

1 May 1802

You may return me the inclosed by the Fish Cart on Tuesday. I see nothing is to be expected and the Evil will be left to cure itself, and a dreadful Cure it will be - the more I think upon the subject I am the more satisfied that the only rational, equitable & effectual Cure would be just to limit the issue of small notes to those public Banks whose Capitals are known & cannot be lessened or withdrawn and who may either now or afterwards act under the Authority of a Royal Charter or Act of Parliament - by such a measure Government would be doing one more than exercising its proper Power to prevent the Country being imposed upon by base Paper and thereby be no breaching upon commercial Credit while those notes of £5 - and upwards which pass into the hands of People who in general can judge of Credit, were allowed a free Circulation. The Proposition appears to me well founded that I can not conceive any objection to it - I see a good deal in Henry's Objection to the Lodgement of 50m Security and the English Country Bankers I fear are never agreed to it - how provoking it will be if they are to saddle us with a new Tax on notes - you see Henry's Speech has not been fairly reported - I read to W Stirling what you say of Parker's Proposal and he is satisfied it would not do to give them a deposit account and refuse their notes. I hear People are making a great Outcry against us for refusing the Renfrew notes, and the story is that the old B Branch here is to be set up in concert with us to demolish all the West Country Banks - I am much diverted with Jamie Dundas's account of the Tragedy & Comedy - what sad work -

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

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1 May 1802

You may return me the inclosed by the Fish Cart on Tuesday. I see nothing is to be expected and the Evil will be left to cure itself, and a dreadful Cure it will be. The more I think upon the subject I am the more satisfied that the only rational, equitable & effectual Cure would be just to limit the issue of small notes to those public Banks whose Capitals are known, cannot be lessened or withdrawn and who may either now or afterwards act under the authority of a Royal Charter or Act of Parliament. By such a measure Government would be doing no more than exercising its proper Power to prevent the Country being imposed upon by base Paper, and there would be no breaching upon commercial Credit while those notes of £5 and upward which pass into the hands of People who in general can judge of Credit, were allowed a free Circulation.

This Proposition appears to me so well founded that I can not conceive any objection to it. I see a good deal in Henry's objection to the Lodgement of 50m Security and the English Country Bankers I fear would never agree to it. How provoking it will be if they are to saddle us with a new Tax on notes. You see Henry's Speech has not been fairly reported. I read to W Stirling what you say of Parker's Proposal and he is satisfied it would not do to give them a deposit account and refuse their notes. I hear People are making a great Outcry against us for refusing the Renfrew notes, and the story is that the old B Branch here is to be set up in concert with us to demolish all the West Country Banks.

I am much diverted with Jamie Dundas's account of the Tragedy & Comedy. What sad work.

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

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I have just seen a most ludicrous scene. The Soldiers of the Lanarkshire Militia after being disbanded drawing coaches with their officers in them from the one end of the Town to the other, making a prodigious uproar.

RSM

1 May 1802

Wm Simpson Esq

P

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4 May 1802

We have had a dreadful day of it and I have been overwhelmed
 by back water - you see how we extended last week so little
 having come in ^{only 33m} and altho' this is the first week of the month
 I see only 46m coming due and we have nearly done that
 much to day and at the same time disappointed and displeas-
 ed many - I wish the B—ch would open her Branch and ease
 us, but she is still going on in the old way we have
 got 12 sealed Parcels from her ^{to day} small Notes for which
 we gave £7000 of our large Notes - you see notwithstanding
 what Mr Mansfield said they still want large Notes - and
 even to note for their large Notes they get on that awkward way
 from us 3/4ths of their payments I suppose and he in small notes
 how unbusinesslike is this in a respectable Bank! -
 Our notes of all kinds are nearly exhausted - I think
 you may send us a supply by the new Box - on Friday
 like you do not say in what Bundle the shilling was wanted
 and when Inclosures were on it - however the of is sent
 in the Box - as to keeping the large Notes separate that
 is just what Carmel desired - but it deranges the whole
 of our System as the Tellers say to me and I know not
 how it can be done - each Teller makes up and initiates
 his own Collection of mixed notes and delivers in the Bundle
 to that Teller who makes up the whole and gets Royal Bank
 notes for it - in this way you see to separate the large Notes
 we require that Teller who states the total in his Book to the
 debit of the Bank - to unloose all these Bundles and count
 them over anew - I think not how to manage to -
 you will have a London Bill of McMurich back to day
 he gave us the money last Wednesday to order it back without
 charge - but it was a day too late to send the order thro'
 Edinburgh and we knew not where the Bill lay - how came you
 to send us Armstrong's Bill?

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

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4 May 1802

We have had a dreadful day of it and I have been overwhelmed by back water. You see how we extended last week so little having come in - only 33m - and altho' this is the first week of the month I see only 46m coming due and we have nearly done that much to day and at the same time disappointed and displeas- ed many. I wish the B—ch would open her Branch and ease us, but she is still going on in the old way. We have got 12 sealed Parcels from her to day small notes for which we gave £7000 of our large Notes. You see notwithstanding what Mr Mansfield said they still want large Notes, and were it not for these large Notes they get in that awkward way from us 3/4ths of their payments I suppose would be in small notes. Now unbusinesslike is this in a respectable Bank!

Our notes of all kinds are nearly exhausted. I think you may send us a supply by the new Box on Friday. You do not say in what Bundle the shilling was wanted and whose Inititants were on it. However the 1/ is sent in the Box. As to keeping the large Notes separate - that is just what Carrick desired, but it deranges the whole of our System as the Tellers say to me and I know not how it can be done. Each Teller makes up and initiates his own Collection of mixed notes and delivers over the Bundle to that Teller who makes up the whole and gets Royal Bank notes for it. In this way you see to separate the large Notes would require that Teller who states the total in his Book to the debit of the Bank, to unloose all these Bundles and count them over anew. I know not how it manage it.

You will have a London Bill of McMurich back to day. He gave us the money last Wednesday to order it back without charge, but it was a day too late to send the order thro' Edinburgh and we knew not where the Bill lay. How came you to send us Armstrong's Bill?

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Now have a letter to day from a Magnay & Pickering
London telling us that a Bill by McGoun to them for £73 -
which they had indorsed to James Gibson - and you to us due
tomorrow - was paid by my McGoun who was in London
and also James Gibson - and they send us their order on their
Bankers for the £73 - upon inquiry I find that house
is no great things - so I mean to return them their order
tomorrow and tell them we are sorry we cannot take it
as payment not having the pleasure to be acquainted with
the drawers - we shd look foolish if the order was not paid
and we lost recourse on you or James Gibson

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, 4 May 1802
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We have a Letter to day from a Magnay & Pickering London telling us that a Bill by McGoun to them per £73 which they had indorsed to James Gibson and you to us due tomorrow was paid by McGoun who was in London and also James Gibson, and they send us their order on their Bankers for the £73. Upon inquiry I find that house is no great things, so I mean to return them their order tomorrow and tell them we are sorry we cannot take it as payment not having the pleasure to be acquainted with the drawers. We should look foolish if the order was not paid and we lost recourse on you or James Gibson.

RSM
4 May 1802

Wm Simpson Esq
P

Recd
4 May 1802

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6 May 1802

Before I returned Magnay & Co their order I sent to two Booksellers who both spoke unfavourably of them - so I wrote them that we could not take payment in that way as we had not the pleasure of being acquainted with the Drawers -

I had John Bannatyne of London taking his Egg or rather Potatoes with me last night and with him the Elder & Corbett and while at our Glass of Toddy in popped the Receiver General - I was sorry he could not sit still with us - but he left the Saddlebags which came very opportune - I should suppose he is just come west to see his Friends as he does now & then - I have little chance of meeting with Glassford or Mackenzie as they seldom call here - but if they should come in my way in the Evening I shall deliver your message -

When you was here I mentioned Lindsay Smith & Co's credit to you - it is for £1500 - a larger sum than any other has and there is only a Brother of Lindsay's a good enough man I believe their surety - you agreed with me in thinking that the Bond should be reduced to £1000 - I told Smith so - some days after - but they have done 0 - shall I write them a letter peremptorily requiring the Bond to be reduced and do you think I should also insist on additional security for the £1000 - to be sure we have no such credits as £1000 on such slight security - but I believe there is no danger and they will grudge a new Bond -

Yesterday & today our two Volunteer Regiments have been disbanded too - what a change in the appearance of the Street from want of military men - but it is a happy change and I hope neither you nor I shall see any more Volunteer Corps -

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

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6 May 1802

Before I returned Magnay & Co their order I sent to two Booksellers who both spoke unfavourably of them, so I wrote them that we could not take payment in that way as we had not the pleasure of being acquainted with the Drawers.

I had John Bannatyne of London taking his Egg or rather Potatoes with me last night and with him the Elder & Corbett and while at our Glass of Toddy in popped the Receiver General. I was sorry he could not sit still with us, but he left the Saddlebags which came very opportune. I should suppose he is just come west to see his Friends as he does now & then. I have little chance of meeting with Glassford or Mackenzie as they seldom call here, but if they should come in my way in the Evening I shall deliver your message.

When you was here I mentioned Lindsay Smith & Co's credit to you. It is for £1500 - a larger sum than any other has and there is only a Brother of Lindsay's a good enough man I believe their surety. You agreed with me in thinking that the credit should be reduced to £1000. I told Smith so some days after, but they have done 0. Shall I write them a letter peremptorily requiring the amount to be reduced and do you think I should also insist on additional security for the £1000. To be sure we have no such credits as £1000 on such slight security but I believe there is no danger and they would grudge a new Bond.

Yesterday and today our two Volunteer Regiments have been disbanded too - what a change in the appearance of the street from want of military men. But it is a happy change and I hope neither you nor I shall see any more Volunteer Corps.

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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, 6 May 1802

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RSM
6 May 1802

Wm Simpson Est
P

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Wm Simpson Est

*Wm Simpson
P*

7th May 1802 -

I wondered with you how we should have been short of notes when there was 120m in our hands - but so it was, I had given out the last Bundle of large & 20/ notes from the Chest on Wednesday morning - you see by the Exchange to day and the heavy Bills on you to the Thistle & Ship (altho' Carrick kept 2m of our notes) what of our Paper had gone to the other Banks - the demands upon us this week have been excessive - I know not how to keep it within bounds - but thankful I am there is no lying over Bills - I am tormented with these Tellers & their Exchanges - Carrick came to me this forenoon to say that he found his people could not properly take up his notes in the way we gave them packed up in 4 different Bundles with the initials of each of our Tellers he said it threw them into confusion and that we must just do as other Banks do - give the whole in one Bundle the large Notes by themselves and the small notes in £1000 Bundles with the odds in one Parcel - I find Peterkin that there wd be a necessity proposed by him to make great difficulties - says it deranges our whole system and obliges the Tellers to have an interference with one another and that Teller who makes the exchange to be answerable for the Notes he gets in from the other Tellers - and that this was the thing you said must be avoided - as how to manage with them I know not - I hope they wd arrange matters among themselves and accommodate themselves as much as possible to circumstances and the practice of the other Banks - It wd be in vain to attempt to make all the Bodies here pay their Bills in the forenoons unless we could protest them when not paid at 3 o'clock - but here the legal hour is 8 at night - Just now Mr Nimmo shows me a letter he has from George dated 30 March saying he had that moment received his and would immediately deliver over the Goods to McGregor as directed and write him by next opportunity all he had done.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 7 May 1802

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7 May 1802

I wondered with you how we should have been short of notes when there was 120m in our hands, but so it was, I had given out the last Bundle of large & 20/ notes from the Chest on Wednesday morning. You see by the Exchange to day and the heavy Bills on you to the Thistle & Ship (altho' Carrick kept 2m of our notes) what of our Paper had gone to the other Banks. The demands upon us this week have been excessive. I know not how to keep it within bounds, but thankful I am there is no lying over Bills. I am tormented with these Tellers & their Exchanges. Carrick came to me this forenoon to say that he found his people could not possibly take up his notes in the way we gave them packed up in 4 different Bundles with the Initials of each of our Tellers - he said it threw them into confusion and that we must just do as other Banks did - give the whole in one bundle the large Notes by themselves and the small notes in £1000 bundles with the odds in one parcel. I told Peterkin that there would be a necessity for yielding to him. He makes great difficulties - says it deranges our whole system and obliges the Tellers to have an Interference with one another and that Teller who makes the exchange to be answerable for the Notes he gets in from the other Tellers, and that this was the thing you said must be avoided. So how to manage with them I know not. I begged they would arrange matters among themselves and accommodate themselves as much as possible to Circumstances and the Practice of the other Banks. It would be in vain to attempt to make all the Bodies here pay their Bills in the Forenoons unless we could protest them when not paid at 3 o'clock, but here the legal hour is 8 at night. Just now Mr Nimmo shows me a letter he has from George dated 30 March saying he had that moment received his and would immediately deliver over the Goods to McGregor as directed and write him by next opportunity all he had done.

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RSM
7 May 1802

Wm Simpson Esq
P

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Handwritten text on a purple hexagonal stamp: *Wm Simpson Esq*
To the right of the stamp: *Advised 7 May 1802*

8th May 1802

Several of our Customers have told me how much and generally we are cried out against for refusing the Renfrew notes - but I really have not heard any of themselves do so - so we cannot punish them - I am curious to see the Effect of the Measure - but as many of their notes I am told have got into the Circle, I should rather suspect it may tend to keep them out and so prove to their advantage - I shall send Lindsay & Co a Letter on Monday - every body speaks well of Smith who conducts the house in London - but I think it is not in his favour his allowing himself to be drawn upon to such an amount - he seems to be as much a Banker as a Seller of printed Goods - I am told he has never less to pay than 10 m a week - providing for such payments would be Business enough of itself I should think. You see James Finlay & Co (whose Partners the Dean, David Russell, John Gordon etc are cautious enough People) draw very largely upon them - His Grace of Montrose is a great Fool for selling just now and I wish such a sum coming into the Market may not bring down the Price. But perhaps his man of Business may get him to delay a while. I believe I forgot to take notice of the Note you sent me about a Bill drawn on the Mills - the Bill was presented here and is payable at this office - and the Man who brought it had orders to lodge the money with us on account of the Indorser an officer in Ireland who has a deposit account with us - the Bill in writing is for £18 - but in figures it is £19 - and as the last sum is mentioned in the officers Letter the Man did not take the £18 - till he wrote his Friend in Ireland and got his orders with his expectations about a week - so you may keep the £18 - till we can send you the Bill - I saw Gregory's advertisement - pray has he found out the author or doing any thing about it

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

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8 May 1802

Several of our Customers have told me how much and generally we are cried out against for refusing the Renfrew notes, but I really have not heard any of themselves do so, so we cannot punish them. I am curious to see the effect of the measure, but as many of their notes I am told have got into the Circle, I should rather suspect it may tend to keep them out and so prove to their advantage. I shall send Lindsay S & Co a Letter on Monday. Everybody speaks well of Smith who conducts the house in London, but I think it is not in his favour his allowing himself to be drawn upon to such an amount. He seems to be as much a Banker as a Seller of printed Goods. I am told he has never less to pay than 10m a week. Providing for such payments would be Business enough of itself I should think. You see James Finlay & Co (whose Partners the Dean, David Russell, John Gordon etc are cautious enough People) draw very largely upon them.

His Grace of Montrose is a great Fool for selling just now and I wish such a sum coming into the Market may not bring down the Price. But perhaps his man of Business may get him to delay a while. I believe I forgot to take notice of the Note you sent me about a Bill drawn on Thomas Mills the Bill was presented here and is payable at this office, and the man who brought it had orders to lodge the money with us on account of the Indorser an officer in Ireland who has a deposit account with us. The Bill in writing is for £18 but in Figures it is £19, and as the last sum is mentioned in the officer's Letter the Man would not take the £18 till he wrote his Friend in Ireland and got his orders which he expects in about a week. So you may keep the £18 till we can send you the Bill.

I saw Gregory's advertisement. Pray has he found out the author or doing any thing about it.

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RSM
8 May 1802

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10 May 1802

These Tellers are my Plagues - and I know not what to make of them - the two Elder ones had settled it that Ross & Lumsdaine being the Junior Tellers should receive payment of the Bills, and one of them should be on duty in the afternoons to receive payments of such Bills as were not paid in the forenoons - as I had ordered that when we had so many Tellers, the Porters should receive no payments - I understood that Ross & Lumsdaine were to take this afternoon duty week about - but Ross positively refuses it - and went off last Friday & Saturday leaving it to the Porters, who say they have now no place to receive payments - Lumsdaine had the week before and attended regularly - I had a conversation with Ross this forenoon - he seems to have got the same spirit with the others - says he was to be put upon the same footing with Peterkin & Cunningham and he sees no justice in their throwing upon him & Lumsdaine the whole trouble of receiving payment of Bills both forenoon & afternoon - that it interrupts him in balancing his Cash & that he would like to arrange themselves that the two younger Tellers were to receive payment of Bills and be eased of other work in proportion - and gone cordially to work to one another's hand I should have had no objection, but this sparring will never do - shall I order the Seniors to take week about with the Juniors in the afternoons duty - or shall I desire Ross to go about his Business - I wish I had you or the Counsellor here - its inconceivable what Plague these cross grained Lads give me - I shall tell them this night that they must just count over the Notes for the Exchange as you say. There's nothing else for it and it would not be so great a matter if they were inclined to it -

Archie Hamilton tells me the new Old Bank Branch is to open on the 18th under the Management of G H & Son - the house they expect will be built in a month

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

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10 May 1802

These Tellers are my Plagues, and I know not what to make of them. The two Elder ones had settled it that Ross & Lumsdaine being the Junior Tellers should receive payment of the Bills, and one of them should be on duty in the afternoons to receive payments of such Bills as were not paid in the forenoons, as I had ordered that when we had so many Tellers, the Porters should receive no payments. I understood that Ross & Lumsdaine were to take this afternoon duty week about. But Ross positively refuses it, and went off last Friday & Saturday leaving it to the Porters, who say they have now no place to receive payments. Lumsdaine had the week before and attended regularly. I had a Conversation with Ross this forenoon. He seems to have got the same spirit with the others - says he was to be put upon the same footing with Peterkin & Cunningham and he sees no Justice in their throwing upon him & Lumsdaine the whole Trouble of receiving payment of Bills both forenoon & afternoon. That it interrupts him in balancing the Cash etc. Had they settled it among themselves that the two younger Tellers were to receive payment of Bills and be eased of other work in proportion, and gone cordially to work to one another's hand I should have had no objection, but this sparring will never do. Shall I order the Seniors to take week about with the Juniors in the afternoon's duty - or shall I desire Ross to go about his Business. I wish I had you or the Counsellor here. It's inconceivable what Plague these cross grained Lads give me. I shall tell them this night that they must just count over the Notes for the Exchange as you say. There's nothing else for it and it would not be so great a matter if they were inclined to it.

Archie Hamilton tells me the new Old Bank Branch is to open on the 18th under the management of G H & Son. The house they expect will be built in a month.

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David Russell tells me he could have got 30% for these
Bills sent you but he would have thought very dishonourable
to have given them past us when we had been so good to him.
I hear the new Dundee Bank, under the Patronage of
Lord Kinnaird is to open next week.

R S M
10 May 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, 10 May 1802

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David Russell tells me he could have got 3rds for those Bills sent you but would have thought very dishonourable to have given them past us when we had been so good to him.

I hear the new Dundee Bank under the Patronage of Lord Kinnaird is to open next week.

RSM
10 May 1802

Wm Simpson Esq
P

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13 May 1802

I am glad you have got possession of P Green again - it will be improving upon you every day - and you will every day improve by it - I am not ill pleased to see the money coming down from London but I hope our Glasgow Folks will have more sense than take it for that sort of money as always called up in the time of difficulty - you see the Stocks are coming down I think it is only owing to a payment on the Loan which I think is made this week - Will you subscribe to Mr Pitt's Statue? Conr Corbett wants me to write Mr Thornton for a Subscription Paper - I suppose they will get enough for it in London - Cunningham slipt away yesterday before I could get him spoken to - I spoke to Ross & Lumsdain who agreed to the friendly meeting I shall see Conr before he goes to day and tell him my mind - If James Buchan comes across you tell him Barachnie has kept his last like his former Promises, and I have heard nothing from him since Mr Buchan went away - James Robertson of Robertson Hervey & Co died the other day - he was also the acting surviving Partner in the house of John & James Robertson yarn merchants, upon whom you sometimes sent us Bills - it seems their affairs turn out very ill - they owe 13m and there appears only about 4m of Funds - besides about 3m which is expected will be drawn from the Concern of Robertson Hervey & Co. This is a severe Blow upon several People here and very unexpected - James Finlay & Co are in £2500 - Dunlop Smith & Co about £1200 I hear. They did no Business with us. We have one or two young American house who have stopt within this week or two - but from all I see yet see we are clear of any bad Bills - I see an account of J & J Pitcairn on from your dear tomorrow - £1300 - why do Pleasors you Indorsers -

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

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13 May 1802

I am glad you have got possession of P Green again - it will be improving upon you every day, and you will every day improve by it. I am not ill pleased to see the money coming down from London but I hope our Glasgow Folks will have more sense than take it for that sort of money is always called up in the time of difficulty. You see the Stocks are coming down. I hope it is only owing to a payment on the Loan which I think is made this week. Will you subscribe to Mr Pitt's Statue? Conr Corbett wants me to write to Mr Thornton for a Subscription Paper. I suppose they will get enough for it in London.

Cunningham slipt away yesterday before I could get him spoken to. I spoke to Ross & Lumsdain who agreed to the friendly meeting. I shall see Cunningham before he goes to day and tell him my mind.

If Jamie Buchan comes across you tell him Barachnie has kept his last like his former Promises, and I have had nothing from him since Mr Buchan went away.

James Robertson of Robertson Hervey & Co died the other day. He was also the acting surviving Partner in the house of John & James Robertson yarn merchants, upon whom you sometimes sent us Bills. It seems their affairs turn out very ill. They owe 13m and there appears only about 4m of Funds, besides about 3m which it is expected will be drawn from the Concern of Robertson Hervey & Co. This is a severe Blow upon several People here and very unexpected. James Finlay & Co are in £2500. Dunlop Smith & Co about £1200 I hear. They did no Business with us. We have one or two young American house who have stopt within this week or two, but from all I can yet see we are clear of any bad Bills. I see an acceptance of J & J Robertson from you due tomorrow per £300 - Alex & John Pitcairn your Indorsers.

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I have had a Botheration with Cunningham - who still
insists on the Relaxation with his former Labours entitled him
to and so not to attend in the afternoons when the sorting
his own notes does not require it - however he is
to meet with the others and agree to any plan that
may be devised for carrying on the Business properly.
The enclosed is an Effusion of Conr Corbett's ^{mind} and tho
knowing ones think it very clever - It is a Judgment
give it to him with my respects

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

RB/837/652

Page 2 of 2

I have had a Botheration with Cunningham, who still insists on the Relaxation which his former Labours entitled him to and so not to attend in the afternoons when the sorting his own notes does not require it. However he is to meet with the others and agree to any plan that may be devised for carrying on the Business properly.

The enclosed is an Effusion of Conr Corbett's mind and tho knowing ones think it very clever. Stow is a Judge. Give it to him with my respects.

RSM

13 May 1802

Wm Simpson Esq

P

15th May 1802

I did not well understand you about Willie & the Inhibition - the story is I had long been dunning Robert Thomson to pay up Kirkland's Debt as nothing was done on it and he was a surety. A William Shaw is the other surety who has stopt. Thomson wanted us much to claim upon Shaw's Estate. I referred the matter to Mr Nimmo and he to oblige Thomson it seems has wrote Willie for the Inhibition. - Inclosed is Copy of the Acct. as it stands balanced in our Books 30 Jan'y 1801 but we never could get Kirkland to come and subscribe the doquet and exchange vouchers - You may give it to Willie -

I see you are for dispatch with Court - that would be easy if all the rest were right - but I wd fear wait to see how they all go on after what has passed - I shall call for Moffat - Tell the Counsellor I had his packet last night and have sent to Walkenshaw to call on Monday - I meant to have rode out to day and dined according to promise with the young Ladies at Airdry - but it is so cold I have no heart for it - I much fear the Effects of this weather on the tender plants - we are indeed as well clear of the Loans what a number of good liberal names to the Statue Subscription to day - they cannot surely lay out all that money on a statue -

Robertson & Hervey are still in the best Credit with the W India merchants who I see take their Bills for large sums - but I rather think they are more extensive dealers than their Capital entitles them. Your 2m new Regalia by the Box last night are gone to day - so pray fill the Tuesday's Box with small notes and never forget silver - it is with the greatest difficulty we can get the £200 to do the Business -

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

RB/837/655

Page 1 of 2

15 May 1802

I did not well understand about Willie & the Inhibition. The story is I had long been dunning Robert Thomson to pay up Kirkland's account as nothing was done on it and he was a surety. A William Shaw is the other surety who has stopt. Thomson wanted us much to claim upon Shaw's Estate. I referred the matter to Mr Nimmo and he to oblige Thomson it seems has wrote Willie for the Inhibition. Inclosed is a copy of the account as it stands balanced in our Books 30 January 1801 but we never could get Kirkland to come and subscribe the doquet and exchange vouchers. You may give it to Willie.

I see you are for dispatch with Court - that would be easy if all the rest were right, but I would faintly wait to see how they all go on after what has passed. I shall call for Moffat. Tell the Counsellor I had his packet last night and have sent to Walkenshaw to call on Monday. I meant to have rode out to day and dined according to promise with the young ladies at Airdry, but it is so cold I have no heart for it. I much fear the effects of this weather on the tender plants. We are indeed as well clear of the Loan. What a number of additional names to the statue subscription today - they cannot surely lay out all that money on a statue.

Robertson & Hervey are still in the best Credit with the W India merchants who I see take their Bills for large sums, but I rather think they are more extensive dealers than their Capital entitles them. Your 2m new Regalia by the Box last night are gone to day, so pray fill the Tuesday's Box with small notes and never forget silver - it is with the greatest difficulty we can get the £200 to do the Business.

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Ross has just called me to the sweating room to inform me that they had their friendly meeting last night and settled every thing amicably - that he & Lumsdain one of them shall always attend in the afternoon to receive payment of Bills till 6 o'clock when they are generally all paid - that they shall all work cordially to one another's hands and if any difference they shall settle it among themselves without vexing me - I told him it was very well and I should be happy if they went on cordially - but if the Bills were not all paid by 6 they must not be like schoolboys - but wait till the Business was done - so we shall see how they go on

R & M
15 May 1802

Wm Simpson Esq

NatWest

I have been calling at Gilbert's - but neither found him nor his son I find they are not ready to begin the 18th but will very soon after - the side wall of the new Bank is a good way up - it is all of Brick - I dare say the which will be finished in a month - I called also for Moffat - he is from here but his Landlord is to send him to me beginning of the week

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

RB/837/655
Page 2 of 2

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RSM
15 May 1802

Wm Simpson Esq
P

I have been calling at Gilbert's, but neither found him nor his son. I find they are not ready to begin the 18th but will very soon after. The side wall of the new Bank is a good way up - it is all of Brick, and I dare say the which will be finished in a month. I called also for Moffat. He is from here but his Landlord is to send him to me beginning of the week.

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17 May 1802

Will you be so good as not to send the inclosed by any body but give it to the Director with your own hand when he calls -
 I wd fain hope there is no reason to suspect any thing from Peterkin's Connections - but I fear as I have told them he is too much in Company and that is a bad Fault in a Teller - Mr Moffat has just been with me - I told him we had no place for him yet but wd in two or three weeks when Edward will go - he says the Duke of Buccleuch is proposing to get an appointment for him which may bring him £80 a year - I advised him to prefer that if he could get £50 his salary here wd only be £50. for a year or two and then rise to £70 - he is to call again and inform me how he fixes - I am afraid from his being only acquainted with military accounts he will be hardly fit for our work for some time. Gilbert Hamilton tells me their new office will not begin till 1 June. Tell the Counsellor that Mr Walkinshaw has just subscribed the Bond which I shall return by Wednesday morning's Box. Mrs Watson has just got her £20 for the year's Carriage of her Box. She wants up Gabriel's Bond which pray send per first Box - I gave out the last Bundle of small notes this morning - what comes in at tomorrow's Exchange will I hope carry us thro' the day, and at night we shall have your supply - This is really dismal weather its like winter again - So Duncan is buying up Bank Stock he is a strange Fellow - but his buying gives me a good opinion of it - I have just given out 120 Bills due tomorrow - I dare say there's not so many at the Root - we shall have a deal to do tomorrow -

Peterkin is bothering me to write you to get the old B—ch to exchange as the other Banks on Tuesdays - doing it on Monday afternoon he says prevents his getting his Cash balanced in time for the Balance of the Cash Books and stops every thing. I suppose the B—ch would not agree to this.

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

RB/837/657

Page 1 of 2

17 May 1802

Will you be so good as not to send the inclosed by any body but give it to the Director with your own hand when he calls.

I would fain hope there is no reason to suspect any thing from Peterkin's Connections, but I fear as I have told them he is too much in Company and that is a bad Fault in a Teller. Mr Moffat has just been with me. I told him we had no place for him yet but would in two or three weeks when Edward will go. He says the Duke of Buccleuch is proposing to get an appointment for him which may bring him £80 a year. I advised him to prefer that if he could get it as his salary here would only be £50 for a year or two and would then rise to £70. He is to call again and inform me how he fixes. I am afraid from his being only acquainted with military accounts, he will be hardly fit for our work for some time. Gilbert Hamilton tells me their new office will not begin till 1 June. Tell the Counsellor that Mr Walkinshaw has just subscribed the Bond which I shall return by Wednesday morning's Box. Mrs Watson has just got her £20 for the year's Carriage of her Box. She wants up Gabriel's Bond which pray send per first Box. I gave out the last Bundle of small notes this morning. What comes in at tomorrow's Exchange will I hope carry us thro' the day, and at night we shall have your supply. This is really dismal weather it's like winter again. So Duncan is buying up Bank Stock. He is a strange Fellow, but his buying gives me a good opinion of it. I have just given out 120 Bills due tomorrow. I dare say there's no so many at the Root. We shall have a deal to do tomorrow.

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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, 17 May 1802

RB/837/657

Page 2 of 2

RSM
17 May 2022

Wm Simpson Esq
P

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*R. S. M.
17 May 1802*

*Wm Simpson Esq
P*

NatWest
Group

18 May 1802

If Mr Jackson calls I shall give him £20 for his Bill on the Receiver. What a Bustle we have had to day. We have been sadly put to it for small notes. Your 3m is but a short supply send as many more by Friday's Box with the Silver. You see how the small Notes go and the Bills on London come. Of the latter I observe 62m was sent you last week -

What a dismal weather this is and no appearance of a Change. Archie Graham was suddenly seized on Sunday afternoon. He fainted away and then had a violent throwing up. I fear it is not a good Complaint - but they hope it is only in his Stomach and I am glad to hear he is much better to day - How uncertain my friend is Life (and all its Enjoyments) 'till we make out a Bustle about the Things of this World as if we were never to leave it - even tho' at the best it is a World of Trouble - I am glad Capt Cochran is succeeding so well at Queensferry - he is a much better man than his Concern. Mr Dale is gone to Rosebank to day - he will have cold quarters as you must have at present - never I suppose was there such a Tract of weather as May

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

RB/837/659

Page 1 of 2

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I am glad Captain Cochran is succeeding so well at Queensferry. He is a much better man than his Concern. Mr Dale is gone to Rosebank to day. He will have cold quarters as you must have at present - never I suppose was there such a Tract of weather in May.

Canal
Jamaica



18 May 1802

R. Scott Moncrieff

NatWest
Group

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

RB/837/659

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Canal
Jamaica

RSM
18 May 1802

Wm Simpson Esq
P

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19 May 1802

I shall call in this Evening at the Canal Office and inquire about George's dividend - and about the others I have to receive - I think there is one for Mr George Ramsay - Logan used to send his Book to this office for me to subscribe - but now that he is agent for the Renfrew Bank he may not be so accommodating - His house is about a mile from this - My Director and I assure you are neither plotting against church nor state - but tho' you know most of my secrets you must not know them all - I know not what I could do without him -

Mr Duncan is become a Proprietor - he is an odd Chield I wonder what his object is with his money if he has got it I think it very natural in Gilbert to charge his Stock of course his account here which is upon the Credit of it will be given up - no doubt - Still dismal cold weather he gives up - no doubt - Still dismal cold weather about this the Mercury fell last night I see no appearance of a change - Lord Douglas called here this forenoon and says the devastation on his Trees & Foliage is dreadful

What a number of Bodies have been at us today settling their deposit Receipts! Bell one of the best and most attentive Lads in the office tells me that his uncle a Captain Brown wanted to pay in some £38 to you for him but your People would not take it, and he was obliged to go to Sir W Forbes & Co who gave him a Receipt on Carrick. Archie Graham I am glad to hear continues better.

Friend James much in the dumps. No demand for his article and indeed there is such a general stagnation that I much fear we shall have a Crash. Poor King's cotton selling at 1/- half cost.

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

RB/837/660

Page 1 of 2

19 May 1802

I shall call in the Evening at the Canal office and inquire about George's dividend, and about the others I have to receive. I think there is one for Mr George Ramsay. Logan used to send his Book to this office for me to subscribe, but now that he is agent for the Renfrew Bank he may not be so accommodating. His house is about a mile from this.

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

RB/837/660

Page 2 of 2

RSM
19 May 1802

Wm Simpson Esq
P

*Delivered
19 May 1802*

Wm Simpson Esq

R

NatWest
Group

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20 May 1802

I wrote Walter Logan this morning that as I could not leave this office at his office hours I should be obliged by his sending me his Book and the dividends as usual - he was in the Country and as I have got no answer I suppose he is there still - he'll probably send tomorrow - The Elder tells me the last price of Canal Stock was 250 - I am afraid that Dundee Failure may have serious Effects and lead on to more foreign Commodities I am fear there must have been immense Loss of Property among the West Indians - The Dean says it is so as appears in his Books but he hopes it will appear no where else. He is concerned in an upholstery warehouse here Brown & Lilburn. I think he has managed all their money matters, but going to reside at Jordanhill he wishes much they had a Cash Credit with us for 4 or 500 that they might operate in their own name. I told him we gave no Credits and could not apply, but as he said the Business had hitherto in fact been done with us and he was averse to having to do with any other Bank, he would have me mention it to you, which I promised to do. So what sort of civil answer shall I give him.

The wind is come south and I would fain hope we shall have warm weather. Alas all my Gooseberries are gone - they look just as if they had been in Tarts - quite soft. More notes pray - not one of any kind left in the Chest. I hardly ever saw it so before. What comes of them I know not.

Will you give the inclosed to the Director when you meet with him.

The wind is come south and I had fain hope we shall have warm weather - alas all my Gooseberries are gone - they look just as if they had been in Tarts quite soft - More notes pray - not one of any kind left in the Chest - I hardly ever saw it so before - what comes of them I know not -

Will you give the inclosed to the Director when you meet with him -

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

RB/837/661

Page 1 of 2

20 May 1802

I wrote Walter Logan this morning that as I could not leave this office at his office hours I should be obliged by his sending me his Book and the dividends as usual. He was in the Country and as I have got no answer I suppose he is there still. He'll probably send tomorrow. The Elder tells me the last price of Canal Stock was 250. I am afraid that Dundee Failure may have serious Effects and lead on to more from the stagnation and dreadful decline of Prices of all foreign commodities. I am fear there must have been immense Loss of Property among the West Indians. The Dean says it is so as appears in his Books but he hopes it will appear no where else. He is concerned in an upholstery warehouse here Brown & Lilburn. I think he has managed all their money matters, but going to reside at Jordanhill he wishes much they had a Cash Credit with us for 4 or 500 that they might operate in their own name. I told him we gave no Credits and could not apply, but as he said the Business had hitherto in fact been done with us and he was averse to having to do with any other Bank, he would have me mention it to you, which I promised to do. So what sort of civil answer shall I give him.

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

RB/837/661

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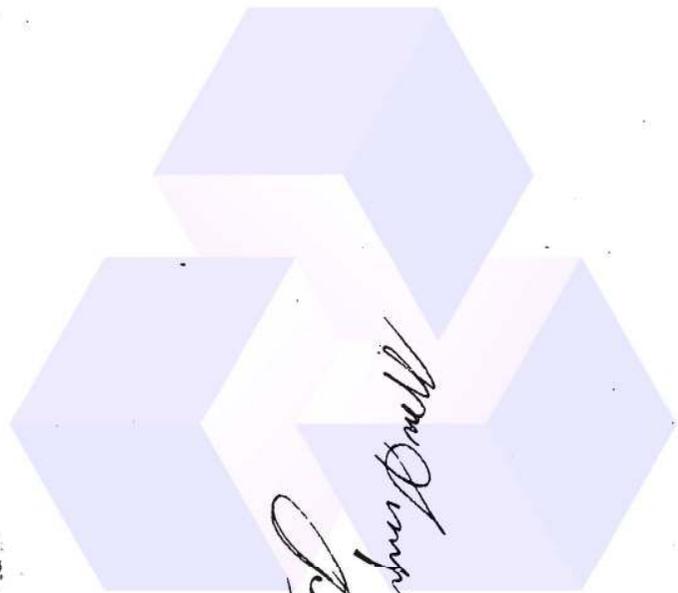
RSM
20 May 1802

Wm Simpson Esq
P

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Wm Simpson Esq

*R S M
20 May 1802*

NatWest
Group

22 May 1802

I shall give the Dean your civil answer which is very proper for as I told him it would never do to depart from a general Rule and make distinctions - That arrangement you mention of the Grants of Argyll I think will be an Improvement and it has much need of some Improvement - Jas Ferrier I suppose gets this snug Berth by the Interest of the Duke of Argyll - you say in place of Robt Hepburn but it must be Robt Sinclair who I well remember was once a lively Fellow but now I hear is quite gone - the Flesh is as Grass and the Glory thereof like the Flower of the Field fadeth - There is delightful weather - but rain much wanted - alas all my fine Gooseberries lying at the Bottom of the Bushes. I just hear that the Johnstons of London are stopt they were Partner with William Johnston & Co here, who two or three years ago were considered as the most fortunate house in Glasgow - they made 40m by one adventure to the Spanish Main, but not having sense to be satisfied, they launched out more extensively than ever and so has come of it. Sic transit Gloria mundi. I don't think we have a bit of their Paper for I have long suspected they were going to the Dogs, and any of their Bills we took had first rate Indorsers. Many of them I refused.

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

RB/837/1469

Page 1 of 2

22 May 1802

I shall give the Dean your civil answer which is very proper for as I told him it would never do to depart from a general Rule and make distinctions. That arrangement you mention of the Court of Session I think will be an Improvement and it has much need of some Improvement. James Ferrier I suppose gets this snug Berth by the Interest of the Duke of Argyll - you say in place of Robert Hepburn but it must be Robert Sinclair who I well remember was once a lively Fellow but now I hear is quite gone. All Flesh is as Grass and the Glory thereof like the Flower of the Field fadeth. There is delightful weather, but rain much wanted. Alas all my fine Gooseberries lying at the Bottom of the Bushes. I just hear that the Johnstons of London are stopt they were Partner with William Johnston & Co here, who two or three years ago were considered as the most fortunate house in Glasgow. They made 40m by one adventure to the Spanish Main, but not having sense to be satisfied, they launched out more extensively than ever and so has come of it. Sic transit Gloria mundi. I don't think we have a bit of their Paper for I have long suspected they were going to the Dogs, and any of their Bills we took had first rate Indorsers. Many of them I refused.

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

RB/837/1469

Page 2 of 2

I called W Logan last night. He was with a party inspecting the Canal to Grangemouth not to return till this night but I subscribed the Book and his Teller promised to send the dividend on Monday.

RSM

22 May 1802

[pencil annotation in another hand:] West Indies

Wm Simpson Esq

P

I called W Logan last night - he
was with a party inspecting the Canal
to Grangemouth not to return till this night
but I subscribed the Book and his
Teller promised to send the dividend
on Monday -

RSM
22 May 1802

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24 May 1802 -

I should have been glad to have dined in the Rubbish with the Baillie and his Partner the Nordlen - P Green will be delightful in this weather - but the grass stands much in need of Rain - I hope this heat will soon bring it -

The young American houses which have stopt here lately are
Cameron Slayley & Co

Wilson Graham & Storey

Chapman Cochran & Co

and John Hood - we had several of their acceptances

but they were all from the most undoubted Indorsers - we never had much dependence on any of them - I wish some of our young West Indians may not follow - a number of these I hear are buying Estates in Trinidad - I know not a more hazardous ruinous Business - I would not take a Complement of the best Estate in the Island -

It is good to have your Remarks on Mr T's Intelligence - these London Bankers to be sure do a great deal but their Business is all of one kind we should think little of discounting 10m of Glasgow Bills in a day - if we had not London & Edinburgh Bills Cash & Deposit accounts also to attend to - to be sure they too have deposit accounts but not I am persuaded in such number and for such trifling sums and no interest to settle upon their Town accounts nor do I suppose they discount so many small Bills. The Bank of England paying no interest and taking no Bills but London acceptances must make it an easy matter for them. I had not seen Sheridan's speech till I got it in Thursday's Courant which I read after supper Friday night and altho I was not indeed in a laughing Humour it made me laugh out by myself - he is really a droll wicked Fellow - how is Pitt's Subscriptions doing with you - and how does the new Commisr. please?

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

RB/837/664

Page 1 of 2

24 May 1802

I should have been glad to have dined in the Rubbish with the Baillie and his Partner the Nordlen. P Green will be delightful in this weather, but the grass stands much in need of Rain. I hope this heat will soon bring it.

The young American houses which have stopt here lately are

Cameron Slayley & Co

Wilson Graham & Storey

Chapman Cochran & Co

and John Hood.

We had several of their acceptances but they were all from the most undoubted Indorsers as we never had much dependence on any of them. I wish some of our young West Indians may not follow. A number of them I hear are buying Estates in Trinidad. I know not a more hazardous ruinous Business. I would not take a Complement of the best Estate in the Island.

I'll be glad to have your Remarks on Mr T's Intelligence. These London Bankers to be sure do a great deal but their Business is all of one kind. We should think little of discounting 10m of Glasgow Bills in a day, if we had not London & Edinburgh Bills Cash & Deposit accounts also to attend to. To be sure they too have deposit accounts but not I am persuaded in such number and for such trifling sums and no interest to settle upon their Town accounts nor do I suppose they discount so many small Bills. The Bank of England paying no interest and taking no Bills but London acceptances must make it an easy matter for them. I had not seen Sheridan's speech till I got it in Thursday's Courant which I read after supper Friday night and altho I was not indeed in a laughing Humour it made me laugh out by myself. He is really a droll wicked Fellow. How is Pitt's subscription doing with you - and how does the new Commissioner 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, 24 May 1802

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RSM
24 May 1802

The Balance with Gilbert to day worth giving a Bill for.

Wm Simpson Esq
P

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Wm Simpson Esq

Mr Balke with Gilbert to day worth giving a Bill for

RSM
24 May 1802

26 May 1802 →

These Blunders of our Tellers are vexing - both the Bills you mentioned in the Publican were given out and stated by me in what we call our blue Book (which is given with them to the Tellers) on the days they fell due - they were not it seems paid till the Evenings of these days - but Ross's Initials are at them as paid - He did not however carry them into his Cash Book as he ought to have done next day, and tho' he was over in his Cash he did not till now find out the Cause, as he easily might have done. Lumsdain who is a fine Lad fell into the same Blunder with a £30 Perth Bank Bill - a Banking house in London must be sure have great Labour in calling in the Payment of such a multiplicity of Bills in so widely extended a place - but it makes it much easier to them that their payments are only made in Checks or Bank of England Notes, whereas we must receive payments in a vast variety of small Notes - it is curious that notwithstanding the outcry against us for refusing to take the notes of new Companies, none of the great London Bankers pretend to Bearer as payments none but Bank of England notes will go there and if Lord Kinnaird wants his house's notes to pass as money he must send them to Dundee for that purpose - This Evil has increased is increasing and ought to be diminished - What a number of deposit accounts we have had to settle this day. The Bodies come in from the Country on the Wednesdays and some dozens of them have been at us. This stops all other Business with the Accomptants. I really believe it will become necessary to have a distinct apartment and set of Clerks for these deposit accounts, but the present system I hope will do till I get to my long home and that Period cannot be far distant - What a severe Drought this is and so a prospect of a Change - the Hay crop must certainly be very short - but if it comes round soon the Grass may get recover - all is in the best hands -

It was great pity Billy's Friends but forward the subscription if it does not amount to something handsome his Enemies will triumph at the poor £200 - his Birthday is to be kept here on Friday by a loyal Party - Miss Bolly's letter did not come here till Friday Evening after the publican was gone and I thought not knowing its contents it would be time enough in the Box. I suppose she went in with her Brother.

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

RB/837/665
Page 1 of 2

26 May 1802

These Blunders of our Tellers are vexing. Both the Bills you mention in the Publican were given out and stated by me in what we call our blue Book (which is given with them to the Tellers) on the days they fell due. They were not it seems paid till the Evenings of these days, but Ross's Initials are at them as paid. He did not however carry them into his Cash Book as he ought to have done next day, and tho' he was over in his Cash he did not till now find out the Cause, as he easily might have done. Lumsdain who is a fine Lad fell into the same Blunder with a £30 Perth Bank Bill. A Banking house in London must to be sure have great Labour in calling in the Payment of such a multiplicity of Bills in so widely extended a place, but it makes it much easier to them that their payments are only made in Checks or Bank of England Notes, whereas we must receive payments in a vast variety of small Notes. It's curious that notwithstanding the outcry against us for refusing to take the notes of new Companies, none of the great London Bankers pretend to Bearer as payments none but Bank of England notes will go there and if Lord Kinnaird wants his house's notes to pass as money he must send them to Dundee for that purpose. This Evil has increased is increasing and ought to be diminished. What a number of deposit accounts we have had to settle this day. The Bodies come in from the Country on the Wednesdays and some dozens of them have been at us. This stops all other Business with the Accomptants. I really believe it will become necessary to have a distinct apartment and set of Clerks for these deposit accounts, but the present system I hope will do till I get to my long home and that Period cannot be far distant. What a severe Drought this is and no appearance of a Change. The Hay Crop must certainly be very short, but if it comes rain soon the Corn may yet recover. All is in the best hands. It was great pity Billy's Friends brought forward the subscription if it does not amount to something handsome his Enemies will triumph at the poor £200. His Birthday is to be kept here on Friday by a loyal Party. Miss Bolly's letter did not come here till Friday Evening after the publican was gone and I thought not knowing its contents it would be time enough in the Box. I suppose she went in with her Brother.

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Members of the bank as that you have told Sir W Forbes & Co that you cannot longer take their parcels to come in our Box - They say they have no right to complain of this but are very thankful for the Indulgence you have obliged them with so long - They write Mr Stirling to see if he can get the Person who brings our Box to bring their Packets - This I suppose will not do as the Safe only holds three Boxes and their Parcels are so small that they would hardly require a Box. I shall ask Archie Graham if he will let them come in his Box. By the Bye Archie's complaints I hear have turned out to be the Gout.

Wm Simpson Esq

[Handwritten flourish]

26 May 1802

Is it true that Jobson is found socius criminis with Marshall and thrown into Prison? How humbling of such the Conduct & Fall of a man of his years and Character - You have much need to look after Cashiers & Tellers

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

RB/837/665
Page 2 of 2

Hunters & Co write us that you have told Sir W Forbes & Co that you cannot longer take their parcels to come in our Box. They say they have no right to complain of this but are very thankful for the Indulgence you have obliged them with so long. They write Mr Stirling to see if he can get the Person who brings our Box to bring their Packets. This I suppose will not do as the Safe only holds three Boxes and their Parcels are so small that they would hardly require a Box. I shall ask Archie Graham if he will let them come in his Box. By the Bye Archie's complaints I hear have turned out to be the Gout.

RSM
26 May 1802

Wm Simpson Esq
P

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27 May 1802 -

I cannot get away to call on the Collector and he has not been here to day - but I shall let him know what the Directors say - I have little doubt he will get the Money from the Father at any rate that he will give us no Trouble - when the real and the forged orders were laid down together there was an evident difference in the Eyes of the Collector - but mine could not perceive it and I could not blame the Lads for passing the orders when they were presented by the Collector's own Clerk who managed his Bank Business -

Whenever there is much wealth there is much wickedness - and as we have at least a great share of the former in Glasgow we have a proportional share of the latter - I do not believe indeed there is in the Kingdom a worse place for young men's morals - still we have some sober virtuous Lads - This story of Jobson shocks me as much as any thing I have heard - I never saw the man - but his Character was respectable and he has for many years enjoyed a great Trust - it is impossible I think he could be thrown into Jail without the most convincing Proof of his Criminality -

Gilbert Watson's Bags came in very good time - he looks very ill - I suppose Bob must take the labouring Oar for some time and I wish he may be fit for it -

Light cabled just now to say that when he begins his new office, he thinks there will be an Impropriety in his keeping his account here - in which I agreed with him - and for that reason he wants to sell his Stock of with James Buchan and inform you - he wished to know how to transact the matter I desired him to authorise Mr Buchan to sell out here to do and when the Transference is made he is to pay up the account here - he bid I did mention that too you and hopes you will assent in the sale - I hope he will get the 180 - but if the Stocks continue to drop - I fear you will fall too

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

RB/837/666

Page 1 of 2

27 May 1802

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John Riddell has just brought me the inclosed Bill on Elgin
per £800 - which as he knows nobody there he begs you will
get accepted for him and if possible payable in Edin -

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

RB/837/666

Page 2 of 2

John Riddell has just brought me the inclosed Bill on Elgin per £800, which as he knows
nobody there he begs you will get accepted for him and if possible payable in Edinburgh.

RSM
27 May 1802

Wm Simpson Esq
P

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Rid
27 May 1802

Wm Simpson Esq
P

NatWest
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29 May 1802

Geo Dempster was originally a leading Partner in the Dundee Bank and I should suppose is yet a Partner - if so, and at any rate from his long acquaintance with Jobson he will be much affected by what has occurred - I had a long letter from him lately in low spirits indeed from the loss of his Brother etc and the loss of above 6m by the Stanley mills - Mr Duncan can inform you if he is a Partner in the Dundee Bank and I shall be glad to know -

Provand's Executor (for he died some months ago) was telling me they were going to sell his stock - he died very rich and owes us 0 - so you may allow the Transference -

I called on Archie Graham last night - he lives about a mile from Town - he is fairly laid up with the Gout which the Doctor told him was as beautiful a Gout as he would wish to see - I don't however think so much of it for it is not so fixed as it should be and he is yet sometimes distressed by sick fits -

We had a good deal of Rain last night but a wonderful Change in the Temperature of the Air - it is so cold that altho I had put on my Boots for making out my Airdry Visit, I believe I shall hardly have courage to face the N E wind -

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

RB/837/667

Page 1 of 2

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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 May 1802

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RSM
29 May 1802

Wm Simpson Esq
P

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31 May 1802

It's well with you that has these Holidays, I hardly suppose there was a man in Glasgow knew that Saturday was the restoration day - nor did it ever occur to me till I got your P. The Rain was very reasonable - but I wish the Cold after it may not have done more harm - I got a cold to last to Airdry on Saturday and yesterday it was still colder - Stirling has been at Dunblair with his wife & Bairn - he left that this morning when he says the whole country was covered with snow - it is dismal at this day of the year - but the change of the moon I hope will bring a change of weather

This is our Whitsunday Monday when we have a great horse Fair - you cannot conceive how we were crowded with country bodies all the Forenoon - the Clerks could do nothing else but settle their debt Arrets - and I see no fewer than 55 have been settled - Archibald Spiers called and settled his cash Arret - very civil - but I hear no word of Peter who has two Arrets to pay up - a Party met to celebrate Pitt's Birth on Friday they resolved on erecting a statue of him in one of our public Halls or Squares - a subscription is immediately to be opened - Conr Corbett thinks there will not be less than 1500 to £2000 subscribed - So we shall affront you Edinburgh Folks. A Committee of 24 is appointed to carry thro' the Business

give the inclosed to the Director when he calls

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

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Page 1 of 2

31 May 1802

It's well with you that has these Holidays, I hardly suppose there was a man in Glasgow knew that Saturday was the restoration day - nor did it ever occur to me till I got your P. The Rain was very reasonable, but I wish the Cold after it may not have done more harm. I got a cold Blast to Airdry on Saturday and yesterday it was still colder. Stirling has been at Dunblair with his wife & Bairn. He left that this morning when he says the whole country was covered with snow. It is dismal at this day of the year, but the change of the moon I hope will bring a change of weather.

This is our Whitsunday Monday when we have a great horse Fair - you cannot conceive how we were crowded with Country bodies all the Forenoon. The clerks could do nothing else but settle their deposit accounts, and I see no fewer than 55 have been settled. Archibald Spiers called and settled his cash account - very civil - but I hear no word of Peter who has two accounts to pay up.

A Party met to celebrate Pitt's Birth on Friday they resolved on erecting a statue of him in one of our public Halls or Square - a subscription is immediately to be opened. Conr Corbett thinks there will not be less than 1500 to £2000 subscribed. So we shall affront you Edinburgh Folks. A Committee of 24 is appointed to carry thro' the Business.

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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, 31 May 1802

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RSM
31 May 1802

Wm Simpson Esq
P

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20 June 1802

Our Glasgow Folks are so much taken up with the concerns of this world that I do not think, like Samuel Hutchison they have any Views towards securing their Interest in the next - The Merchants House voted by a Majority of 25 against 2 (Sandy Oswald & John Stirling) that some public Testimony & Memorial of their respect for Mr Pitt should be erected in this City - and also a committee was appointed for the purpose - This inclement weather still continues - and the Grass Crop must be irrecoverable - Pitt Hope who keeps an Account with us, breakfasted with me this morning on his way to Dumbarton fair where there is a great Cattle market to morrow - he says Prices are very high but must fall with this weather - Pitt also has extensive Farms about Leadhills and is a most respectable intelligent man - he has above 10000 sheep - and he tells me he sold last week to an Englishman deliverable 20 June 1800 2 year old widders at 25/- what a price that is - no wonder that mutton is dear -

These long dates from Sharp & Mackenzie are towards enabling them to make their first Payment 11th Current. They are for Cotton and we are told the accepters are undoubted People. Little King has some large Cotton bills too - we did 450 for him yesterday - and that note of Stirling's to day - but his wants are too great for us - The Exciseman will be upon you next week

The Collector tells me John Leven keeps his Greenock Account with the Renfrew Bank - Gammell it seems would only take the Collections of notes on two days of the week but the Greenock Bank takes them every day - so it will appear they are to be upon the accommodating Plan

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

RB/837/670

Page 1 of 2

2 June 1802

Our Glasgow Folks are so much taken up with the concerns of this world that I do not think, like Samuel Hutchison they have any Views towards securing their Interest in the next. The Merchants House voted by a Majority of 25 against 2 (Sandy Oswald & John Stirling) that some public Testimony & Memorial of their respect for Mr Pitt should be erected in this City, and a Committee was appointed for the purpose. This inclement Weather still continues, and the Grass Crop must be irrecoverable. Robert Hope who keeps an account with us breakfasted with me this morning on his way to Dumbarton fair where there is a great Cattle market tomorrow. He says Prices are very high but must fall with the weather. Robert has extensive Farms about Leadhills and is a most respectable intelligent man. He has above 10000 sheep and he tells me he sold last week to an Englishman deliverable 20 June 1800 2 year old widders at 25/- what a price that is. No wonder that mutton is dear.

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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 June 1802

RB/837/670

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RSM
2nd June 1802

Wm Simpson Esq
P

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3rd June 1802

So Jack Waugh's design is known - he informed me of it here (and you may believe I much approved - it is just the thing for both).
- I was travelling yesterday for the Elder with old Sword and I think it likely he will yet get his Bargain - but it was not his fault that it was not at once put in writing -
you are mistaken in thinking Moffat is with us - Ned has nearly left us this week - I put Fraser in his place - to write up the Glasgow Bill Book and Dickie is in Fraser's place
it is he that now writes the States in your publican - I mean to call for Moffat tomorrow and bid him come next week but if he comes there will not be a seat for another -
what a fine Rain we have to day tho with an easterly wind - it will keep up the demand for Cattle - a man from the Highlands told me just now that he met a number of Drovers going beyond Dumbarton to buy up the cattle before they came to the Market - that some Drovers he saw small 3 year old Stots bought at 11 lbs a head - about three times the price they had been bought at 8 years ago - that it was supposed they were bought at 1/6 of their weight as they stood - what a price this - Beef must be still higher -
Mr Nielson from Dundee informs me of the particulars of Jobson & Marshall's Business - and a black Business it is - sorry I am to find honest George Dempster has 3 Shares of that Bank -
The destruction of Rosneath is much to be regretted but it will not be the Duke's loss - he behaved nobly they say - was thankful that he had another home to go to - I suppose Lord Armadale has ordered that sum of George Miller's to be paid into the old B - ch. It is part of 8m which has been lying with us.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 June 1802, enclosing a slip concerning a bill drawn by Hanna & Co RB/837/671

Page 1 of 4

3rd June 1802

So Jack Waugh's design is known. He informed me of it here and you may believe I much approved. It is just the thing for both. I was travelling yesterday for the Elder with old Sword and I thought it likely he will yet get his Bargain, but it was not his fault that it was not at once put in writing.

You are mistaken in thinking Moffat is with us. Ned has nearly left us this week. I put Fraser in his place to write up the Glasgow Bill Book and Dickie is in Fraser's place. It is he that now writes the states in your publican. I mean to call for Moffat tomorrow and bid him come next week but if he comes there will not be a seat for another.

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Now have no fewer than 170 Bills due this day! -
Friend James tells me the Cadells have bought out
Edington from the Clyde Iron works - they have been
long at loggerheads - who is to manage these works
now I have not heard →

Adm

3 June 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, 3 June 1802, enclosing a slip concerning a bill drawn by Hanna & Co RB/837/671
Page 2 of 4

We have no fewer than 170 Bills due this day!

Friend James tells me the Cadells have bought out Edington from the Clyde Iron Works. They have been long at loggerheads. Who is to manage these works now I have not heard.

RSM
3 June 1802

Wm Simpson Esq
P

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3rd June 1802

3 March discount at Royal James Hanna & Co 27 February at 91 days sight on Nisbet Stewart & Nisbet London for £270.

The accepters have stopt but Hanna & Co the drawers desire that application may be made when due to Messrs Hugh & John Johnston & Co without protesting

Sent 5 March Down & Co

3rd June 1802
3 March discount at Royal James Hanna & Co 27 February at
91 days sight on Nisbet Stewart & Nisbet London for £270
The accepters have stopt but Hanna & Co the drawers
desire that application may be made when due to
Messrs Hugh & John Johnston & Co - without protesting
sent 5th March Down & Co.

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4 June — long live the King

I mean to solemnize the day by keeping quietly at home
and leave the Magistrates and the mob to make the uproar
in the Streets — We have had a delightful rain since
mid day yesterday — it never was more wanted — the oldest man
does not remember to have seen our Green so bare at
this day — no Cows yet admitted to it for they wd get 0 —
but this Rain will make the Grass grow —

Mr Newbigging told me yesterday he had got in about £200
Renfrew Notes in payment of a Bill which he did not know what
to do with as he could not find it in his heart to send them
along with a large Parcel of ours to the Printfield — I commended
his Zeal for our Interest and desired him to get some of his
Friends to pay them in to the Ship or Thistle who wd get them
exchanged by Logan & Kennedy tomorrow — P Spiers' man
was calling to pay up the Calcreuch account — but it was long
our discounting a long dated Bill — I told him we were not
uneasy about the Security we had — and that wd be only changing
it — it was the payment we wanted — but wd not press him
for a week or two if inconvenient — The Collector
Corbett says there is such an outcry agt us for not taking
these notes that if we continue to refuse them we shall
be burnt in Effigy — its wonderful what a number
of these Whisky Bills you get and what mischief must
be done by their value — I cannot help thinking the Paper
in send you (witness last night's Packet) is much more for
the Good of the Country than what you send us —

As I have seen the Dragoon officer who courted Miss Ritchie
and who proved to be a swindler — by the sentence of the court marshal
was yesterday in the Presence of 7 Troops of Dragoons at Hamilton
dismissed the King's Service his sash cut in three & thrown in his face —

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

RB/837/672

Page 1 of 2

4 June — long live the King

I mean to solemnize the day by keeping quietly at home and leave the magistrates and the mob to make the uproar in the streets. We have had a delightful rain since midday yesterday. It never was more wanted. The oldest man does not remember to have seen our Green so bare at this day. No Cows yet admitted to it for they would get 0. But this Rain will make the Grass green.

Mr Newbigging told me yesterday he had got in about £200 Renfrew notes in payment of a Bill which he did not know what to do with as he could not find it in his heart to send them along with a large Parcel of ours to the Printfield. I commended his Zeal for our Interest and desired him to get some of his Friends to pay them in to the Ship or Thistle who would get them exchanged by Logan & Kennedy tomorrow. P Spiers' man was calling to pay up the Calcreuch account, but it was by our discounting a long dated Bill. I told him we were not uneasy about the Security we had, and that would be only changing it. It was the payment we wanted but would not press him for a week or two if inconvenient. The Collector Corbett says there is such an outcry against us for not taking these notes that if we continue to refuse them we shall be burnt in Effigy. It's wonderful what a number of these Whisky Bills you get and what mischief must be done by their value. I cannot help thinking the Paper we send you (witness last night's Packet) is much more for the Good of the Country than what you send us.

Ashburnham the Dragoon officer who courted Miss Ritchie and who proved to be a swindler, by the sentence of the court marshal was yesterday in the Presence of 7 Troops of Dragoons at Hamilton dismissed the King's Service his sash cut in three & thrown in his face.

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Archie Hamilton has been calling - It wd be most more convenient for
him and our Tellers to settle the Exchanges on the Tuesday mornings
as with the other Banks - or on Tuesday & Fridays - instead of the
Monday afternoons as at present - and when they begin upon their
new Plan wd they expect to beg next week - it is not supposed
the Mail wd be mixed up either of us - I wish you wd talk
to Mr Forrester about this and arrange matters so as we may
go on with them as with the other Banks - They should also send
in their mixed notes to Edin as we do the other Banks (but Carrick)
do - this is surely their Interest and they shd pay large Sums
in large Notes - Its shameful for such a Bank to pay a £1000
Bill in so many small notes -

RMS
4 June 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, 4 June 1802

RB/837/672
Page 2 of 2

Archie Hamilton has been calling. It would be much more convenient for him and our Tellers to settle the Exchanges on the Tuesday mornings as with the other Banks, or on Tuesday & Fridays, instead of the Monday afternoons as at present, and when they begin upon their new Plan which they expect to do next week, it is not supposed the Balance will be much against either of us. I wish you would talk to Mr Forrester about this and arrange matters so as we may go on with them as with the other Banks. They should also send in their mixed notes to Edinburgh as we and the other Banks (but Carrick) do - this is surely their Interest and they should pay large sums in large Notes. It's shameful for such a Bank to pay a £1000 Bill in so many small notes.

RMS [sic]
4 June 1802

Wm Simpson Esq
P

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5 June 1802

I shall keep Mr Park's letter and let you know if there is like to be any opening in this office - but Alex Peterkin does not speak of leaving us at any fixed time - he is only as I understand looking out for a better berth - and perhaps it may be some time before he find one - I shall be sorry to part with him I did not meet with Moffat yesterday - but expect to see him to day and say his coming on Monday in Ned's place -

I do not know that the old Bank is yet taking money here at 4 per cent - that 5m from George Miller was by order of Court as he told me to be lodged with the Edin Office and I suppose they will give only 3 per cent

Parker has fixed with the Watsons as agents for the Kilmarnock Bank and I understand he is to begin as soon as his notes can be got signed - as the works will go on - Mat. Carrick is most provoking - he

had an acceptance of John Phillips for £1000 - due to day it was wholly paid in small mixed notes he got from the Ship -

Never was there a more seasonable Rain I took a walk last Evening and thought the Corn & Grass was really growing I met some Drives of Highland Cattle from Dumbarton going for England - what a stomach John Bull has for Scotch Beef

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

RB/837/673
Page 1 of 2

5 June 1802

I shall keep Mr Park's letter and let you know if there is like to be any opening in this office, but Alex Peterkin does not speak of leaving us at any fixed time - he is only as I understand looking out for a better Berth, and perhaps it may be some time before he find one. I shall be sorry to part with him. I did not meet with Moffat yesterday, but expect to see him to day and fix his coming on Monday in Ned's place.

I do not know that the old B—ch is yet taking money here at 4 per cent. That 5m from George Miller was by order of Court as he told me to be lodged with the Edinburgh Office and I suppose they will give only 3 per cent.

Parker has fixed with the Watsons as agents for the Kilmarnock Bank and I understand he is to begin as soon as his notes can be got signed. So the work will go on. That Carrick is most provoking. We had an acceptance of John Phillips for £1000 due to day. It was wholly paid in small mixed notes he got from the Ship.

Never was there a more seasonable Rain. I took a walk last Evening and thought the Corn & Grass was visibly growing. I met some Drives of Highland Cattle from Dumbarton going for England. What a stomach John Bull has for Scotch Beef.

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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 June 1802

RB/837/673

Page 2 of 2

RSM
5 June 1802

Wm Simpson Esq
P

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Group

7 June 1802

You got the Birthday well over in Edin and so did we here but what a shocking affair this is at Aberdeen - the officer must have been so drunk that I wonder the soldiers obeyed him - do you know who he is? if caught I suppose he will be hang'd - who is this Lord Darlington you have such an ill will to that you rejoice he is cut out by Lonsdale - he must be some never do well

It's curious what Pretences folks fall upon to go where their heart inclines them - you say you went to Barnton to shun the Noise - would you not have been as quiet at Parsons Green - what is the meaning of Stocks coming down this way - how lucky we have none of the Omnium - Lord Leslie tells me his worthy Father was taken very ill in the Hotel on Friday night - his good Lady goes in to morrow in the Coach to attend him - he was belabored by Bill find that but it will be some of his years get the better of it - The Elder called and showed me a Letter from Dennistoun saying that he would fulfill his Bargain for the Land - so James will get the Rigs - he is anxious about his wife & girl not having heard from the former for 2 days

Delightful weather indeed - Mr Dale is not in Town to day - he will be here in the morning and we shall be at it by 7 o'clock - Sir James Campbell sent me a £100 Bill on some man at Port Glasgow to discount a wind Bill to raise the money - he must be very poor, but I have done it. I suppose he is safe enough for that.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 7 June 1802

RB/837/675
Page 1 of 2

7 June 1802

You got the Birthday well over in Edinburgh and so did we here but what a shocking affair this is at Aberdeen - the officer must have been so drunk that I wonder the soldiers obeyed him - do you know who he is? If caught I suppose he will be hang'd. Who is this Lord Darlington you have such an ill will to that you rejoice he is cut out by Lonsdale. He must be some never do well.

It's curious what Pretences folks fall upon to go where their heart inclines them. You say you went to Barnton to shun the Noise. Would you not have been as quiet at Parsons Green. What is the meaning of Stocks coming down this way. How lucky we have none of the Omnium. Coll Leslie tells me his worthy father was taken very ill in the hotel on Friday night. His good Lady goes in tomorrow in the Coach to attend him. He was blooded by Bell and better but it will be much if a man of his years get the better of it. The Elder called and showed me a Letter from Dennistoun saying that he will fulfil his Bargain for the Land, so Jamie will get the Rigs. He is anxious about his wife & Girl not having heard from the former for 2 days.

Delightful weather indeed. Mr Dale is not in Town to day. He will be here in the morning and we shall be at it by 7 o'clock. Sir James Campbell sent me a £100 Bill on some man at Port Glasgow to discount a wind Bill to raise the money - he must be very poor, but I have done it. I suppose he is safe enough for that.

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RSM
8 June 1802

E against us 9 M.

Wm Simpson Esq
P

The Bairds live out at the Canal Bason I had to send a Porter out there with the £25 Bill you send me for acceptance, but it is accepted.

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Wm Simpson Esq

8 June 1802

The Bairds live out at the Canal Bason I had to send a Porter out there with the £25 Bill you send me for acceptance - but it is accepted
RSM
8 June 1802

8 June 1802

This sinking of the Stocks - and Scarcity of money in London frightens
me - I wish we be not on the Eve of some mischief again
and you see what heaps of London Paper we send you -
I must leave you wise men in the East to determine as
to the Propriety of keeping the Account with the Watsons
It has been a matter of doubt with me - but they
certainly tumble over a great deal of money & as
I shall take Care that no letters be directed per Bank Box. Poor Lumsdain knows not how to
account for this £4. It's vexing that our Packets should be so often wrong. I had settled it with
Moffat to come this day, but he has a letter from Dalkeith giving him reason to expect his
appointment in the Militia, so as that would be a much better Berth he does not come to us
and goes in to Edinburgh tomorrow. As he had never had any Experience in our way I am
afraid he would not have done with us and it would have been unpleasant to have made an
apprentice of such a respectable looking Lad.

We must now look to Park, as he was in the Union Bank and Mr Dale has a friend there, he has
wrote him to know his Character as a Clerk. We shall hear tomorrow and if he will answer I
shall write you and you will immediately send him west. We have need of all hands at work.

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

RB/837/677

Page 1 of 2

8 June 1802

This sinking of the stocks and scarcity of money in London frightens me. I wish we be not on
the eve of some mischief again and you see what heaps of London Paper we send you.

I must leave you wise men in the East to determine as to the Propriety of keeping the Account
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wrote him to know his Character as a Clerk. We shall hear tomorrow and if he will answer I
shall write you and you will immediately send him west. We have need of all hands at work.

What a shocking story this is from Dominica - a black Regiment mutinied - killed their officers
- the Governor with the white Troops attacked them killed 300 of them, and the Governor
shot thro' the lungs. I fear there is little chance of his surviving. It is Cochran Johnston a Cousin
of my wife's.

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

RB/837/677

Page 2 of 2

RSM
8 June 1802

Wm Simpson Esq
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9 June 1802

That Aberdeen Business will make a great Noise and instigate
the Mob agt the military which may have serious consequences -
The officers must be made an Example of - I hope some of them are
known to us - by all the accounts from Dominica there seems
to be no hope that Cochran Johnston could survive his wound
Archie Hamilton goes in to Edin to day to bring out his Father's
new Carriage to morrow with the needful Amunition for beginning
their new operations on Tuesday next - I have told him well
to bring a sufficient quantity of large Notes as it will never do
for us to keep the sealed Bundles (of which we have 15 or 16) of
their small Notes from week to week and give our large Notes
for them - I told him also to establish a Box to carry their mixed
notes to Edin - it is shameful for them to load us with these
- perhaps you may send west a Saddlebag full to us by
Archie from the inclosed note you will see the state of
our Cash on Monday Evening - and how little was in the chest -
The Sums in the Tellers hands were all given back to them
on Tuesday morn excepting 10m taken from Ross - and
that was called for by Peterkin on Tuesday forenoon before
the Payments were over and more he would have taken
if I could have given him - Gilbert told me last night that
James Buchanan had sold his Bk Stock - he goes to the
country to day - but returns on Monday when he is to
pay up his Aunts with us - Gilbert is much disposed to
carry on the new Business upon the most friendly footing
with us - and as there is enough to do for us both I hope
there will be no squabbling between us -
Mr Dale has no answer yet from Paisley about
Park - as Ned has left us I am anxious to get one
in his place without delay

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

RB/837/680

Page 1 of 2

9 June 1802

That Aberdeen business will make a great noise and instigate the Mob against the military which may have serious consequences. The officers must be made an Example of - I hope none of them are known to us. By all the accounts from Dominica there seems to be no hope that Cochran Johnston could survive his wound.

Archie Hamilton goes in to Edinburgh to day to bring west his Father's new Carriage tomorrow with the needful Amunition for beginning their new operations on Tuesday next. I have told him well to bring a sufficient quantity of large Notes as it will never do for us to keep the sealed Bundles (of which we have 15 or 16) of their small Notes from week to week and give our large Notes for them. I told him also to establish a Box to carry their mixed notes to Edinburgh. It is shameful for them to load us with these. Perhaps you may send west a saddlebag's full to us by Archie. From the inclosed note you will see the state of our Cash on Monday Evening, and how little was in the chest. The sums in the Tellers' hands were all given back to them on Tuesday morning excepting 10m taken from Ross, and that was called for by Peterkin on Tuesday forenoon before the Payments were over and more he would have taken if I could have given him. Gilbert told me last night that Jamie Buchan had sold his Bank Stock. He goes to the country to day, but returns on Monday when he is to pay up his account with us. Gilbert is much disposed to carry on the new Business upon the most friendly footing with us, and as there is enough to do for us both I hope there will be no squabbling between us.

Mr Dale has no answer yet from Paisley about Park. As Ned has left us I am anxious to get one in his place without delay.

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

RB/837/680

Page 2 of 2

RSM

10 [sic] June 1802

Wm Simpson Esq

P

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11 June 1802

Archie Hamilton tells me he has brought 20m large notes west with him - but that will never carry them thro' a week - and they will just be obliged to send their sealed Packets of notes to us again which is ridiculous - he says they had not determined about using a Box to send their mixed notes to Edinburgh. I should think it is much against their own Interest to pay away these notes here, it is most unreasonable to throw them upon us and not to send them to Edinburgh as other Banks (Carrick excepted) do. I find there is room for one Box more in the light Cart which they should immediately secure. They talked to Archie about employing one of the Coaches - but you know the Coachmen will not engage. About exchanging with us on Tuesday mornings they would say nothing, but desired you might give in any Proposals on that subject and they would be considered of. Our Tellers complain exceedingly of being obliged to exchange with them on the Monday afternoons as it keeps back all their work - will you propose to make the Exchge on Tuesday mornings or shall we just tell Gilbert Hamilton & Son that we will exchange with them as we do with the other Banks on Tuesdays & Fridays mornings and if they will not agree to that let them do their best. I hope Gilbert & Son will relieve us a little for really on throng days we have too much of it. You see the number of London Bills that came in to day - there is something in our system that needs reform and yet I know not what the reformation should be. In a busy day such as this it is enough to confound the best accomptant. Half a dozen people coming in at once, each with some bills on London - as many more wanting bills on London - then a parcel of country bodies with deposit account receipts to be settled, all standing together impatient for dispatch, and all to be done by the same hands who are thus driven from one thing to another and can get nothing done composedly. I wish we could have distinct places & hands for each department.

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

RB/837/681
Page 1 of 2

11 June 1802

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11 June 1802

[Handwritten text, mostly illegible due to cursive and bleed-through]

[Signature: Wm Simpson]

[Address: Wm Simpson Esq, Glasgow]

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

RB/837/681
Page 2 of 2

RSM
11 June 1802

Wm Simpson Esq
P

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12 June 1802

I know not how to settle about our new Clerk - upon Inquiry I find Stirling's Friend was engaged a week ago to Gilbert Hamilton - Mr Rutherford here is most anxious that we should take a Friend of his who he says is a most compleat Clerk - was in some Countinghouse in London - married the Daughter of an officer of Rank who died in St Domingo - has two or three Children. Set up the Brewer Business about Kelso - and failed - his name is Ainslie and he wd be thankful for the appointment - He showed me some good and well wrote letters from him & his wife. The same objection lies against him as Park - I cannot see how a man with a Family could live upon our £50 - yet we could not bring him in higher, and it would be painful to me to see a man of years with a Family as an underling in the office - This objection does not lie against Captain Marjoribanks' Lad. In short I leave you to appoint Park, Ainslie or Mr Marjoribanks' Friend as you think best only send one as soon as possible and if possible a good one - what a swinging Account that is sent you - within a trifle of 600m Bills on London sent you this quarter - that perhaps I wd wd have been considerably larger than last quarter had it not been for the great sum of Intt paid on dep^t Accts (above 5m) this quarter and Intt has been paid by us on Cash Accts - which Stirling tells me has not been the Case since 1796. But it is a good sign of the Cash Account Gentry, and you see the amount of deposits is considerably increased. There will be occasion for it all if there is not a change in the state of Trade. I tremble too for the Consequences of this Fall in Produce. J & G Scott were a great N York house in London, we knew of their stop and J & A Dennistoun remitted to retire that £1000 Bill. They showed me a letter from their Friend McGregor New York saying he had got George's Goods and put them into a Vindue man's hands who had begun Sales. Trade there never was in so bad a state.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 June 1802
 RB/837/683
 Page 1 of 2

12 June 1802

I know not how to settle about our new Clerk. Upon Inquiry I find Stirling's Friend was engaged a week ago to Gilbert Hamilton. Mr Rutherford here is most anxious that we should take a Friend of his who he says is a most compleat Clerk - was in some Countinghouse in London - married the Daughter of an officer of Rank who died in St Domingue, has two or three Children. Set up the Brewer Business about Kelso, and failed. His name is Ainslie and he would be thankful for the appointment. He showed me some good and well wrote letters from him & his wife. The same objection lies against him as Park - I cannot see how a man with a family could live upon our £50, yet we could not bring him in higher, and it would be painful to me to see a man of years with a Family as an underling in the office. This objection does not lie against Captain Marjoribanks' Lad. In short I leave you to appoint Park, Ainslie or Mr Marjoribanks' Friend as you think best only send one as soon as possible and if possible a good one.

What a swinging account that is sent you - within a trifle of 600m Bills on London sent you this quarter. The P & Loss I see would have been considerably larger than last quarter had it not been for the great sum of interest paid on deposit accounts (above 5m) this quarter and Interest has been paid by us on Cash Accounts which Stirling tells me has not been the Case since 1796. But it is a good sign of the Cash Account Gentry, and you see the amount of deposits is considerably increased. There will be occasion for it all if there is not a change in the state of Trade. I tremble too for the Consequences of this Fall in Produce. J & G Scott were a great N York house in London, we knew of their stop and J & A Dennistoun remitted to retire that £1000 Bill. They showed me a letter from their Friend McGregor New York saying he had got George's Goods and put them into a Vindue man's hands who had begun Sales. Trade there never was in so bad a state.

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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, 12 June 1802

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RSM
12 June 1802

Wm Simpson Esq
P

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14 June 1802

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

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Page 1 of 2

14 June 1802

I rather think the Balances with Gilbert will still be agst us - as he gets a great Number of Bills from the Country Branches payable in Glasgow, in opposition to which we have only my Perth Bank and your Poison Bills - however I have settled it with Peterkin that we shall go on as we have done for 2 or 3 weeks and on the Effect of their own system - we had 16 sealed Bundles of their small notes amount 10m to deliver up this day and I suppose if they are liberal to morrow - all these Bundles will be sent back to us for large Notes - their 20 m large Notes is rather to carry them thro' tomorrow - it is truly ridiculous this way of going on in a great Bank - were we to refuse all notes not exchanged in Glasgow it would raise a great combustion - but I dare say it may become a necessary and the best measure if the Falkirk and Stirling notes are forced in upon us from all quarters. The Tellers brought me to day a new Dundee Bank and a Kilmarnock Bank note offered in payment - they are splendid Pieces of Paper - this Banking work must soon come to a crisis - on Saturday night I met with the Partner of a Carlisle Bank & spent the Evening - he was complaining loudly of the Leith & Greenock Banks - it seems they employ Agents at Carlisle to force their notes there by picking up other notes - he said he was sure Mr Gammell had not less than 100m of his small notes out in that district, and his agent will neither exchange with them nor give gold or Bank of England notes, but desires them to go to Greenock, so he came to Greenock on Thursday last with about 3000 of Gammell's notes and desired gold or Bank of England notes - Gammell paid about £600 of them and then said he would pay no more as he wished to have the question tried whether he was obliged to pay more. So the English man protested above 1700 of them. He said the Notary attached a printed Protest to each note charge 2/6 each. He expected about 5000 more of these notes this day and he was to proceed with them in same manner and was then going into Edinburgh to get Hornings upon them. This will be a pretty Business. He says he had £10000

I rather think the Balances with Gilbert will still be against us, as he gets a great Number of Bills from the Country Branches payable in Glasgow, in opposition to which we have only my Perth Bank and your Poison Bills. However I have settled it with Peterkin that we shall go on as we have done for 2 or 3 weeks and see the Effect of their new system. We had 16 sealed Bundles of their small notes amount 10m to deliver up this day and I suppose if they are liberal tomorrow all these Bundles will be sent back to us for large Notes. Their 20m large Notes is nothing to carry them thro' tomorrow. It is truly ridiculous this way of going on in a great Bank. Were we to refuse all notes not exchanged in Glasgow it would raise a great combustion, but I dare say it may become a necessary and the best measure if the Falkirk and Stirling notes are forced in upon us from all quarters. The Tellers brought me to day a new Dundee Bank and a Kilmarnock Bank note offered in payment. They are splendid Pieces of Paper. This Banking work must soon come to a crisis. On Saturday night I met with the partner of a Carlisle Bank. I forget the firm - he was complaining loudly of the Leith and Greenock banks. It seems they employ agents at Carlisle to issue their notes there by picking up other notes. He said he was sure Mr Gammell had not less than 100m of his small notes out in that district, and his agent will neither exchange with them nor give gold or Bank of England notes, but desires them to go to Greenock, so he came to Greenock on Thursday last with about 3000 of Gammell's notes and desired gold or Bank of England notes. Gammell paid about £600 of them and then said he would pay no more as he wished to have the question tried whether he was obliged to pay more. So the English man protested above 1700 of them. He said the Notary attached a printed Protest to each note charge 2/6 each. He expected about 5000 more of these notes this day and he was to proceed with them in same manner and was then going into Edinburgh to get Hornings upon them. This will be a pretty Business. He says he had £10000

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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, 14 June 1802

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Page 2 of 2

Leith Bank notes also, but that Bank paid them on demand which is more than I would have expected. This of sending note picking up agents to distant Parts of the Country is a most nefarious business. I hope for the Credit of Banking it will be put an end to.

Do you approve of these long dated Bills we gave on you to Stirling for Hunters & Co. It is a manoeuvre I suppose in them to get Interest. They had 24m with us last week and you know we only allow Interest on 12m. It is now reduced to about 17m. When we give them a 10 days' date Bill on you we place it to their debit and at same time credit their Interest Account (in decimals) for 6 days. For a Bill at 20 days, 16 days' Interest.

I am glad to see we have got the better of Gilbert to day but that cannot be the Effect of his new Establishment as he only begins tomorrow.

RSM
14 June 1802

Wm Simpson Esq
P

The Elder has sent me £15. He does not say for what I suppose I will hear from you about it tomorrow, so have put it into my desk. Not a lying over Bill in the office!!!

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Admitted
14 June 1802

Wm Simpson Esq

The Elder has sent me £15 - he does not say for
what I suppose I will hear from you about it
tomorrow - so have put it into my desk
not a lying over Bill in the office!!!

16 June 1802

Can you procure me any Information on the subject of the enclosed
to seldom West India People are so backward in seeking their
money - I have not heard a word more about Gammell's
notes and rather begin to think the Carlisle man has been
humming me - but as he went to Ed. you will hear of any thing
in going on there - I heard indeed last night that Gammell
had stopt all discounting - Gilbert's 20m large I suppose
had carried him thro' yesterday as we got none of the sealed
Packets - I shall tell him that he must provide himself
with large Notes or we will send the small back upon him
I have desired Stirling to let Bankers be know that we will
give no more drafts on Ed. but at 4 Ds - If you resolve
on refusing Stirling & Falkirk notes till they are exchanged
here, should not Intimation be made thereof to these Banks
to stop at once taking them in payments here and throw all
into confusion - That small Bill submitted you on
Bob's house is drawn by a Bankrupt house and we
do not give the money till we know it will be paid
but as the man is to call on Friday will you send
to know if it will then be paid tomorrow being holiday
and advise in Course. This being Wednesday it is
incredible what a splutter there has been in the office
with Country folks coming in with their left Parts
The poor Accountants have got nothing else done -

A Chap Linden in your City has taken in a number of
our manufacturers - they say he is gone off to Bag & Baggage
I saw we have a number of his Bills with you - and your
young Friend Mackay among the rest - I don't apprehend we
shall lose by them - Poor Jamie McDowal is deeply in their
power and there a more unfortunate man -

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

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Page 1 of 2

16 June 1802

Can you procure me any Information on the subject of the enclosed. It's seldom West India People are so backward in seeking their money. I have not heard a word more about Gammell's notes and rather begin to think the Carlisle man has been humming me - but as he went to Edinburgh you will hear if any thing is going on there. I heard indeed last night that Gammell had stopt all discounting. Gilbert's 20m large I suppose had carried him thro' yesterday as we got none of the sealed Packets. I shall tell him that he must provide himself with large Notes or we will send the small back upon him. I have desired Stirling to let Hunters & Co know that we will give no more drafts on Edinburgh but at 4 days. If you resolve on refusing Stirling and Falkirk notes till they are exchanged here, should not intimation be made thereof to these Banks to stop at once taking them in payments here would throw all into confusion. That small Bill remitted you on Bob's house is drawn by a Bankrupt house and we do not give the money till we know it will be paid but as the man is to call on Friday will you send to know if it will then be paid tomorrow being holiday and advise in Course. This being Wednesday it is incredible what a splutter there has been in the office with Country folks coming in with their deposit receipts. The poor Accomptants have got nothing else done.

A Chap Linden in your City has taken in a number of our manufacturers. They say he is gone off Bag & Baggage. I see we have a number of his Bills with you, and your young Friend Mackay's among the rest. I don't apprehend we shall lose by them. Poor Jamie McDowal is deeply in I hear. Never was there a more unfortunate man.

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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, 16 June 1802

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RSM

16 June 1802

Wm Simpson Esq

P

18 June 1802

Gammell has done wisely and I am glad the Business is so ended
So little was said about it here that I was beginning to think
the Englishman had been humming me - I hope they made him pay
the Expenses - and this will put an end to the disgraceful note picking
Business both by him and your neighbours the Leith Bank who are
much in that Line - I pity these Aberdeen Officers who
I suppose had been shockingly insulted - but men that could not
withstand their Popem ought not to have the Command of Troops
and its right they should be tried to show that the Law is
above the Military - I wonder you have not heard of
Linden - its said he has taken 10m value from our
manufacturers - who part with their Goods much more easily
than they do with their money -

What a hash of Bills have come in upon us today
this is a strange Place

Fraser Garden has just shown me a Letter from his house
at Barbados saying that in consequence of his Letter
they had paid Miss Russell £92.10 Sterling which they place to his
debit - they send no Receipt but he supposes it will come by a ship that was to sail
supposes to come by a ship that was to sail
from for Clyde in about a week after the date of the
Letter 26 April - I suppose your Miss Russell's friends
must have heard from her and that you will order
the money to be paid to Mr Garden

In comes Mr Mien - a fine like Boy - we shall see
what is in him - Our notes are very low - you
may send us more by any safe hand - and pray send us a Bag of small Gold - I gave Lumsdain the last to day

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

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Page 1 of 2

18 June 1802

Gammell has done wisely and I am glad the Business is so ended. So little was said about it here that I was beginning to think the Englishman had been humming me. I hope they made him pay the Expenses, and this will put an end to the disgraceful note picking Business both by them and your neighbours the Leith Bank who are much in that Line. I pity these Aberdeen officers who I suppose had been shockingly insulted, but men that could not restrain their Passion ought not to have the Command of Troops and it's right they should be tried to show that the Law is above the Military. I wonder you have not heard of Linden - it's said he has taken 10m value from our manufacturers, who part with their Goods much more easily than they would with their money.

What a hash of bills have come in upon us today. This is a strange Place.

Fraser Garden has just shown me a letter from his house at Barbados saying that in consequence of his letter they had paid Miss Russell £92.10 Sterling which they place to his debit. They send no Receipt but he supposes it will come by a ship that was to sail for Clyde in about a week after the date of the letter 26 April. I suppose Miss Russell's friends must have heard from her and that you will order the money to be paid to Mr Garden.

In comes Mr Mien - a fine like Boy - we shall see what is in him. Our notes are very low. You may send us more by any safe hand, and pray send us a Bag of small Gold. I gave Lumsdain the last to day.

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

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RSM
18 June 1802

Wm Simpson Esq
P

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19 June 1802

I wish you would look over those Swindlers Bills you have (and send
us a list of them - mentioning the last Indorsers to us - that we
may see if we are quite safe with them all, as I refer to our
our Edin Bk Book is so large that I cannot be sure in
looking over it but some of them may escape me -
I am glad the Hamburg Exchange is getting better - Silver too
seems to be falling - these last Dollars are much lower than
the former and I am told it is difficult to get Dollars sold
now at any price - Allan will have very unpleasant
work I should think in bringing forward his Proof - and
it will be as unpleasant work to some of the little Bankers
- Mien is at work - a fine looking Boy - I have made
him write the same letter as Dickie - his hand is not
good but I hope will mend -

I have seen a long letter from Alex Dunlop to Archibald Spiers
which has been handed about as a vindication of the former
as to his conduct towards the Bk of Scotland - and indeed if all
is true as stated by him, he has been badly used by them
on various occasions - one instance is so remarkable that
I can hardly believe it - for settling 20 or 30m of bad
debts controlled by his Predecessor, which was attended with
a vast deal of Trouble - he was desired to take Credit for
£500 - sent a note of the manner of stating it in the Books
to the Bank which was approved of - a year or two after
they ordered him to repay that sum which to avoid a Law
plea he did - so that for all that Labour for which they ordered
him to take Credit for £500 - he declares he did not
get one farthing - this to be sure was hard treatment
I suspect if this is Truth, it is not the whole Truth

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

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Page 1 of 2

19 June 1802

I wish you would look over those Swindlers Bills you have and send me a note of them, mentioning the last Indorsers to us, that we may see if we are quite safe with them all, as I hope we are. Our Edinburgh Bill Book is so large that I cannot be sure in looking over it but some of them may escape me.

I am glad the Hamburg Exchange is getting better. Silver too seems to be falling. These last Dollars are much lower than the former and I am told it is difficult to get Dollars sold now at any price. Allan will have very unpleasant work I should think in bringing forward his Proof, and it will be as unpleasant work to some of the little Bankers. Mien is at work - a fine looking Boy. I have made him write the same letter as Dickie - his hand is not good but I hope will mend.

I have seen a long letter from Alexander Dunlop to Archibald Spiers which has been handed about as a vindication of the former as to his Conduct towards the Bank of Scotland, and indeed if all is true as stated by him, he has been badly used by them on various occasions. One Instance is so remarkable that I can hardly believe it, for settling 20 or 30m of bad debts controlled by his Predecessor, which was attended with a vast deal of Trouble, he was desired to take Credit for £500, sent a note of the manner of stating it in the Books to the Bank which was approved of. A year or two after they ordered him to repay that sum which to avoid a Law plea he did, so that for all that Labour for which they ordered him to take Credit for £500, he declares he did not get one farthing. This to be sure was hard treatment. I suspect if this is Truth, it is not the whole Truth.

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Pray fail not to send us as soon as possible a large supply
of Notes of all kinds - nothing but 2m small in the Chest
and the Tellers say they have not so many large as
will carry them thro' Monday - they have been borrowing
from one another -

Rd Mc,
19 June 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, 19 June 1802

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Page 2 of 2

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RSM

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21 June 1802 -

Garden went in to Edr today and desired his young man to call on me for Miss Russell's money to make up his Payments to day I told him that without some sort of Voucher I could not pay the money - this is quicker work than I wd have expected from Mr Garden - much as I am inclined to follow yr instructions implicitly - I really have not nerves to order Bills to be protested when the payment is offered in mixed notes even tho they come from Carrick - it wd make a dreadful uproar and I know not but to end in protesting Bills when payment was offered in our own notes - we must at least take a little time to consider of this measure - Mr Dale is clear for this -

I have just had a call from Geo Oswald interceding for his old friend James Dunlop. He showed me a Letter from Simon Fraser saying that he would have no objection to consent to his liberation, had he not made a promise some years before to act along with the R Bank. Mr O said if the Directors were disposed to relent it would only require their letting Mr Fraser off from this promise - I told him I had no desire to confine or punish Mr Dunlop, but I could do nothing in the matter. He said might he write you - I answered there wd be no objection to that and no man's letter would be more respected by you. So I suppose you will hear from him.

I forgot to tell you on Saturday of a wonderful Turn in Politics here. Sandy Houston by the means of his Glass Blowers at Dumbarton has got Possession of that Borough which is the returning one, and declared himself a Candidate for the whole District, so to kick out Garthland. The latter of consequence has declared himself for Renfrewshire and Boyd Alexander with Garthland's Interest & his own is to stand for the Borough in opposition to Govr Houston. So we shall have hot work of it.

John Riddell has just called to say that as the Bill to Friend James due in October for about 2m will be paid, he hopes you will take the renewal of the Bill due 1 July at 12 months for he cannot be sure of the money sooner. I suppose you cannot make better of it.

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

RB/837/695
Page 1 of 2

21 June 1802

Garden went in to Edinburgh today and desired his young man to call on me for Miss Russell's money to make up his Payments to day. I told him that without some sort of Voucher I could not pay the money. This is quicker work than I would have expected from Mr Garden. Much as I am inclined to follow your instructions implicitly, I really have not nerves to order Bills to be protested when the payment is offered in mixed notes even tho they come from Carrick. It would make a dreadful uproar and I know not but it would end in protesting Bills when payment was offered on our own notes. We must at least take a little time to consider of this measure. Mr Dale is clear for this.

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Ross is arrived with the Bags but we cannot overtake
counting the Contents till tomorrow afternoon - Mien has
delivered me 27/ saved out of the 40/ you gave him to pay
his sh. note as he could only get an outside Ticket - what
shall I do with it - shall I return it in the Box?
I cannot say how much I am vexed and out of humour at
the £200 silver amissing - It was certainly sent by you as advised
by your letter of 5 May and should have been here ^{London} Saturday the 8th. I
desire Lumsdain always to credit the Bank with the Silver when
he receives it, but no appearance of that Article in his Cash Book.
After the Balance this Evening he is to look into his Jottings of his Balances
and about that time and see what he can make of it - He had overpluses
but these he says were all taken off by the Bills he had received and remitted
to state as formerly mentioned - It was pity this omission was not noticed
to us sooner

Ross
22 June 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, 21 June 1802

RB/837/695
Page 2 of 2

Ross is arrived with the Bags but we cannot overtake counting the Contents till tomorrow afternoon. Mien has delivered me 27/ saved out of the 40/ you gave him to pay his travel west as he could only get an outside Ticket. What shall I do with it - shall I return it in the Box?

I cannot say how much I am vexed and out of humour at this £200 silver amissing. It must certainly have been sent by you as advised by your Letter of 5 May and should have been here on Saturday the 8th. I desire Lumsdain always to credit the Bank with the Silver when he receives it, but no appearance of that Article in his Cash Book. After the Balance this Evening he is to look into his Jottings of his Balances about that time and see what he can make of it. He had overpluses but these he says were all taken off by the Bills he had received and remitted to state as formerly mentioned. It was pity this omission was not noticed to us sooner.

RSM
22 June 1802

Wm Simpson Esq
P

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22 June 1802

It is to be sure a black list you send me of these Swindlers Bills but I see no danger we are under unless it be from your young Friend Mackay who has by much the largest sum - I wonder he has not called on me - I wd fain hope he is somewhere covered for part at least - poor McDowal's Bill is indorsed to us by John Taylor a rich Grocer -

Poor Lumsdaine has been so constantly occupied sorting his notes for the Exchange and with the Payments of today that he has not got the Jottings of his Balance the 8th May looked into as I desired him - he is to do it this Evening and see if he can discover any overplus at that time for the £200 Silver - if he cannot I really know not what we shall make of it - It is a most vexing thing - do you think it possible that your Tellers may have forgot to put the two Bags in the Box on the 7th - your letter of Wednesday 5th advises that they were to be sent by the Box on the 7th and in two days the thing might have gone out of head - yet I do not see how we should have done without the Silver -

What a Bustle we have had in the office today - it has been a cried Fair - some 10 o'clock I have just had a Call from Boyd Alexander - heard Corbett - he solicits my good offices for the former being our MP - I am not in that line - but I wish him success for Garthland sake whose Interest goes along with him and whom I think it ill became Sandy Houston to oppose. I was telling him that he may likely meet another opponent our Friend Andrew, who said he would start if Garthland went off the Field. Great Folly it will be in him to do so.

I had my friend Mr Wood of Ely supping with me last night and found from him that another bank is to be set agoing in Coupar of which he is to be a partner - It is to be in the Fife Bank managed by a Mr Aitken a Writer, Morrison of Naughton, Bethune of Bliibo etc are to be Partners. From a Lecture I gave Mr Wood on Banking, he seemed much disposed to withdraw his Concern. They are to begin 2nd August.

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

RB/837/696
Page 1 of 4

22 June 1802

It's to be sure a black list you send me of these Swindlers Bills but I see no danger we are under unless it be from your young Friend Mackay who has by much the largest sum. I wonder he has not called on me. I would fain hope he is somewhere covered for part at least. Poor McDowal's Bill is indorsed to us by John Taylor a rich Grocer.

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What a Bustle we have had in the office to day. It has been a cried Fair since 10 o'clock. I have just had a Call from Boyd Alexander & Conr Corbett to solicit my good offices for the former being our MP. I am not in that line, but I wish him success for Garthland sake whose Interest goes along with him and whom I think it ill became Sandy Houston to oppose. I was telling him that he may likely meet another opponent our Friend Andrew, who said he would start if Garthland went off the Field. Great Folly it will be in him to do so.

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

RB/837/696

Page 2 of 4

RSM
22 June 1802

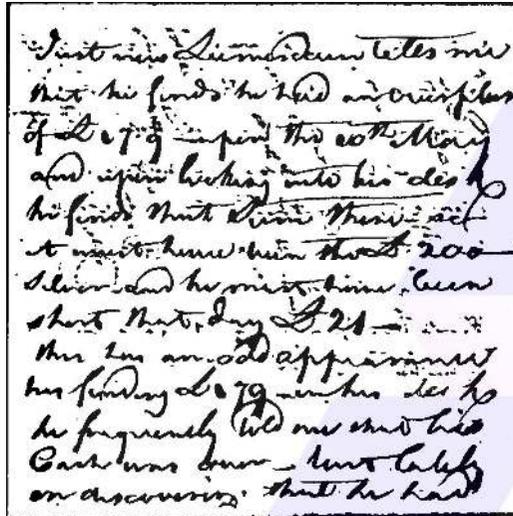
[some scrap figures, not transcribed]

Wm Simpson Esq
P

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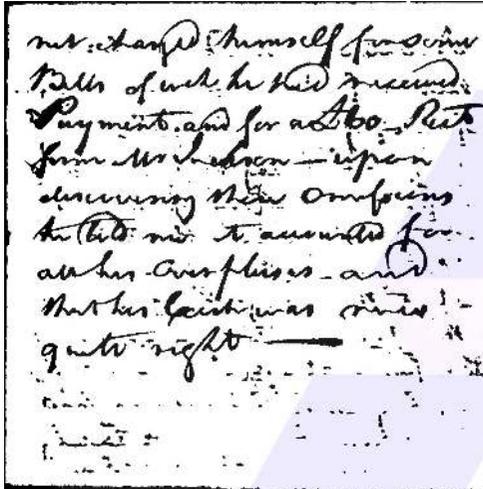
Just now Lumsdaine tells me
that he finds he had an overplus
of £179 upon the 10th May
and upon looking into his desk
he finds that there there
it must have been that 200
silver and he must have been
short that day £21
there is an odd appearance
his finding of £179 in his desk
he frequently told me that his
Cash was over - but lately
on discovering that he had

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Just now Lumsdaine tells me that he finds he had an overplus of £179 upon the 10th May and upon looking into his desk he finds that sum there, so it must have been the £200 silver and he must have been short that day £21. This has an odd appearance his finding £179 in his desk. He frequently told me that his Cash was over, but lately on discovering that he had

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not charged himself for some
Bills of which he had received
Payment and for a £60 Receipt
from Mr Jackson - upon
discussing these omissions
he told me to account for
all his overpluses - and
that his Cash was now
quite right -

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not charged himself for some Bills of which he had received Payment and for a £60 Receipt from Mr Jackson – upon discovering these omissions he told me it accounted for all his overpluses, and that his cash was now quite right.

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24 June 1802

I hope this will find you recovered from your stroke & joy with a sound
skull and whole bones - but where in the world have you been -

That story of Hume's refusing the W. & L. notes of Mr. Jamieson
Watson also informed me, is quite incomprehensible to me - if their
notes are refused which are in such general circulation, I know no
notes that may not be refused - and were Banks & Bankers to proceed
in their capricious manner - to so derange the whole money business
of the country - Mr. Turgot of Kentucky I am told is now here

and that he says a new Bank is going to be established here
and that the Bank of Scotland will agree to take their notes - and
that before they open they are to write the Directors to that
purpose - this will be taking strong and bold ground - to what
mischief these Directors have brought upon the Country by these
rash Measures of stopping or quickly reducing their debts at their
pleasure so rapidly - as the mischief originates in this -

upon investigating Lumsdaine's Bank Book we find several
copies of Orders, Impiums and as there was evidently an overplus
upon the 1st of May to nearly the amount of the £2000 - Silver sent
by you which must have come here on the 1st of July
this is - we must credit the Bank with that sum in new debt

I cannot think there was any thing I wrote for McKean yesterday
had in Lumsdaine's Concealment - had him to go into Edr and

he seems to be a good honest man - and private there I wish he
was in my alliance - but he is - as he was to do - I am happy
wanting in Experience & necessary - in mind on the Royal debt
when he had in company he put - of funds I hope the help will not
put it into his desk without telling - amount of the new York house of
me any thing of it - this is his friend - was out
was a sensible way of carrying him - and I hope he will be
and enough to think he might -

To Mr. Buchanan - commonly called the - was out
walking late night - and dropped down dead this morning
he has been complain for some time - his head was too
often at his head -

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

RB/837/1470

Page 1 of 3

[scanner's note: an extra slip is pasted onto this letter, near the bottom left. Page 1 of 3 shows the pasted-on slip in its natural position, obscuring part of the main letter. Page 2 of 3 repeats the first page, but with the slip folded back to reveal the obscured portion.]

[transcription of the pasted-on slip only; see the next page for a transcription of the main letter]:

I cannot think there was any thing bad in Lumsdaine's Concealment. He seems to be a good honest Lad and is very attentive, but he is wanting in Experience & accuracy. When he had an overplus, he just put it into his desk without telling me any thing of it. This to be sure was a slovenly way of doing. I have said enough to him and am glad you have wrote him.

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26 June 1802

I hope this will find you returned from your stravaging with a sound skin and whole Bones - but where in the world have you been - That story of Kinnear refusing Sir W Forbes' notes of which Jamie Watson also informed me, is quite incomprehensible to me - if their notes are refused which are in such general Circulation, I know no notes that may not be refused - and were Banks & Bankers to proceed in that capricious manner - it wd. derange the whole money Business of the Country - Mr Fergus of Kirkcaldy I am told is now here and that he says a new Bank is going to be established there in case the Bank of Scotland will agree not to take their notes - and that before they open they are to write the Directors to that purpose - this will be taking strong and bold ground - what mischief these Directors have brought upon the Country by their rash measure of stopping or greatly reducing their discounts at these Branches so rapidly - all the mischief originates in this - upon investigating Lumsdains' Cash Book we find several cross Errors, Omissions and as there was evidently an overplus upon the 10th May to nearly the amount of the £200 Silver sent by you which must have come here on the 21st of Saturday this morn - we must credit the Bank on the 21st this morn and I hope Mr M - will find the Account otherwise right - I long to hear that it is so - I wrote for McKay yesterday he is a fine looking Boy - I advised him to go into Edinburgh and get his Friends there to interpose and prevent these Swindlers Bills coming back upon him which he was to do - I am happy to see money coming back upon him which he was to do - I am happy the good mother is to assist him and as the Rascal Linden is caught with great part of his goods I hope the Loss will not be deep. George Buchanan of the New York house of John & George Buchanan - commonly called wi geordie - was out walking last night - and drop'd down dead this morning he has been complaining for some time - his hand was too often at his head -

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

RB/837/1470

Page 2 of 3

24 June 1802

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That Story of Kinnear refusing Sir W Forbes' notes of which Jamie Watson also informed me, is quite incomprehensible to me. If their notes are refused which are in such general Circulation, I know no notes that may not be refused, and were Banks & Bankers to proceed in that capricious manner, it would derange the whole money Business of the Country. Mr Fergus of Kirkcaldy I am told is now here and that he says a new Bank is going to be established there in case the Bank of Scotland will agree not to take their notes, and that before they open they are to write the Directors to that purpose. This will be taking strong and bold ground - what mischief these Directors have brought upon the Country by their rash measure of stopping or greatly reducing their discounts at these Branches so rapidly - all the Mischief originates in this.

Upon investigating Lumsdains' Cash Book we found several cross Errors & Omissions and as there was evidently an overplus upon the 10th May to nearly the amount of the £200 Silver sent by you which must have come here on the Evening of Saturday the 8th we must credit the Bank with that sum in new Account. I hope Mr M will find the account otherwise right. I long to hear that it is so.

I sent for McKay yesterday. He is a fine looking Boy. I advised him to go into Edinburgh and get his Friends there to interpose and prevent these Swindlers Bills coming back upon him which he was to do. I am happy the good mother is to assist him and as the Rascal Linden is caught with great part of his goods I hope the Loss will not be deep. George Buchanan of the New York house of John & George Buchanan - commonly called wi geordie - was out walking last night and drop'd down dead this morning. He has been complaining for some time. His hand was too often at his head.

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You have not sent back Wallie Ewing's assignation,
what cold weather on midsummer day -

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

RB/837/1470

Page 3 of 3

You have not sent back Wallie Ewing's assignation.

What cold weather on midsummer day.

RSM

24 June 1802

Wm Simpson Esq

P

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R SM

24 June 1802

Wm Simpson Esq
P

NatWest
Group

25 June 1802

Having no P from you, if it were not for Form's sake I should send you none. Two pieces of Intelligence however I shall give you. The first, Andrew Stirling has wrote our Provost that he is to be a Candidate for our Boroughs and to wait upon the Electors in a few days. I do not think his Paper will be a bit more solid on that account.

2ndly – Stirling just tells me that Carrick refuses the new Kilmarnock Bank notes which shows that he has more spirit than some of his Brethren. So with Politics & Banking we shall all be kept alive here now that we have no public news to divert us.

25 June 1802

Having no P from you, if it were not for Form's sake I should
send you none — two pieces of Intelligence however I shall
give you — the first, Andrew Stirling has wrote our Provost
that he is to be a Candidate for our Boroughs and to
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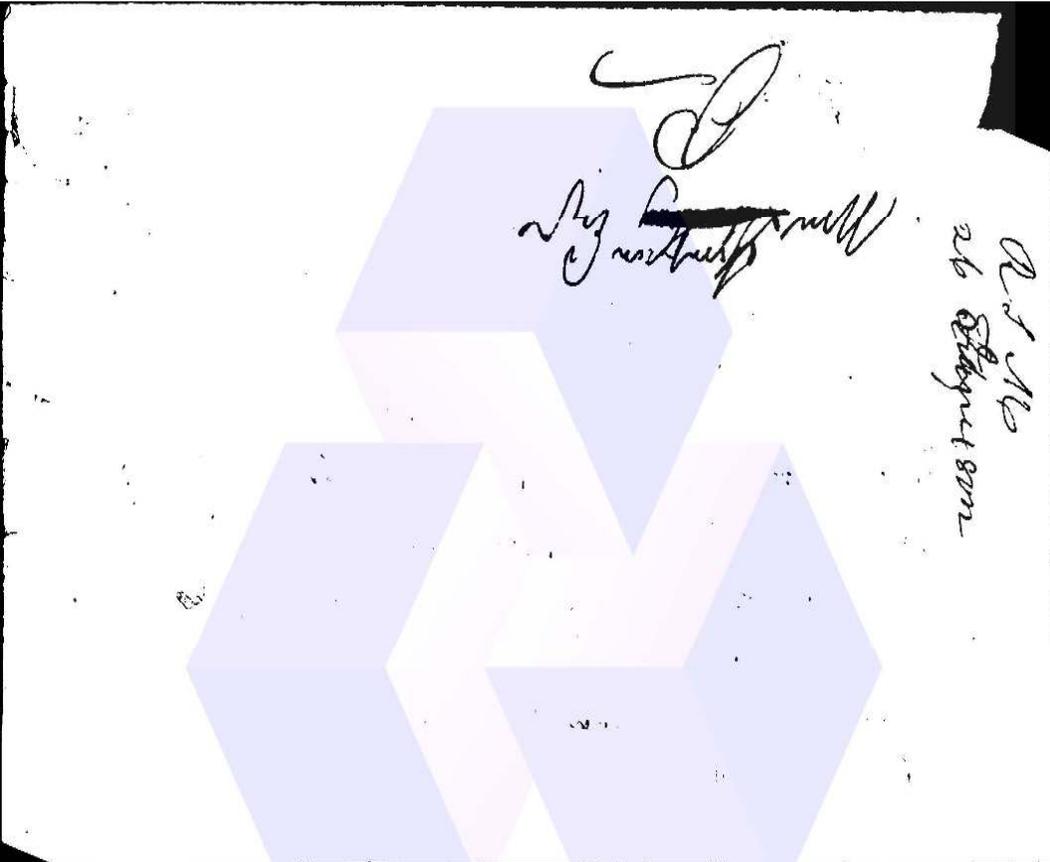
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 June 1802

RB/837/698

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RSM

26 [sic] June 1802

Wm Simpson Esq

P

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26 June

It was really a fine days Excursion. I should liked to have been of the Party and if so when you came to the Halls I wd have made you take a walk on the Top of the Braes behind the house where next to Parsons Green I think there is the finest Prospect in Scotland - if you will go out with Mrs Simpson and a Royal Bank Party and take a Saturday's dinner at Ross's & survey the Premises - I will order the Bill to be placed to my account of Rents you may get worse offers - but your proud spirit I fear will not accept - I am provoked at what you say of our new Boatmen. I thought discretion & dispatch wd be completely secured by the new arrangement of it is otherwise the Public will have good Cause to complain and we had better let things remain on the old Footing - If the weather was not very stormy I cannot understand how they should take hours to dispatch you - and it was most provoking their not telling you at once when they could go - this Conduct at both Ferrys I always thought the most inexcusable - I beg of you tell Willie all that passed that he may inform John Dundas and measures may be taken to prevent all Complaints and secure Discretion and dispatch to the Lieges - this I think can only be by the appointment of some discreet man to attend constantly on both sides to whom the Passengers could apply - and who wd see the Boatmen do their duty - I am sorry for Mr Cornwall's death - I think he married a daughter of Lord Gairdner's and got a great sum with her - but I know not if he has left any Family - I see the Stocks are getting out of the hole - I was till now quite contented with the course of the Bank - I was glad to see he wd now get 1/4 per cent on his omnium he said wd see it wd rise fast now -

It is curious to see the Bread raised in London and the wheat falling so much - the season frightens me. We had frost yesterday morning - I have always observed a cold summer followed by a bad crop - to day however it is milder and we have a fine soft rain -

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

RB/837/700
Page 1 of 2

26 June

It was really a fine day's Excursion. I should liked to have been of the Party and if so when you came to the Halls I would have made you take a walk on the Top of the Braes behind the house whence next to Parsons Green I think there is the finest Prospect in Scotland. If you will go out with Mrs Simpson and a Royal Bank Party take a Saturday's dinner at Ross's & survey the Premises. I will order the Bill to be placed to my account of Rents. You may get worse offers. But your proud spirit I fear will not accept. I am provoked at what you say of our new Boatmen. I thought discretion & dispatch would be completely secured by the new arrangement. If it is otherwise the Public will have good Cause to complain and we had better let things remain on the old Footing. If the weather was not very stormy I cannot understand how they should take hours to dispatch you, and it was most provoking their not telling you at once when they could go. This Conduct at both Ferrys I always thought the most inexcusable. I beg of you tell Willie all that passed that he may inform John Dundas and measures may be taken to prevent all Complaints and secure Discretion and dispatch to the Lieges. This I think can only be by the appointment of some discreet man to attend constantly on both sides to whom the Passengers could apply, and who would see the Boatmen do their duty.

I am sorry for Mr Cornwall's death. I think he married a daughter of Lord Gairdner's and got a great sum with her, but I know not if he has left any Family. I see the Stocks are getting rather better. I was telling Archie Grahame last night that I was glad to see he would now get 1/4 per cent on his Omnium. He said we would see it would rise fast now.

It's curious to see the Bread raised in London and the wheat falling so much. The season frightens me. We had frost yesterday morning. I have always observed a cold summer followed by a bad crop. To day however it is milder and we have a fine soft rain.

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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 June 1802

RB/837/700

Page 2 of 2

RSM
26 June 1802

Wm Simpson Esq
P

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28 June 1802

It is a good Idea making Carlingnose an MP to save Postage - but I don't believe he could make one vote in all the 4 Boroughs - Mr Dale has a letter from Andrew soliciting his Interest but he is not disposed to stir and if he did he does not think he could make a Note - A friend of Andrew's told me just now he was to be here this night - and that he comes supported by the Interest of the two Dukes - Hamilton & Argyll - it is wonderful how he has got that - This new Chancellor will throw the Country into great Confusion - never was there such indecisive Decrees - it ^{is} much better if he had determined at once to affirm or reverse every appeal - right or wrong - I wonder old Thurlow stands by and sees this way of going on - Lord James called just now after being confined some days by a Threatening of his old Complaint - he says it was only a Threatening - but he looks ill - I fear he will not hold it out long - Honest Robin Mackay was attacked lately by a spitting of Blood he has been long troubled with a bad Cough - I see his Surgeon is alarmed about him - what an uncertain world - but indeed our living is a greater wonder than our dying - There's fine Rains - but still no general Heat - You see by the Paper and dollars we send you what a wonderful Intercourse we have with foreign Places - whether it is for our Profit or no I cannot say but so it is a vast deal of money is laying out here - a gentleman told me the other day he had been taking a survey of all the Buildings going on in and about Glasgow this summer and by his calculation there is not less than £200,000 to be laid out in that way - where does it come from?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 June 1802

RB/837/701
Page 1 of 2

28 June 1802

It a good Idea making Carlingnose an MP to save Postage, but I don't believe he could make one vote in all the 4 Boroughs. Mr Dale has a letter from Andrew soliciting his Interest but he is not disposed to stir and if he did he does not think he could make a Note. A friend of Andrew's told me just now he was to be here this night, and that he comes supported by the Interest of the two Dukes - Hamilton & Argyll - it is wonderful how he has got that.

This new Chancellor will throw the Country into great Confusion - never was there such indecisive Decrees. It would be much better if he would determine at once to affirm or reverse every appeal - right or wrong. I wonder old Thurlow stands by and sees this way of going on.

Friend James called just now after being confined some days by a Threatening of his old Complaint. He says it was only a Threatening - but he looks ill. I fear he will not hold it out long. Honest Robin Mackay was attacked lately by a spitting of Blood he has been long troubled with a bad Cough. I see his Surgeon is alarmed about him. What an uncertain world - but indeed our living is a greater wonder than our dying.

There's fine Rains, but still no general Heat. You see by the Paper and dollars we send you what a wonderful Intercourse we have with foreign Places. Whether it is for our Profit or no I cannot say but so it is a vast deal of money is laying out here. A gentleman told me the other day he had been taking a survey of all the Buildings going on in and about Glasgow this summer and by his calculation there is not less than £200,000 to be laid out in that way - where does it come from?

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I am glad to see we have got the better of Gilbert to day
which shows that they have been doing something considerable.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 June 1802

RB/837/701

Page 2 of 2

I am glad to see we have got the better of Gilbert to day which shows that they have been doing something considerable.

RSM
28 June 1802

Wm Simpson Esq
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 June 1802, written on the back of a letter from John Riddell to Robert Scott Moncrieff, 28 June 1802

RB/837/703

Page 1 of 2

29 June

[paper missing] answer for to day's P. I fancy your best way will be
[paper missing] inclosed as on Friday or Saturday and place
[paper missing] Credit and advise us so as we may know the
[paper missing] when the old Bill which you have sent us
[paper missing] shall then settle any difference with Mr Riddell
[paper missing] Bills were due at the same time but
[paper missing] him. He is confined by a spitting of Blood
[paper missing] is in Town but he has not yet
[paper missing] this is the first week of the month
[paper missing] coming due, and we have already
[paper missing] will surely come in next week. I think
[paper missing] given in last night than usual.
[paper missing] lightening us. But we have still your
[paper missing]

Wm Simpson
P

[paper missing] the inclosed to Mr D when he calls at the Bank

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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 June 1802, written on the back of a letter from John Riddell to Robert Scott Moncrieff, 28 June 1802

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Glasgow 28 June 1802

[paper missing] Inclose you James Gordon's bill
[paper missing] favor Henry Glassford Esq
[paper missing] for £2121.11.9, which I
[paper missing] goodness, to said to Mr Simpson
[paper missing] to discount it in order to
[paper missing] same nature due ½ Proximo
[paper missing] are all much obliged to Mr
[paper missing] If sugars would sell at a
[paper missing] be lay till these bills are
[paper missing] I remain with regard

Dear Sir

Yours very sincerely
John Riddell

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30 June 1802

I am not ill pleased that Monkland's Cause is affirmed - it was really so diabolical his writings in the Scotch Chronicle that he deserves to be expelled Society - you cannot imagine what assiduity was used by the Publishers of that Paper to circulate it among the lower orders and thereby excite them to Insurrection - Andrew has just been with us - he has great hopes of his Success here - but I doubt he will be disappointed - his democratic Principles will be much against him - but he has given the Provost Confession of his Faith in writing which he hopes will satisfy us all that he is a sound man - I never yet knew a thoroughly converted Democrat - he really brought the Provost a Letter from Lord Archibald Hamilton - I have a Line from Henry saying that he is deeply engaged in electioneering - that he has little doubt of his own Success and he thinks Tierney will also come in - but there are other two Candidates a sad Business I would not like to engage in it I suppose Henry the 9th will meet no opposition in Edinburgh, and that there is no foundation for the story of his being made a Peer - I called on Robert Mackay last night - he has had no return of the Blood spitting, but is in a ticklish state. Friend James has not called these two days from which I fear he is not so well

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RSM

1 July [sic] 1802

Wm Simpson Esq

P

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