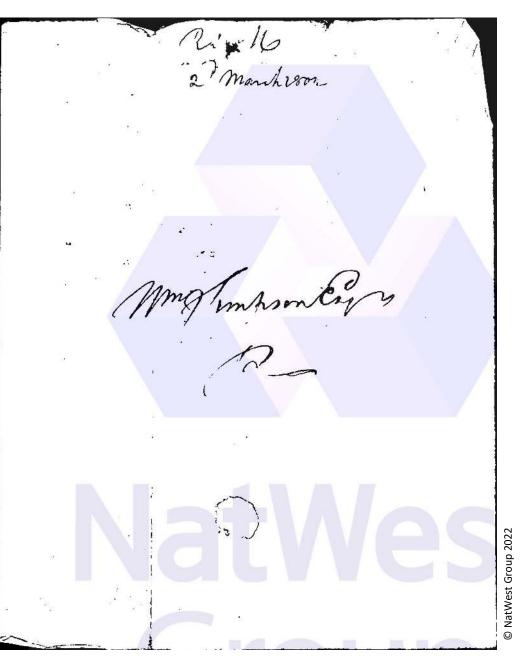
2nd March

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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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

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4 March 1802 you we be for trying the new Oweeler liples - as my wife teles of und of hers a wille breshow who was a rang baptour and great Lus with the late admine Boscawen - before he and be made fort the had to yearner him and certify him to the Donerally as for to hu Majerbes Sigs - he called him onboard for a solemn made hime make a Boul of Punch - paid it was frelly good but et was aprellent and that he was fit for any Service -- I don't willie would make much en for it when you make such at smedfast rep I ming and so works - how I should like to walk out hiply my and durable am of you by Mr Bushes enterne be opaning affring affearance Leasen or very buchward - we had foot this morning - the Labour must be far bekend - I cannot imagene you will many the Do co - towards imperfelle the known of every Tripneter - and severy the mal put upon that Looking I know out how by you for Not allan now of them fraid the often 8 atm small thates - it is strange they intepay withis way would Jums - one of the Bells was for 306 al

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

RB/837/589 Page 1 of 2

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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Fairsbown has been in Town but never come mean me - I'll his count no more Bolls to Laind. - Ret Tindley has been confined about a month by abomplant with the Delors how not what to make of - a then of themself who dents who may supposed to be occasioned by a doself, in pulling what his horse when shouthy last easy - but it new affects his side - he has often seek fits - Do Treer surprites to may here out the fout - der Munico has been consulted I will I Delyrepry here - for I don't like the way he is in - paid. We timbley is an achieve wafer between

To the state of th

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

RB/837/589 Page 2 of 2

Cairnbrae has been in town but never came near me. I'll discount no more bills to <u>Lairds</u>. 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.

RSM

4 March 1802

Wm Simpson Esq

Ρ

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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 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 – 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 Mus our many hu - and a supply of all hands when you have an opporty - Blob Swart ales me the they bast um comey west to day - are gen out to employ to - Gabrel intoons undow I have a gaing to the arthur 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

> 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.

RSM

5 March 1802

Wm Simpson Esq

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6 Maria 1802 -I don't like that way of animous bringing down Bunches of Belly to get them suspented melled in this Country - it stews that he has gone her tether length in Landen lefre - and I ourfute then Buy belong to the Right who for consign him should ent be applied for their Payment - I'm Miss with the definition Treaty - and yet Jam kardly to pepelle they will break the up and go he but on the whole maken don't seem y all with a love of the Varily Mountainly of avail him - by the Nountafus to in m William but Lind John sh ching this I have had an one at his I derben bothering of this - I cir their object is not to grow hich withe afterwords and sort the outer - and they man enough definition - thirty less one bearing has not one Plether and was and to his histories,

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

RB/837/591 Page 1 of 2

6 March 1802

I don't like that way of Andrew's bringing down Bunches of Bills to get them 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 and temper – still difficulties – the 4 regular Tellers will not do 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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C NatWest Groun 20

done in them. - that he is continually gooding - I realize with it new fightly to get clear of them allogether and yet I am me him that is populle - I describ Plether to go on with 4 region Their after greater day - and I was sure they as he get egind to the Business of they gave their hands to it. That mome could not be done - I really thenh you must able come west by yourself along and see whates can be done

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

RB/837/591

Page 2 of 2

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 would 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.

RSM

6 March 1802

Wm Simpson Esq

Ρ

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9ª Mil 1802 It is certainly newpany that you come not to quelethe muten it is very gold in the dely Governer at defent homes that I know not what to me entited into the same heers - In has not historid mere got sufficient for the B. melunned - nu fewer than homebange they will not suppl

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 Page 1 of 2

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 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 guite sufficient for the Business, that I had said so to you, 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.

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Things link, duck from Linden he long - Thicks falley airs mein proping - I doubt we a hile halve have a green - and how will it up perfect to get morning to easy at and - There deferent openions about you proposed to another with Ish suppose slep at going on - to July - hunt with Ish suppose a for any fine Landeline whether to go on a set on the holy of mor Landeline whether to go on a set on for any so the Sound Sheet was med and so much me good talls for the loss much on paper - I mad them longs outh me good talls for the and were well made much by of the Boll was met nepsed. That Rolling of the laghest to a classing - many line ham I then the sound over a thought when a classing - many line ham I then the sound over a thing here.

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pray bruy us a Pory

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

Page 2 of 2

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

Ρ

Pray bring us a bag of small gold.

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I am leaving it to you and show to for your own day armay but suit youlves - but of themes to her a chan surely I should suppose I should be made at the commencement of the new Quarter ough motivay and perhaps you ledd he have sno or three Page before to delevement whether that only be newpary - Sett i back how been meho their two weeks part but he had a great Sherbeene one Teller in the office after to renting afternoon- a The Soudhas hy motherly one only species and Mus forenoon - It will be very unfolunde of confirmed the how a getting butter blate - May new left a much money by the Trather that but Mind they are cafe at Bottom - but may are farte a extension and they have not heads for such attous apure my however they are drawing in as fact as smolale- he says that I has a small lett of dand to even to su appeled as desired to for of Tund for Sepes as you will intho engle canhelald make aspect of the back in the Sheet I with your nophers may some true and that Comwalle my-come Kirk like to in

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

RB/837/593 Page 1 of 2

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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May Sold of the So

Ap from Annie Meller des some somale Parell to come from many and Brisher Any, and lage of you and comercy next you mile sound andere to Melo Durcher . that you note come and many for map mallen - 13-le any manage the 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

RB/837/593 Page 2 of 2

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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NatWest Groun 202

It will do very will you and Show coming an monday and by are means bring Lumes Daw with you - if you find it propelle product to make up mallers with the Tellers, he will come who place - I Morrow he himself must be made a Teller - afterall But has happened if the foolest Lads would give hier hearts to New works I And be glad there was no Muchely for a Charge but they have got oned Ideas and such Habits that I much distair of This - afternoons alfundame I see they will never submitte to with good will north doudging of sorting their titles - 17 for their own sakes I do not how how their lame can be so Importy employed - and young Lads being unoccupied the Wirtue I don't how the Idea of Desple of auch he entruled with large Sums of m I hand of Donatos is aunut of allais affair but have askyst over it - it was ornel in Donald on to appose the from Fellow to the for able when his back is at the Walls what malyout is in human nature -! your and by poor James gones you asample of whit; I am neeling with daily - Them James lills me that La asked of me ded any thing for him - for that incompand

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 1 of 2

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 works, 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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and Henders on his bout me the leave by allan's opported out her by James Chalmers - who surether never was such unbusing

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

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Glad shake I be to see your sonsy Traces on mothery formore I how his the Tellers are one coming but I believe they have no then of your Object, I would four not show the dier confluely against them? Will you and hear what they have to say, altho I have next to no hold that they can memain - I wish you and I have his beef up slains, in har her Bits at you drove - but you always when opportune to this that I sheldmake no work about it only I trust to Gin three when you Kail wordain and there shale be mited ? . Co Modale - This is really muching of your want my Comby for de Jufally leave the Bank and go to public hours on minday oftermion on the Country of an shall see the Bus both in this - Times wing fine allertun Land but I should not think he has never or sweethorp yet for a Toller- and Bracmer must be sher les fit for it - I shall be gled you have a Talk with therten on then points - the is quiet - but very pulicious - you may bring 10 0 15m 15 m of the largest rules with your las they go off very fact 100 15m 210 120 - and 4m small - and don't forget on they of small god -I how o of the augles of bank bute Parthur los. Bles - in general they seem who men around alon Bells - and they are a great Plague to us for the Greenel Paper sellow sould progents with by the Cury board and whelly in small mits as that we have often to send to Mr Nim me and got lack Ma Boles from him after An las got thim at 8 abbut to forters - I am all horness Mit & Peter offers are come round for that they are new sepether Anin wien ling purched - Par allain must have made then pay en Muborit way much more I done say than he get for Mr Lish Amin for ask his men fuguy to Dearly - I will to MBrus No Lun little mason to conflue of m, tranigny what of their later wi howhher but they think on mine of atherisand, then I've of a kinny is de suppose. My hour a bottom- but May hum bun so wishounded Frake for which they have not heads that I Do maken enspressed of

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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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 0 of the accepters 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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The thing ofer - I don't to will not be to be much before on for accuracy - Dinnahas bot me a fine London auch to bong at 4 mer from 26 July for 40 m a Do - I held then we could not be on on bonder your them the 20 days on it they and not think of bring that on such a Sum when within the days, of the home - homeur I was not great - they tred the other Branks and I was a find to find they befor to the Same ruck as my first of buch to me and only beef I to be co - on it with any all they was a to be a good a Both for a velary a Sum of the to for to be a good a Both for a velary a Sum of the to for to be a for the and -

Jamus Caroup

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

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

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18 March 1802 you are son fast I follow you with at the at is to be you will ephlace to me how you mean that we shall state this Shertern it should be - if you want she so dan to on the debit of the Chert Bowh due by theth - then I must bu flowed to the foundet and again to the debut every muchly

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

RB/837/601 Page 1 of 2

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 Book - it must extres bu pland and relland at oning But or must be carried forward to the diologo - if again it is the constrained as morning in the Christ them it must be unabled as in the Sum quies up to south and also. Is the Lessel. of parts of purt of the Contints. of the Christ and the Lessel of the Bouls as to the him for the brings forward to the general least Broke in Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 March 1802

RB/837/601 Page 2 of 2

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

Р

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19 Manh 1802 my Nipalura are not like to have an End and I have me way myself but by making you purhapats in Them to persuade mem to agree the mode of Gothe proposed by our In he said their white in no objection to count the Bundles of much organish or as to discover of there was a defecting Bundle town - and he thought there while he no hards hop upe Teller who made the Golf eventry over thelonge notes he got from the other two Tellers as that and he done in a few I struck me with some Light and I was happy to them maker was suled as I had no doubt of getting migration but upon menhingher be Plenken this mirring num do as to the ship the Tellers to him Interferences with one another with he was subspect was the former of all the in the Gold as he says is the barrier four it Mut he der out mind the time of winning the large notes the Interference with one another - Country berm justed him in his statuen of this was not neelified over their large Ship mites to the other who was to make guen lang they alt houtes for them on menery or Thurst but he was not odlerted - and whether he is aims Dorry the maker - or m I know mut - but I's hall ound for him women lifte does and I wil four hope with de being a Partner in the new Greenech Bank as he had me Themen of the arrangements, - but that they had over pironaled his partner m Hamelin or forwards to both a Share and Me Query was whether non out on that arrivered in while out of the hule hence

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 1 of 2

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 aux min Daluns - he frankly sout twas no more Min he expelled - I lad him he might depend upon to him the can, as it was natural to think motamillen as promote the Just of his own Bank and in had more cus briess them me while since defended upon us solely and and me comer at other Backs he goes into Cel impleced - a talk to Jas Thour upon the and as he wished a stone of Inteled rohim un it him - he is a sinnew mispulable many of Hamilton when a stare and is for the for the your y Willulams Solundonis at Trunds - 2708 - Into den them att 500 descented on There by - he has been at me to day 1600 - more with I auford and had him keep it lette mint pour Shorting's Child as Fear I have just him a late it lowning him on parrules Proposent and nefer acted him with rowing differelle when there was more - when away from P. In had but to any and suched to any (Am Cimpson Cop

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

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!

RSM

19 March 1802

Wm Simpson Esq

Ρ

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20 Min 1802 Many Thunks byen and Shu for your care of my Rebshow is no hurry with the included for her - to well do to gent But It was mr Wardlow and waller living marker who necommended but to us i I can't for the former yellow ay for him all that had paper - and our wish and yours ohne the Bry for his own bake show orhers to the offere - Wo Wardlaw entened quite into our News - sent him for him yesterday his Frather - of we hear nothing of him on aday or ne we may for with the young man Dehie ment dale was heating of hyur - David Shirting the uns merom sonor of I while just and Soul's But ho Man & 2206.91 mr More's mits - as the least brubbsome any of managery I shall call on I Shiles; and lele him what you ony about his Copin des To for 200 3 miles - and after er dafred he energy to ask no descents for as long to me fute on white they allowed the 20 Page that ale his obother daw London Bulls he sen hehew to is ov - and Spanes on must aucommel then seeing in 2 ms our adve his mites from miny hinget to a get 4 oblich and he is all

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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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 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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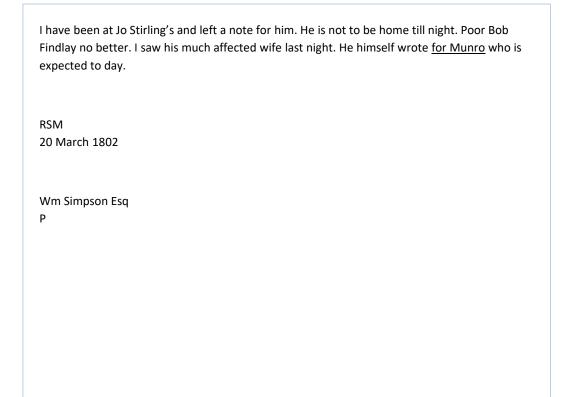
I have been it it storing and left a Note for how he is not to be home he would be for the Throught me tester I am has mich affliced be of last night - he homself with for Marine who is experited beday

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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23 Aun 1802 but shall do as you please wish to leads mites - it is must provoken the sat of obscur Britis of how it in their primes to pester the bounday with their Paper - and yet I do not know that our reform them whole private their Concertation - 13 John Mr sharp of sphenying them titles me he gets in dingend repor us low night at am forgland to live Mr Total h lay t is la for I ant Colerans Throng in away buck the tolles and they gave such " his hundy home him thing stated in the all we Monemo is to call and lele me who proper at Von arms Mr Nimme with tells murgon thing The metri Gillet said & Tec - on hand throught wirth driving he he get

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

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 Lumsdain's Counter put to rights. He seems to be a fine Chield. 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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MBown has been with me with his toills with carries in to Bour this might and will call one on to morrow with given abortheato so the Bollin of his dist why we met sine cartainly most of the Bills are und outted but a four of them watson arthur of o The Roblestins are much connected with them - The others are not had the Parly Bills whom me only ones I did not know the Inte titles me our the best - I know mit what you The do with them - Many want along to be les drown as as h mas 2 hp short lait my to lut has
to day - it was 10 land my 20 he fore wie
get their the Bills - whin get down

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

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

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24 March 1802

If you think the inclosed proper 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.

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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 March 1802

RB/837/1565 Page 2 of 2

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's possible it may be in our Statements to you. Scott told Mr Wardlaw that the other Tellers lost as much as he did, but that we thought proper to make him the Victim.

RSM

24 March 1802

Wm Simpson Esq

Ρ

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25 Mul 1802 I do not welver at you answer to Me Bruen - town what outher appired - yet I dread the formegnenes much - infeet have hurdy Normer to hot forward to them - and to the general Prepare upon us formoney which I am afraid will fore in eng o about the appearant of the 2m ble (and grow him an approx dis it he asked to - last she sales un Lordon' was your the mentally of horry to and he had offer me mal undoubted & bergen Biles - for he was m Inles here - I the him we were over whether twon of the same then - and I know not how me what our enlarging Glasgow dists he office to de house and London at 3 mes and leder them - Jame Backanan (and henells for) he me last night Mut hammed had made 43 mm by it since showle you my ht

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 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!!

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when show this definition thereby come? - and what white the the Bonsequemen of the openion of Bonsey or I have not they may ofmed - no show our Jay - he was no better when I willed last nights -NatWest Group 2022

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

We have found out Peterkin's £1000 – it was crediting 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.

RSM 25 March 1802

Wm Simpson Esq

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26 MM 1802 -I cannot say how much I was relieved by yet. This morely who may and that Mikemen and got his makers or well-for had it been otherwise them must him him a deal of marched here - he on me this most - as demands and upon him he is to I'm allow and I out pro we our him on Objetion then dutto - what Negation Mere and shale lake no mere of them - mut 280 - of Riggs grunt I think he ours - it must have been some Bundles. a shall not however mention as I mentioned hym Pleshen took off and dulin May as out autualed forly Blair and to day - and there are hopes the rulling of his side with onereny s producing a good offet - he has been able to he on his left only wet and mut been the force for weeks This May Ruf I think will to - he is constantly at it - and ashe he has made a good no Openhuns in Corres yet in his backwhat a dely Wal day this - how you will he lunging who at Plynen I hope Me Rangone

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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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 RobertAllan 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 Coupar notes and shall take no more of them. That £80 of Heggie's 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.

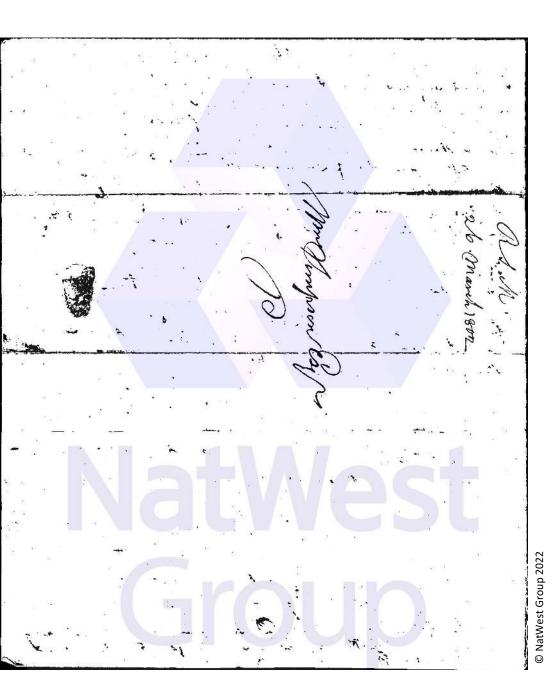
This boy Ross I think will do. He is constantly at it, and although he has made a good many operations, no Errors yet in his Cash.

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 Lumsdain.

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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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29 Munh 1802 -

I shall mention on \$80 - to our There one Every when I get up Murfast - and en what they say to Jo - I en Porto combines in the Europe but not always - Rup is always there - inclosed is a Litter from his Luther to Medale I faney wonded say a about his Obligation The the hinest man cines up - I have guen Bruemer agained for his Ticket - Lugan Menney and be he And green to Bonk agents here - not the Rebit of Pupe I show how thought of for and a Burnets - lint Municy is a friend of Che Shotings - Therman is Ger agent, so your allan Rober In who ander put me lells mi -Mus por Tundling is not so will again and that the Outers seem men alasmed from his Lever been eveling enemand - I fear it is almost a hipelife I am gut in Mindunpy to day from the quest de I su ameny upon as - and the Small dum arms Mes week - to only 34 m alsho Mr 45. of the mosth may de our Banufa - de banglik des and do disking must such him their Eglow theocon it is really pumple wish for of one refuse without a caule or have I know not what may be the consequence -I mean to eins you the new Box by the thy wagger Common morning with about half our Colleles un must surely how 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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29 March 1802

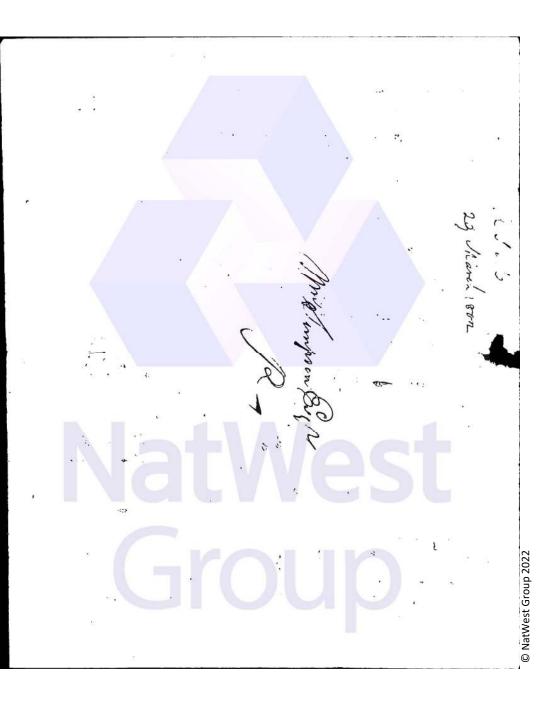
I shall mention the £80 to our Tellers this Evening when I get up their Cash, and see what they say to it. I see P & C sometimes in the Evenings but not always. Ross is always there. Inclosed is a letter from his Father to Mr Dale. I fancy we need say 0 about his obligation till the honest man comes 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

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30 Min 1802 From Mi number of B. as we were obliged to neturn last night I have her armented ale this forenew with back halon away many it planted - I show carbonly be the most Charles ingles you - we have with much fighting of blul dine when as 34 mm but it In his new do to bring back toots Thi Bank home gony Jam to say the Plat Findley is much worse appets his when side and that the dockers don't that

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

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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 <u>backwater</u> 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 would 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

As soon as the new Bank opens I think it will be very proper to call up their Credits, and we shall 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 Robert 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.

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Surley is a great Toward to day very quetty and no upwar in the Office shirting is a great Toward to me - he does things so quetty and starts ow difficulties - no word of Dehre - towards the and of the week before the singlet get all nearly for himsday are we don't mean a make him friend about as a Teller blengt Theday -Cheld shot I am every to let him out I forget that Legan , Thenedy are said to be the agents of Sonfeper un someto home denne an

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

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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

It will do at 70d/d

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31 1/1 1802 cour Trum Tundlay extered at 2 this morning - he howster Blank whi plan as he has not left a more active nespect betieven behind him - how I feel for his sweet to fe and for worthy an Ooder his Stather - just new I have that anyth observe that Mank now the longing month borlow lumirous morney and as Qduand titles me she or the Bank I have given him the Key of the Saddhap The The cart ques for persend in Mi Banks upon Banks - of Good o but some measure to chick thes Orinsense a who were send they lind

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 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.

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.

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Mr Er how of Cardrop you we hear and subvery Late Saluray to with the a series to this ipen the worthy De Deter - & Carlato keeper theen with me maining own the slip of his Parties which the while Town is lamintry - to seem, the Set Doder arted yesterday forevers and his program with his Son for gung tem his Bapany was the most within affely Sure our in staped - The son was quite senseth

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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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.

RSM

31 March 1802

Wm Simpson Esq

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

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