

1 Nov 1802

I called Cunningham into the sweating room and just read to him what you wrote - poor fellow he did not know what to say - nor did I - I was never intended for exercising Authority - however I told him that if he could not get sureties to bind as the others did, it put his remaining in the office out of question - he said when Mr More's scroll came he would show it to his Friend Jameson but he is so cautious a hand that I don't believe he will subscribe, and I should like better he left us on that Ground as on any misconduct in the office - for he is a good natured sort of Child - I shall expect Mr More's scroll in the Box tomorrow - and if the sureties boggle at past deficiencies I shall tell them that they are not liable for them - but I hope they will not require any letter.

The Star they tell me today is very war like - but I suppose we may depend more upon the inclosed from Henry - He has the next Page he adds the following P.S. - "Pray do you know much of the present Character of the house of Stein Smith & Co. - we seem to have nearly done with them" - I shall write him that I leave you to answer this question - I wish that house may be quite tight - Walker Wood's Bank at Manchester sees some danger on them - and sends from London the other day ^{says} that their Bills do not pass at the Bank or with the Bankers - you may return me Henry's letter by the Box - I am glad to see the Thorntons increasing - it is a good Breed - Now is it that some of the small West of England papers were not sorted - and in one of the Bundles there were some Bank of Scotland notes - we have enow of them surely

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

RB/837/867

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1 November 1802

I called Cunningham into the sweating room and just read to him what you wrote. Poor fellow he did not know what to say - nor did I. I was never intended for exercising authority. However I told him that if he could not get sureties to bind as the others did, it put his remaining in the office out of question. He said when Mr More's scroll came he would show it to his Friend Jameson but he is so cautious a hand that I don't believe he will subscribe, and I should like better he left us on that Ground as on any misconduct in the office, for he is a good natured sort of Child. I shall expect Mr More's scroll in the Box tomorrow, and if the sureties boggle at past deficiencies I shall tell them that they are not liable for them. But I hope they will not require any letter.

The Star they tell me today is very war like, but I suppose we may depend more upon the inclosed from Henry. In the next Page he adds the following P.S. -

"Pray do you know much of the present Character etc of the house of Stein Smith & Co. We seem to have nearly done with them." I shall write him that I leave you to answer this question. I wish that house may be quite light. Walter Wood's Bank at Manchester I see draws largely on them, and a Gentleman from London the other day said that their Bills would not pass at the Bank or with the Bankers.

You may return me Henry's Letter by the Box. I am glad to see the Thorntons increasing. It is a good Breed.

How is it that some of the small notes per Mr Glassford were not sorted, and in one of the Bundles there were £100 Bank of Scotland notes. We have enow of them surely.

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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 November 1802

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RSM

1 November 1801

[pencil annotation in another hand:] H. Thornton

Wm Simpson Esq

P

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2 Nov 1802

I see you are for a retrenching Plan - and nothing would be more gratifying to my wishes & feelings - but how to carry such a Plan into execution I know not - to refuse at once the undoubted Paper of steady Customers would not do - it would shake the best of them and were any of them to be brought down thereby we should be involved in greater difficulties than we are in - any sudden & violent measure such as was taken by the old B-ch I had earnestly deprecate because I am persuaded it would plunge the Bank into greater distress, but if any plan can be devised for doing the thing gradually and after giving the People 2 or 3 months warning I shall cordially fall in with it - gradually as our Business is extended you will observe that Extension does no more than keep pace with the extended Trade of the Place - that Trade therefore must be reduced or contracted before our operations can with ease be reduced - and this can not in the nature of things be done in a day or a month - If the Directors should resolve on abridging the Business here - the Measure should be taken deliberately - a system should be laid down to be followed out steadily some months hence and intimations thereof given to all our Customers by a circular letter - what that system should be is the question we might look into our Cash and deposit accounts and [paper missing] with you here we might write the holders of those who are of little use to the Bank that after such a date their account will be shut and no further discounts will be given them - but this would be of little avail for I think there are but few accounts of that description - There is another description of Customers who are very heavy upon us and if we could get clear of them it would reduce our

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

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2 November 1802

I see you are for a retrenching plan, and nothing would be more gratifying to my wishes and feelings, but how to carry such a plan into execution I know not. To refuse at once the undoubted paper of steady customers would not do – it would shake the best of them and were any of them to be brought down thereby we should be involved in greater difficulties than we are in. Any sudden and violent measure such as was taken by the old B-ch I would earnestly deprecate because I am persuaded it would plunge the bank into greater distress, but if any plan can be devised for doing the thing gradually and after giving the people 2 or 3 months' warning I shall cordially fall in with it. Greatly as our business is extended you will observe that extension does no more than keep pace with the extended trade of the place. That trade must therefore be reduced or contracted before our operations can with ease be reduced, and this can not in the nature of things be done in a day or a month. If the directors should resolve on abridging the business here, the measure should be taken deliberately. A system should be laid down to be followed out steadily some months hence and intimation thereof given to all our customers by a circular letter. What that system should be is the question. We might look into our cash and deposit accounts and [paper missing] with you here we might write the holders of those who are of little use to the bank that after such a date their account will be shut and no further discounts will be given them, but this would be of little avail for I think there are but few accounts of that description. There is another description of customers who are very heavy upon us and if we could get clear of them it would reduce our

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advance greatly, but I am afraid it wd at some time reduce
the Profits of the Bank here - These are the great & opulent
West India houses here - Leitch & Smith - John Campbell Sen & Co the
Dennistouns etc etc - also Messrs Stirling - Todd & Sherbridge - Mr
Hopkirk's house - most of these are Bank Proprietors (which I
often regret) and wd be highly offended were they not to get
the accommodations they have been accustomed to - but
if retrenchment is necessary it must operate chiefly against
them - and the only way I conceive practicable wd be to write
a circular letter to them saying that after such a date
the discounts to them will not exceed £ - suppose
£500 a week - This is all that occurs to me on
the subject - but you must lay your wise heads together at
Edinburgh and chalk out the plan which we shall follow -
no doubt we must have 4 regular Tellers - but it takes such a
time for one to be sufficiently expert at that Business, that I
much doubt if any new one will for months be better than Blair

R. S. M.
2 Nov 1802

By Robert Scott

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

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advance greatly, but I am afraid it would at same time reduce the profits of the bank here. These are the great and opulent West India houses here – Leitch & Smith, John Campbell Sen & Co, the Dennistouns, etc, etc – also Messrs Stirling, Todd & Sherbridge, Mr Hopkirk's house. Most of these are bank proprietors (which I often regret) and would be highly offended were they not to get the accommodations they have been accustomed to. But if retrenchment is necessary it must operate chiefly against them, and the only way I conceive practicable would be to write a circular letter to them saying that after such a date the discounts to them will not exceed £ – suppose £500 a week. This is all that occurs to me on the subject, but you must lay your wise heads together at Edinburgh and chalk out the plan which we shall follow.

No doubt we must have 4 regular Tellers, but it takes such a time for one to be sufficiently expert at that Business, that I much doubt if any new one will for months be better than Blair.

RSM
2 November 1802

Wm Simpson
P

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3 Nov 1802

I assure you I never gave Henry the least hint of your Complaints nor did I think of such a thing without your Authority - but if I saw any thing irregular in their Transactions directly with us, I would make no scruple in telling him so - I shall write him some of these days and ask his opinion of the next Loan - The subject of the Exchequer being affected by the Circulation is so deep that I cannot fathom it - but I see no Contradiction in what he says - great Economy in the use of Paper that I suppose is making the same Notes and the same Bills pass thro many hands and answer many purposes - has the same Effect as increasing the Circulation - I think Mr T's Book states this clearly - For all the Notes you sent us there is not a large one in the Chest and I could not answer a demand from Lumsdaine just now - This is owing to our Fast day being tomorrow everybody is drawing out to pay their Bills for two days - but I did think they interposed his back with us - Mr Dale has just been at a meeting of poor Garthland's Cred for the Bills on Body & Co - they have resolved that he shall give Archibald Graham a Power to sell the Lands and an obligation to fulfill any sale he may make - a great Number of his Farms were in our Couriers yesterday - Garthland seems averse to part with the Land - no wonder - but it must be done - poor man I know nobody more to be pitied - Friend James has just shown me a letter from Mcadam saying that he had engaged Mr Roebuck to be at Muirkirk on Monday - He is most anxious that Young should go with him and writes Young by this post requesting he will go - if you are acquainted with Roebuck he wishes you would say a word to him to be impartial. He's afraid Mcadam may have influence upon him

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

RB/837/869

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3 November 1802

I assure you I never gave Henry the least hint of your Complaints nor would I think of such a thing without your authority. But if I saw any thing irregular in their Transactions directly with us, I would make no scruple in telling him so. I shall write him some of these days and ask his opinion of the next Loan. The subject of the Exchequer being affected by the Circulation is so deep that I cannot fathom it, but I see no Contradiction in what he says. Great Economy in the use of Paper that I suppose is making the same Notes and the same Bills pass thro many hands and answer many purposes has the same Effect as increasing the Circulation. I think Mr T's Book states this clearly.

For all the Notes you sent us there is not a large one in the Chest and I could not answer a demand from Lumsdaine just now. This is owing to our Fast day being tomorrow everybody is drawing out to pay their Bills for two days. But I should think they will soon be back with us. Mr Dale has just been at a meeting of poor Garthland's Creditors for the Bills on Body & Co. They have resolved that he shall give Archibald Graham a Power to sell the Lands and an obligation to fulfil any sale he may make. A great Number of his Farms were in our Courier yesterday. Garthland seems averse to part with the land. No wonder - but it must be done. Poor man I know nobody more to be pitied. Friend James has just shown me a letter from Mcadam saying that he had engaged Mr Roebuck to be at Muirkirk on Monday. He is most anxious that Young should go with him and writes Young by this post requesting he will go. If you are acquainted with Roebuck he wishes you would say a word to him to be impartial. He's afraid Mcadam may have influence upon him.

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We have had some good days too - I went to the meeting of the assessors last night at 5 and remained till 10 - but it rained very hard as I came home - we had some laughing at rating a lady who keeps a bad house in the Stockwell - she stands as worth £450 - Gilbert Hamilton our Prices asked me slyly how she appeared to be going on at my last visit and if we might add 500 or £1000 to her. Some of them observed it was a good trade and that she made £1000 a year I think we added £500 to her - you see how all trades go on here - I suppose you have not so respectable a house keeper of that kind in Edinburgh -

Adm
3 Nov 1802

Wm Simpson Esq
P

I got your Packet per Box - the scroll of the Bond is quite proper and Peterkin approves of it and is to get his executed immediately as will Lumsdain & Ross. But poor Cunningham I doubt will not find sureties. I have sent for Mr Nimmo to make out an affidavit agreeable to James Campbell's letter -

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

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We have had some good days too. I went to the meeting of the assessors last night at 5, and remained till 10, but it rained very hard as I came home. We had some laughing at rating a lady who keeps a bad house in the Stockwell. She stands as worth £4500 - Gilbert Hamilton asked me slyly how she appeared to be going on at my last visit and if we might add 500 or £1000 to her. Some of them observed it was a good trade and that she made £1000 a year I think we added £500 to her. You see how all trades go on here - I suppose you have not so respectable a house keeper of that kind in Edinburgh.

RSM
3 November 1802

Wm Simpson Esq
P

I got your Packet per Box. The scroll of the Bond is quite proper and Peterkin approves of it and is to get his executed immediately as will Lumsdain & Ross. But poor Cunningham I doubt will not find sureties. I have sent for Mr Nimmo to make out an affidavit agreeable to Jamie Campbell's letter.

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5 Nov

The Ps to answer is not common - and I have little time for it - by combining 4 days operations into one there is such an uproar in the office as is like to ding one doiled -

It is needless for us to write Down & Co about the Porcupine - I sent to Auchie & Co and offered to do it - but they said they would write to Lindsay Smith & Co who will look ^{better} after it and inform Down. Alexander cannot want his money longer - he writes Findlay Bannatyne & Co to get the Bill of Lading or the dollars and has drawn upon them as you see for so much of the value so do not fail to order Down to deliver the Bill of Lading to them on the value of order - Poor Cunningham is very humble now - he says his Uncle Howison here will subscribe the Bond along with the living obligant in the old Bond - Howison is a dashing hand - and sometimes takes a trip to his box where he has a house - he gives there some and will not return till Spring - but he is in good enough credit here and by his own account has been very successful - he has also a Piece of Land up the Clyde the Trust on which sometimes brings him a great deal of money - shall we take him as a surety? - Thank you for Mr Bennet and Mr Glassford's Intelligence - I am sorry for Mr R's Toe he should take great care of it - for I have known such a trifling complaint attended with serious consequences why do you expose me by showing all my idle assessorship stories - The Lady has no Aunt with us and I assure you I have none with her - My very combs - or will not go to Muirkirk at which friend James is much vexed

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

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5 November 1802

Two Ps to answer is not common, and I have little time for it. By combining 4 days' operations into one, there is such an uproar in the office as is like to ding one doiled.

It is needless for us to write Down & Co about the Porcupine. I sent to Auchie & Co and offered to do it, but they said they would write to Lindsay Smith & Co who would look better after it and inform Down. Alexander cannot want his money longer - he writes Findlay Bannatyne & Co to get the Bill of Lading or the dollars and has drawn upon them as you see for so much of the value so do not fail to order Down to deliver the Bill of Lading to them on the value if received. Poor Cunningham is very humble now. He says his uncle Howison here will subscribe the Bond along with the living obligant in the old Bond. Howison is a dashing hand, and sometimes takes a trip to Lisbon where he has a house. He goes there soon and will not return till spring, but he is in good enough credit here and by his own account has been very successful. He has also a Piece of Land up the Clyde the Trust on which sometimes brings him a great deal of money. Shall we take him as a surety? Thank you for Mr Bennet and Mr Glassford's Intelligence. I am sorry for Mr R's Toe. He should take great care of it, for I have known such a trifling complaint attended with serious consequences.

Why do you expose me by showing all my idle assessorship stories. The Lady has no account with us and I assure you I have none with her.

Young cannot or will not go to Muirkirk at which friend James is much vexed.

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231 orders paid to day — have you paid as many? —
Will you get the inclosed for Willie delivered to morrow forenoon?
I don't suppose we shall have occasion to write you
tomorrow.

R. Scott

3 Nov 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, 5 November 1802

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Page 2 of 2

231 orders paid to day. Have you paid as many?
Will you get the inclosed for Willie delivered tomorrow forenoon?
I don't suppose we shall have occasion to write you tomorrow.

RSM
5 November 1802

Wm Simpson Esq
P

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

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8 November 1802

I have read what you wrote to Cunningham. He promises to be a good Bairn so I have desired him to make out the Bond. We have had fine weather to our Preachings, and have had none of the dismal days you mention. It is always so when the wind is in the East when in the West you have the advantage of us.

Gilbert has got the better of us this week – 11m it will help the B—ch to settle with you tomorrow.

Our large notes are very low tonight. I hope a good Quantity will come in tomorrow's Exchange.

8 Nov 1802

I have read what you wrote to Cunningham. He promises to be a good Bairn so I have desired him to make out the Bond — we have had fine weather to our Preachings — and have had none of the dismal days you mention — it is always so when the wind is in the East when in the West you have the advantage of us — Gilbert has got the better of us this week — 11m it will help the B—ch to settle with you tomorrow — our large notes are very low tonight — I hope a good quantity will come in at tomorrow's Exchange

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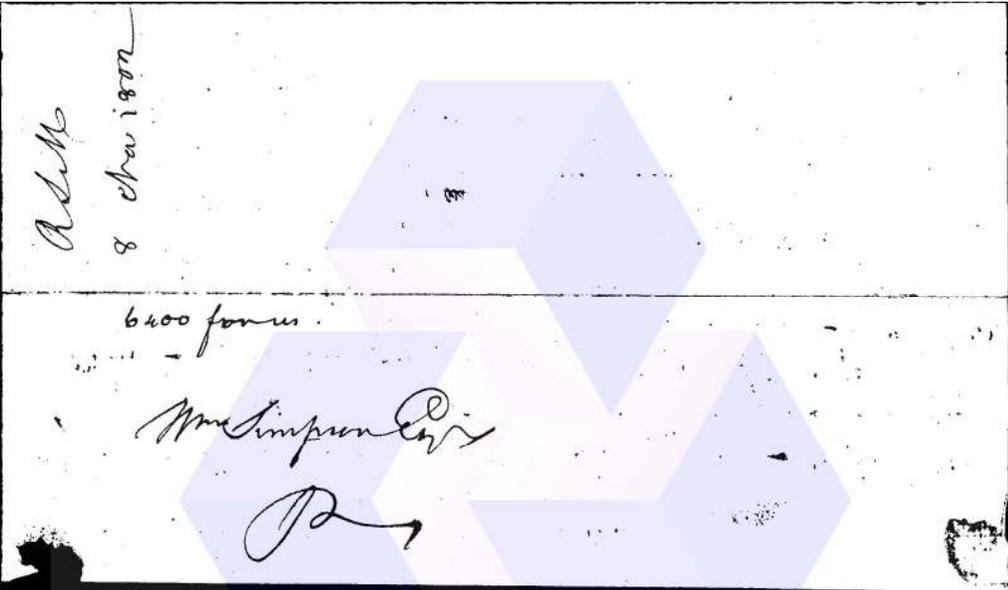
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RSM
8 November 1802

6400 for us

Wm Simpson Esq
P

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9 Nov 1802

I never like to see a Liverpool Bill but what we take are well received and none are lying over - it is supposed the Manufacturers here have lost not less than 100m by the Liverpool of Lancaster people these last 2 years - that is really a handsome legacy of Miss Keith's and well bestowed - we had a great Pressure upon us last night again - refused 115 good Bills and took 235 - and you see the number of Londoners besides - this is a strange Place - I hear no more of Gilbert's doings than if he did nothing - You see how low our Chest is - but a good sum came in at the Exchange this morning & particularly from the Thistle who had above 15m of our large notes - you see what a Mouth they had aft^r as ^{13m} the Tellers will probably have a surplus of large notes to give us for the Chest - Let me know if the poor Guard Soldier recover of the trapping - as James Dundas remits me this £50 - to send Jamie Dundas - I think it needless to write him he will probably be at the Bank tomorrow - if not pray send it to him and desire him to acknowledge the receipt to Mr Dennistoun - charming clear weather - What shall we do for Silver - I am terrified to look forward to Friday when we have been in use to divide 2 or £300 among our customers

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

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Page 1 of 2

9 November 1802

I never like to see a Liverpool Bill but what we take are well received and none are lying over. It is supposed the manufacturers here have lost not less than 100m by the Liverpool and Lancaster people these last 2 years.

That is really a handsome legacy of Miss Keith's and well bestowed. We had a great Pressure upon us last night again - refused 115 good Bills and took 235. And you see the number of Londoners besides. This is a strange Place. I hear no more of Gilbert's doings than if he did nothing.

You see how low our Chest is, but a good sum came in at the Exchange this morning & particularly from the Thistle who had above 15m of our large notes. You see what a Balance they had against us 13m. The Tellers will probably have a surplus of large notes to give me for the Chest. Let me know if the poor Guard Soldier recover of the trapping.

James Dennistoun remits me this £50 to send Jamie Dundas. I think it needless to write him he will probably be at the Bank tomorrow - if not pray send it to him and desire him to acknowledge the receipt to Mr Dennistoun. Charming clear weather. What shall we do for Silver. I am terrified to look forward to Friday when we have been in use to divide 2 or £300 among our customers.

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RSM

9 November 1802

Wm Simpson Esq

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*Rd Mc
9 Nov 1802*

Wm Simpson Esq

Rd

10 Nov 1802

That Bradbury is the same chap who denied so stoutly his Bill being protested before - he is a connection of McAlpine's house of DeBrauwere & Co who sell by Auction as Whitefield & Co do - and Bradbury who is a near Connection of Williams Son & Co Bankers accepts for DeBrauwere & Co - I know not how we shall do with him - for I see some of our best Manufacturers consign to them and say they find their account in doing so - If he would once let a Bill be returned we should have no scruple in refusing the drafts of the best of them upon him - I think it is likely that will be soon - Surely our large Notes must be sent to

Edin by the Coaches - for notwithstanding all that came in at the Exchange yesterday, our Tellers had none to give me up for the Chest, and their hands are so empty to day that it will only be by borrowing from one another that they can expect to get thro' till Friday's Exchange. I beg therefore if you hear of any opportunity you will send us a large supply -

our Tellers complain so much of the Inconvenience they are put to by our mode of exchanging with Gilbert Hamilton & Son that I must really beg you will settle some new arrangement of that Business with Mr Forrester - by our present mode it is often between 3 & 4 o'clock on Monday afternoon before we get the last which is generally a large Parcel of our Bills from Mr's Mannings - this prevents the Teller closing his Cash Book and giving it in to the Accountants in time for bringing forward the general Cash Book and striking the Balances not only you know I receive up from the Tellers on that afternoon - and this delay disconcerts me much by preventing me from attending in proper time to the discounting the Bills in the Evening - what we wish is either that the Bank of Scotland would exchange with us as the other Banks do on Tuesday mornings and then all their notes would be made up by our Tellers in proper time on Monday - or if this would

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

RB/837/874

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10 November 1802

That Bradbury is the same chap who denied so stoutly his Bill being protested before. He is a connection of McAlpine's house of DeBrauwere & Co who sell by Auction as Whitefield & Co do and Bradbury who is a near Connection of Williams Son & Co Bankers accepts for DeBrauwere & Co. I know not how we shall do with him, for I see some of our best Manufacturers consign to them and say they find their account in doing so. If he would once let a Bill be returned we should have no scruple in refusing the drafts of the best of them upon him. I think it is likely that will be soon.

Surely our large notes must be sent to Edinburgh by the coaches, for notwithstanding all that came in at the Exchange yesterday, our Tellers had none to give me up for the Chest, and their hands are so empty to day that it will only be by borrowing from one another that they can expect to get thro' till Friday's Exchange. I beg therefore if you hear of any opportunity you will send us a large supply.

Our Tellers complain so much of the Inconvenience they are put to by our mode of exchanging with Gilbert Hamilton & Son that I must really beg you will settle some new arrangement of that Business with Mr Forrester. By our present mode it is often between 3 & 4 o'clock on Monday afternoons before we get the last which is generally a large Parcel of our notes from Messrs Hamilton. This prevents the Teller closing his Cash Book and giving it in to the accountants in time for bringing forward the general Cash Book and striking the Balances which you know I receive up from the Tellers on that afternoon, and this delay disconcerts me much by preventing me from attending in proper time to the discounting the Bills in the Evening. What we wish is either that the Bank of Scotland would exchange with us as the other Banks do on Tuesday mornings and then all their notes would be made up by our Tellers in proper Time on Monday, or if this would

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

RB/837/874

Page 2 of 2

not suit, it would be equally agreeable to us, if Messrs Hamilton & Son would exchange with us early on Monday Forenoons for all the notes which had come in to us respectively in the week preceding - leaving the notes which come in to us both on Monday to be included in the following week's settlement - This would make all easy - and surely the delay in exchanging the notes of one day could not operate much to the advantage or prejudice of either Party I can hardly think Mr Forrester will object to this - Mr Peterkin has been proposing this arrangement to Archie Hamilton but he says he can do nothing without authority from Edin. that he is obliged to send a state of all the different notes in his hands on Mondays and that there must be no Royal Bank notes among them which obliges him to send us all he has after Bank hours on Mondays.

not suit, it would be equally agreeable to us, if Messrs Hamilton & Son would exchange with us early on Monday Forenoons for all the notes which had come in to us respectively in the week preceding, leaving the notes which come in to us both on Monday to be included in the following week's settlement. This would make all easy, and surely the delay in exchanging the notes of one day could not operate much to the advantage or prejudice of either Party. I can hardly think Mr Forrester will object to this.

Mr Peterkin has been proposing this arrangement to Archie Hamilton but he says he can do nothing without authority from Edinburgh, that he is obliged to send a state of all the different notes in his hands on Mondays and that there must be no Royal Bank notes among them which obliges him to send us all he has after Bank hours on Mondays.

RSM
10 November 1802

3 pair empty saddlebags were sent with the Box this morning.

Wm Simpson Esq
P

3 pair empty saddlebags were sent with the Box this morning

Wm Simpson Esq

J

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11 Nov 1802

Indeed I wish this scarcity of silver may not produce some mischief - poor Lumsdain who is a good quiet lad will have sad work of it tomorrow to please the Manufacturers with about £100 - when they require at least £300 -

Mr John Stirling's Factor John Cross will call on you tomorrow for £2600 - and as he returns on Saturday - if no other opportunity offers you may perhaps send the saddlebags by him - I don't much like trusting Democrats - but I should think they would be safe with him -

Sorry I am that worthy Mrs R - should be so much indisposed - and that Toe gives me almost as much pain as it does its owner - I wish you could get him to let his surgeon look after it - and give it rest - let me know how both are -

A rich body here James Hamilton who bought the Estate of Logan for 12m odds from the late graceless Laird, lost connet of it and sold it again to a Mr Allason by a missive of sale. He repealed this Bargain and will not fulfil it, so they are before the Court of Session. In the meantime 2/3rds of the price being due this day was offered in our large Notes under Protest, and being refused was lodged with us £8333.6.8 on a 4 per cent deposit Receipt. It does not increase our deposit accounts however as the whole was drawn out of Hunters & Co's deposit account. I suppose it will be a good time before the Court in their way of going to work settle the matter.

Tell Jamie Buchan if he does not accept Barachnie's Bill we shall have done with him. He has been a great Plague to us both.

I suppose it will be a good time before the Court in their way of going to work settle the matter.

Tell Jamie Buchan if he does not accept Barachnie's Bill we shall have done with him - he has been a great Plague to us both -

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

RB/837/876
Page 1 of 2

11 November 1802

Indeed I wish this scarcity of silver may not produce some mischief. Poor Lumsdain who is a good quiet lad will have sad work of it tomorrow to please the Manufacturers with about £100 when they require at least £300.

Andrew Stirling's factor John Cross will call on you tomorrow for £2600 and as he returns on Saturday, if no other opportunity offers you may perhaps send the saddlebags by him. I don't much like trusting Democrats, but I should think they would be safe with him.

Sorry I am that worthy Mrs R should be so much indisposed, and that Toe gives me almost as much pain as it does its owner. I wish you could get him to let his surgeon look after it, and give it rest. Let me know how both are.

A rich body here James Hamilton who bought the Estate Of Logan for 12m odds from the late graceless Laird, lost connet of it and sold it again to a Mr Allason by a missive of sale. He repealed this Bargain and will not fulfil it, so they are before the Court of Session. In the meantime 2/3rds of the price being due this day was offered in our large Notes under Protest, and being refused was lodged with us £8333.6.8 on a 4 per cent deposit Receipt. It does not increase our deposit accounts however as the whole was drawn out of Hunters & Co's deposit account. I suppose it will be a good time before the Court in their way of going to work settle the matter.

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

RB/837/876

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RSM

11 November 1802

Wm Simpson Esq

P

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NatWest
Group

Wm Simpson Esq

11 Nov 1802

R.S.M.

12 November 1802

Stirling with his Bags has come in most opportunely. I gave out the last M of 20/ notes this forenoon, and we had no large. I shall call tomorrow for the Canal dividends subscribe the Book and get the money on Monday. I am glad you and Mr Forrester were so amicable. I shall call tomorrow on Archie Hamilton and hope to settle the matter by making the Exchange on Monday mornings. There is no danger of the discount day being altered. Robert Stewart told me so positively that all the Partners were the same in both houses, that I think shame to ask any document of it. I am sure he would not tell me a downright lie.

12 Nov 1802

Stirling with his Bags has come in most opportunely - I gave out the last M of 20/ notes this forenoon - and we had no large - I shall call tomorrow for the Canal dividends subscribe the Book - and get the money on Monday - I am glad you and Mr Forrester were so amicable - I shall call tomorrow on Archie Hamilton and hope to settle the matter by making the Exchange on Monday mornings - There is no danger of the discount day being altered - Robert Stewart told me so positively that all the Partners were the same in both houses - that I think shame to ask any document of it - I am sure he would not tell me a downright lie

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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 November 1802

RB/837/877

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RSM
12 November 1802

Wm Simpson Esq
P

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13 Nov 1802

A good story your sending for Notes to us - that would make us the Root
and you the Branch - no no - as you can make notes when you want
them which we cannot do - you shall get none from us -
Stirling is a good smart Boy - he set off for Stirling this morning
as to my Concern with the Parliament house I feel quite
easy - I have sent Sandy Duncan already all the charge which
I expect can come upon me - and shall leave the Lawyers to
divert themselves with the plea as long as they please - being
quite unconcerned as to the Result -

You see I have been at Walter Logan for the dividends
he had me inform you that he has orders from an English
Proprietor to sell 20 Shares Canal Stock at £250 -
and that he thinks it a great Bargain - as by the Article
of Timber alone he expects their Revenue will be raised
3000 next year - so if you or any of your Friends want stock
you know where to get it - I have also been with
Archib. Remillion and we at once settled to make
the Exchange at 10 o'clock on Monday morning for
the whole of our respective collections for the preceding
week - so I hope to hear no more of Peterkin's growling
on that account - we are like to have an early
winter - it has been hard frost here these 8 or 10
Days past - I am afraid many of the Potatoes will
in the Fields will be destroyed

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

RB/837/878

Page 1 of 2

13 November 1802

A good story your sending for notes to us - that would make us the Root and you the Branch - no no - as you can make notes when you want them which we cannot do, you shall get none from us.

Stirling is a good smart Boy. He set off for Stirling this morning. As to my Concern with the Parliament house I feel quite easy. I have sent Sandy Duncan already all the charge which I expect can come upon me, and shall leave the Lawyers to divert themselves with the plea as long as they please, being quite unconcerned as to the Result.

You see I have been at Walter Logan for the dividends. He had me inform you that he has orders from an English Proprietor to sell 20 shares Canal Stock at £250 and that he thinks it a great Bargain, as by the article of Timber alone he expects their Revenue will be raised 3m next year, so if you or any of your Friends want Stock you know where to get it. I have also been with Archie Hamilton and we at once settled it to make the Exchange at 10 o'clock on Monday mornings for the whole of our respective collections for the preceding week, so I hope to hear no more of Peterkin's growling on that account. We are like to have an early winter - it has been hard frost here these 8 or 10 days past. I am afraid many of the Potatoes in the Fields will be destroyed.

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

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RSM
13 November 1802

Wm Simpson Esq
P

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15 Nov 1802

Indeed our notes of all kinds fly off like peelings of onions surely some advantage should result from these Emissions - but the Rise in the price of our Bank Stock goes on slowly - I hope it is slow & sure - if it does not soon come to 200 our Proprietors here will lose all patience - I am always sorry they meddled with it - Bank Stock shd only be in the hands of moneyed People who are satisfied when they get Interest a Glasgow Trader looks for something better

The Star it seems is very warlike to day - speaks of blocking up Toulon &c. If this is the case, stocks will still fall more - but I cannot think it probable we are to have war again -

I rejoice to find that good Mrs R - is so much better and shd be glad to have the same accounts of her husband's Estate - a large Estate 8 miles from Glasgow has been advertised lately in our Courier - nobody knows where it was - I now find it is Cairnbrae - and it is owned by a good Judge that it is one of the best Properties in the Country - excellent Land and a great quantity of it - if you know of any Nabob wanting a Bargain you may send him there - the Proprietor I hear is going to live in Ireland - he talks of 30m for Cairnbrae - we managed our Exchange with Gilbert very easily this morning by which I hope to get matters sooner settled in the afternoon

Sir Jamie says he has 92 shares of the old Bank and that he supposes he must now go there

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

RB/837/880

Page 1 of 2

15 November 1802

Indeed our notes of all kinds fly off like peelings of onions. Surely some advantage should result from these emissions, but the rise in the price of our bank stock goes on slowly. I hope it is slow and sure - if it does not soon come to 200 our Proprietors here will lose all patience. I am always sorry they meddled with it. Bank stock should only be in the hands of moneyed people who are satisfied when they get Interest. A Glasgow Trader looks for something better.

The Star it seems is very warlike to day - speaks of blocking up Toulon etc. If this is the case, stocks will still fall more. But I cannot think it possible we are to have war again.

I rejoice to find that good Mrs R is so much better and should be glad to have the same accounts of her husband's Estate. A large Estate 8 miles from Glasgow has been advertised lately in our Courier. Nobody knew whose it was. I now find it is Cairnbrae, and I am assured by a good Judge that it is one of the best Properties in the Country - excellent Land and a great quantity of it, so if you know of any Nabob wanting a Bargain you may send him there. The Proprietor I hear is going to live in Ireland. He talks of 30m for Cairnbrae. We managed our Exchange with Gilbert very easily this morning by which I hope to get matters sooner settled in the afternoon.

Sir Jamie says he has 92 shares of the old Bank and that he supposes he must now go there

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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, 15 November 1802

RB/837/880

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RSM
15 November 1802

[pencil annotation in another hand:] Bank Stock &
Glasgow Traders

Wm Simpson Esq
P

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16 Nov 1802

You see by the inclosed that the Chest is now in great Force
It will not continue long so by the way we are going on
I have already given out 10m to Lumsdain and Auchie
We are so pinched by the want of their Dollars that I have
been obliged to give them another thousand upon the £3900
Bill on London due 16 Oct next which they lodged with us - I
hope we shall now have it repaid from that Dollars in a
few days - That Bill they want much to have melted and
say they could well afford ½ per cent Comⁿ for the money - I
told them the Bank never took Comⁿ as it is a good Bill
if you know of any Jew that will be tempted by the ½ per cent
you may let me know - you see our small notes
are not very abundant so you may keep sending us
10m of them by every Box - I cannot conceive where
these small notes go, for surely nobody thinks it worth
while to send them into Edin -

I am glad to see such favourable Accts from the
Mearns - my greatest Fear respecting last Crop was
that it would be ill - Mr Dale tells me he sent 8
Bolls to the Mill and after paying mill dues he has
7 Bolls of Pecks good meal returned - This is very well

We had as heavy demands on us for dis^{cs} last night
as ever and a terrible splatter this forenoon -
I saw 45m Glasgow Bills and 50m London Bills were
done last week - so that it does not appear Gilbert
is drawing off any thing for us -

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

RB/837/882

Page 1 of 2

16 November 1802

You see by the inclosed that the Chest is now in great Force. It will not continue long so by the way you are going on. I have already given out 10m to Lumsdain, and Auchie & Co are so pinched by the want of their Dollars that I have been obliged to give them another thousand upon the £3900 Bill on London due 16 October next which they lodged with us. I hope we shall now have it repaid from the Dollars in a few days. That Bill they want much to have melted and say they could well afford ½ per cent commission for the money. I told them the Bank never took Commission as it is a good Bill. If you know of any Jew that would be tempted by the ½ per cent you may let me know. You see our small notes are not very abundant so you may keep sending us 1m of them by every Box. I cannot conceive where these small notes go, for surely nobody thinks it worth while to send them into Edinburgh.

I am glad to see such favourable accounts from the Mearns. My greatest Fear respecting last Crop was that it would yield ill. Mr Dale tells me he sent 8 Bolls to the Mill and after paying mill dues he has 7 Bolls & 11 Pecks good meal returned. This is very well.

We had as heavy demands on us for discounts last night as ever and a terrible splatter this forenoon.

I see 45m Glasgow Bills and 50m London Bills were done last week, so that it does not appear Gilbert is drawing off any thing for us.

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RSM

16 November 1802

Wm Simpson Esq

P

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17 Nov 1802

So I got the better of you at yesterday's Exchange - but it seems I am still in your debt - and long be it so -
I wish we may not get a C Tickler from the whispering gallery for doing too much yesterday - no less than 47m but it could not be helped - I have given out of the Chest since yesterday morning 30m large and 1m small notes - I should not think Cairnbrae in point of soil and situation a desirable Freehold but it was an intelligent Farmer who gave me so favourable an opinion of it -

It will be very lucky if Couatts gets the weekly supply of silver - there seems to have more come in to us than did some weeks ago otherwise we could never have gone on - we get a good sum weekly from the Posthouse - I have heard that some of our Banks here get silver from Newcastle might you not try that market - My a letter from Bob I find you are very kind to him - this man's house of his seems to be doing well - Robertson's active exertions, to support a family, has great effect in making the wheel go round much more briskly than it did formerly -

This business of receiving money to be paid in Edinburgh goes on at such a rate that I know not but we should check it - at least confine the privilege to real good customers - Does James Ferrier for the Duke of Argyll keep his accounts with you?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802

RB/837/883

Page 1 of 4

17 November 1802

So I got the better of you at yesterday's Exchange, but it seems I am still in your debt, and long be it so.

I wish we may not get a C Tickler from the whispering gallery for doing too much yesterday - no less than 47m but it could not be helped. I have given out of the Chest since yesterday morning 30m large and 1m small notes. I should not think Cairnbrae in point of soil and situation a desirable Freehold but it was an Intelligent Farmer who gave me so favourable an opinion of it.

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Page 2 of 4

RSM

17 November 1802

Wm Simpson Esq

P

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Wm Simpson Esq

*RSM
17 Nov 1802*

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802

RB/837/883

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Chest Balance 16 Nov 1802

Given Tellers per Book	£67692.9.2
Large notes	50000
20/ ditto	2000
21/ ditto	2100
English ditto	200
Gold	600
Silver	200
Incidents	100
Note	1522.16.6
	<u>£124415.5.8</u>

Mr Cunningham has met with an accident by a deep cut in his hand which will disable him for some days so no money is given out to him

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Chest Balance 16 November 1802

Given Tellers per Book	£67692.9.2
large notes	50000
20/ ditto	2000
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English ditto	200
Gold	600
Silver	200
Incidents	100
Note	<u>1522.16.6</u>
	£124415.5.8

NB Cunningham has met with an accident by a deep cut in his hand which will disable him for some days so no money is given out to him.

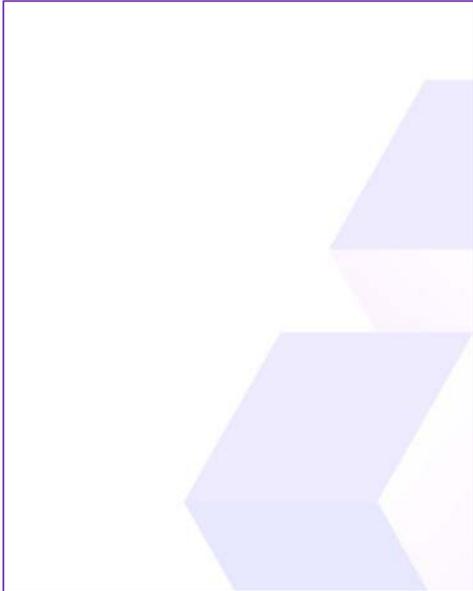
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18 Nov 1802

I am sorry to see our Bank Stock so low as 176 - I thought the price had been fixed at 180 - and that you wd not let it go lower - you wd see there was a £2900 B^{al} agst us with Gilb^t on Monday Cunningham has taken his Station again to day (and I have given him 15m out of the Chest so it is not now very strong - I forgot to say in my last that Willie may probably call on you for £50 - on my acc^t wd please pay and debit S^r M^r D - I am almost every day getting orders for the wine Merchants - their wine seems to give great Satisfaction - some of the People tell me they never tasted any thing like it here this is very pleasing to me - for the ground I wish them to stand upon is having a superior article - no matter how little profit - that will always tell in the end - The Elder is a good Customer - not for his own drinking however - your Dining room Table is in great forwardness - it will divert you when you see it - The Baillie says he will be prosecuted for Forgery - there are some Royal Bank Notes lying upon it - what Fortunes are making just now by Cattle & Sheep particularly the latter our Friend Robert Hope at Leadhills I hear had 11000 sheep - he sells off 300 of every thousand yearly and this year he gets double price for them

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

RB/837/884

Page 1 of 4

18 November 1802

I am sorry to see our Bank Stock so low as 176. I thought the price had fixed at 180, and that you would not let it go lower. You would see there was a £2900 Balance against us with Gilbert on Monday.

Cunningham has taken his station again to day and I have given him 15m out of the Chest so it is not now very strong. I forgot to say in my last that Willie may probably call on you for £50 on my account which please pay and debit SM & D.

I am almost every day getting orders for the Wine Merchants. Their wine seems to give great satisfaction. Some of the People tell me they never tasted any thing like it here this is very pleasing to me, for the ground I wish them to stand upon is having a superior article, no matter how little profit, that will always tell in the end. The Elder is a good Customer, not for his own drinking however. Your dining room Table is in great forwardness. It will divert you when you see it. The Baillie says he will be prosecuted for Forgery. There are some Royal Bank notes lying upon it. What Fortunes are making just now by Cattle & Sheep particularly the latter our Friend Robert Hope at Leadhills I hear had 11000 sheep - he sells of 300 of every thousand yearly and this year he gets double price for them.

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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 November 1802

RB/837/884

Page 2 of 4

RSM
18 November 1802

Wm Simpson Esq
P

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I had a line this morning from Wm Furling, who has not applied
to us for years past for discounts - earnestly begging I would settle
£1400 good Bills for him this day to enable him to oblige
a particular Friend - I sent for him and told him we had done
our full sum this week already and it was not our way
to answer such sudden demands off the discount day, especially
as it appeared to be not to serve him a Customer but some
Friend we had nothing to do with - he said it was so but
that Friend he was more anxious to serve than himself
and there could be no delay for he was obliged to remit what
he could this day to Edin - we said I to is Scott Smith & Co
he asked it was - as the Bills are most undoubted and
of short date - I at last agreed to take £1000 - of them
and you see that sum is to be paid them tomorrow -
I think it right to mention this circumstance to you
it is clear these People are widing - Furling says they
have certainly great Property - but that they are far
too extensive - he will take care of himself with them
however -

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I had a line this morning from William Furling who has not applied to us for years past for discounts, earnestly begging I would melt £1400 good Bills for him this day to enable him to oblige a particular Friend. I sent for him and told him we had done our full sum this week already and it was not our way to answer such sudden demands off the discount day, especially as it appeared to be not to serve him a Customer but some Friend we had nothing to do with. He said it was so but that Friend he was more anxious to serve than himself and there could be no delay for he was obliged to remit what he could this day to Edinburgh, so said I it is Scott Smith & Co. He owned it was. As the Bills are most undoubted and of short dates, I at last agreed to take £1000 of them and you see that sum is to be paid them tomorrow.

I think it right to mention this circumstance to you. It is clear these People are widing - Furling says they have certainly great Property, but that they are far too extensive. He will take care of himself with them however.

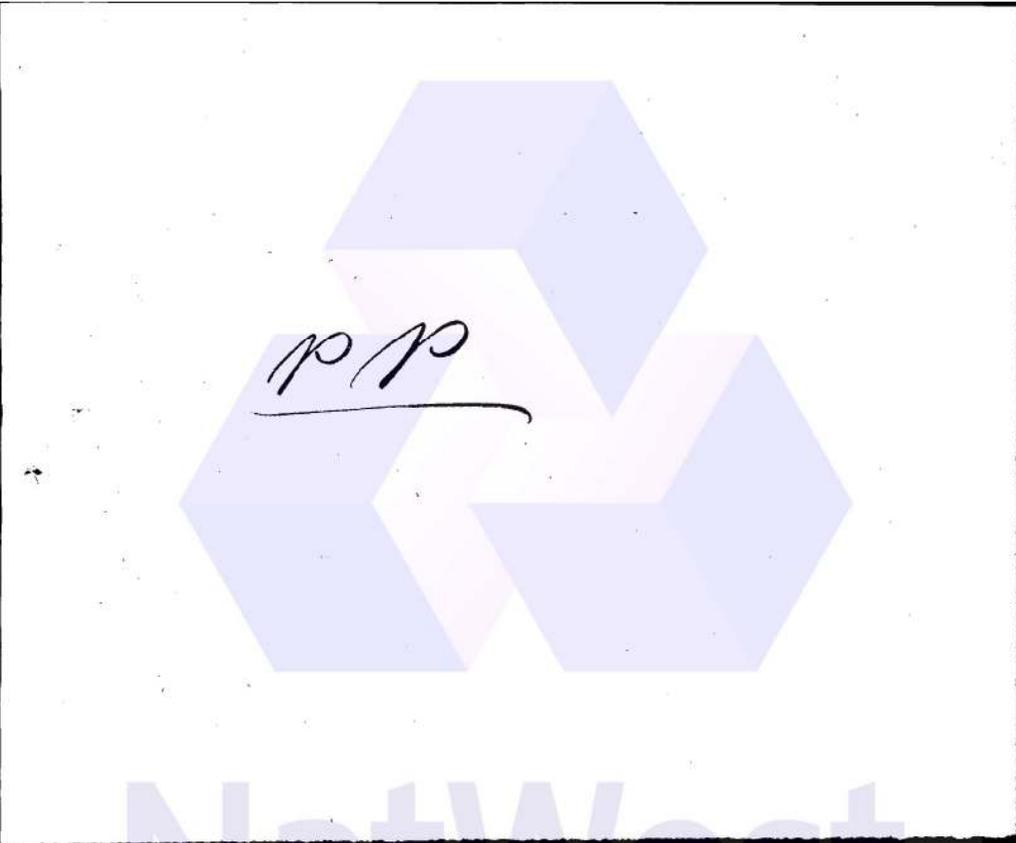
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802

RB/837/884

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PP

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19 November 1802

You guess right where the Cheese came from. I know not so extensive a dealer in that way as Mr Dale and he certainly serves his Customers on the easiest terms. He has bought to day 15 which was all that remained unsold of W Logan's Canal Shares, at 250 and I think it is a good Bargain. The dividends at present pay within a trifle of 5 per cent interest and they will always be rising. Poor Somervell who was supposed two years ago to have realised so great a Fortune to be now dying in a Prison - what a vain world. It is most unfortunate for the Country whisky should be so low. Our Police People tell me that all the nightly mischief going on here is to be ascribed solely to cheap whisky.

The Chest is quite empty, but a good sum has come in in to day's Exchange

19 Nov 1802

You guess right where the Cheese came from - I know not so extensive a dealer in that way as Mr Dale and he certainly serves his Customers on the easiest terms. He has bought to day 15 which was all that remained unsold of W Logan's Canal Shares - at 250 and I think it is a good Bargain - the dividends at present pay within a trifle of 5 per cent interest and they will always be rising - Poor Somervell was supposed two years ago to have realised so great a Fortune to be now dying in a Prison - what a vain world - it is most unfortunate for the Country whisky should be so low - our Police People tell me that all the nightly mischief going on here is to be ascribed solely to cheap whisky -
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The Tellers say after the Exchange to day there are not above 2m
small Notes in the house - I am cross in the night's Box - but
that will not carry us thro' next week - so pray send us as
many by Tuesday's Box as it will hold if no better opportunity offers
what in the world can have become of all you sent us lately!

Robt M^cC
19 Nov 1802

Wm Simpson Esq
P

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The Tellers say after the Exchange to day there are not above 2m small Notes in the house. 1m comes in to night's Box, but that will not carry us thro' next week, so pray send us as many by Tuesday's Box as it will hold if no better opportunity offers. What in the world can have become of all you sent us lately?

RSM

19 November 1802

Wm Simpson Esq

P

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20 Nov^r 1802 -

I shall take Auchie & Co's large Bill when I am satisfied fully of its goodness and that they will make a proper use of the Accommodation - I do not admire the spirit of the Sermon sent you - but it was never preached or meant as a Sermon to his Flock - it is just a Squib - and it is clever enough - really your Doctor laid himself down to it - It was a strange heathenish Idea of Drudgery his - I think you may give him a reading of it - but I don't think it would be sent him by the Author whom I know nothing of - so Dr Lindsay is apt releasing Dunlop I don't much wonder at it tho' I did not suppose he had cleared out nor do I see any good Purpose it will answer - but pray let Durie continue to hold out - and Sir James - The R Bank I suppose will do nothing - The mistake in the payment to Jay was entirely owing to Malcolm McMurich's awkward Figures in the Note given in to me - which made me take a 5 for a 1 - it is right enough in our Cash Book - I have ordered the Tellers to repeat the Figures in the Note given in to me in future -

I am going out to Dalbeath at 2 o'clock to see what the Elder is doing and walk in with him to a quiet dinner in Miller's Street - I shall see the Table and tell you all about it - it is just a Fancy Piece with Royal Bank Emblems -

Mr W you give the inclosed to Bob or Robertson when they call on Monday and tell them that Mr Hopkirk is anxious to have his Sherry as soon as possible

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

RB/837/886

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20 November 1802

I shall take Auchie & Co's large Bill when I am satisfied fully of its goodness and that they will make a proper use of the accommodation. I do not admire the spirit of the sermon sent you, but it was never preached or meant as a sermon to his Flock - it is just a Squib, and it is clever enough. Really your Doctor laid himself open to it. It was a strange heathenish Idea of Drudgery his. I think you may give him a reading of it, but probably it would be sent him by the author whom I know nothing of. So John Lindsay is against releasing Dunlop I don't much wonder at it tho' I did not suppose he would stand out nor do I see any good Purpose it will answer. But pray does Durie continue to hold out, and Sir James. The R Bank I suppose will do nothing. That mistake in the payment to Jay was entirely owing to Malcolm McMurich's awkward Figures in the Note given in to me, which made me take a 5 for a 1. It is right enough in our Cash Book. I have ordered the Tellers to repeat the Figures in the notes given in to me in future.

I am going out to Dalbeath at 2 o'clock to see what the Elder is doing and walk in with him to a quiet dinner in Miller's Street. I shall see the Table and tell you all about it. It is just a Fancy Piece with Royal Bank Emblems.

Will you give the inclosed to Bob or Robertson when they call on Monday and tell them that Mr Hopkirk is anxious to have his Sherry as soon as possible.

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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 November 1802

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RSM
20 November 1802

Wm Simpson Esq
P

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22 Nov 1802

The Cheesemonger saw your Thanks with his own Eyes - none of his Daughters go to Edin this winter - I shall be happy to see Hawk's Eye tomorrow and hope he will take his Bed with us, no place I think he can go so properly to as to the Royal Bank and it will not put us to the least Inconvenience - we have two spare Beds - he shall be at Liberty to ramble about as he pleases all day only I will lounge to his bed by his Toddy with me at night - Tell him this as I suppose he will not come off in the 7 o'clock Coach - I shall try to get the Tellers Balances before this is shut and note them to you - there is just 3 on large and 1 on small in the Chest - I am sorry that I shall be obliged to meet with the assessors at 5 tomorrow afternoon - for we have not been and may be kept till 9 or 10 - but we shall expect Mr More to dinner about 4 - you make one's Teeth water with the acid of your Garden - I wish my Pot were at the day of it - and my wife says such fine Grapes as you gave her she never tasted - Barebones must be good soil notwithstanding its height - I had a very agreeable walk to Dalbeath on Saturday - and came in in the Chaise with the Laird Lady and two Bairs to a sober dinner on Miller Street - drank 3 Glasses and came off half after 5 - this is what I like - the Laird is making great Improvements in consequence of his late Purchases - your Table is just a Conceit about 18 Inches dimensions with Bank Notes etc upon it -

For comes Friend James with a smiling Face - Jamie Buchan will tell you that they are in hopes of an amicable settlement with Mcadam.

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

RB/837/888

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22 November 1802

The Cheesemonger saw your Thanks with his own Eyes. None of his daughters go to Edinburgh this winter. I shall be happy to see Hawk's Eye tomorrow and hope he will take his Bed with us, no place I think he can go so properly to as to the Royal Bank and it will not put us to the least Inconvenience. We have two spare Beds. He shall be at Liberty to ramble about as he pleases all day only I will trust to his taking his Toddy with me at night. Tell him this as I suppose he will not come off in the 7 o'clock coach. I shall try to get the Tellers Balances before this is shut and note them to you. There is just 3m Large and 1m small in the Chest. I am sorry that I shall be obliged to meet with the assessors at 5 tomorrow afternoon, for the last time and may be kept till 9 or 10, but we shall expect Mr More to dinner about 4.

You make one's Teeth water with the account of your Garden. I wish my Pot were at the Lug of it, and my wife says such fine grapes as you gave her she never tasted. Barebones must be good soil notwithstanding its height. I had a very agreeable walk to Dalbeath on Saturday, and came in in the Chaise with the Laird Lady and two Bairs to a sober dinner on Miller Street - drank 3 Glasses and came off half after 5 - this is what I like. The Laird is making great improvements in consequence of his late Purchases. Your Table is just a Conceit about 18 Inches dimensions with Bank Notes etc upon it.

In comes Friend James with a smiling Face. Jamie Buchan will tell you that they are in hopes of an amicable settlement with Mcadam.

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I have a line from Miss Aitchison with an account of a most horrible outrage by some Coalliers at Airdrie they rifled and destroyed the house of a peaceable inhabitant and so maltreated 4 People that one is dead and another dying - wanted to murder an Infant with which the mother happily escaped - Mr Baron Baillie at last got them secured and they are in Hamilton Gaol - what a shocking Conspiracy this is in London I can hardly think there are such Miscreants in the Kingdom as to attempt any thing like what is supposed - we have to day a Letter from Down about the French Bill and the Dollars - both I hope will be got in a few days

22 Nov 1802

Wm Simpson Esq

To a Clerk - this Balances not yet ready - but I see they have plenty of Notes both great & small so a great many must have come in since Friday - and we shall get in a heap tomorrow morning - so Mr More may bring 5 or 6m small and a few large as you please - 10 or 20m - Cunningham Ross & Lumsdain I see have about 60m large and Peterkin not come in from Dinner - he will have at least 20m - Peterkin is just come in he has 20m large

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

RB/837/888
Page 2 of 2

I have a line from Miss Aitchison with an account of a most horrible outrage by some Coalliers at Airdrie. They rifled and destroyed the house of a peaceable inhabitant and so maltreated 4 People that one is dead and another dying - wanted to murder an Infant with which the mother happily escaped. The Baron Baillie at last got them secured and they are in Hamilton Gaol.

What a shocking Conspiracy this is in London I can hardly think there are such Miscreants in the Kingdom as to attempt any thing like what is supposed.

We have to day a Letter from Down about the French Bill and the Dollars - both I hope will be got in a few days.

RSM
22 November 1802

Wm Simpson Esq
P

6 o'clock - the Balances not yet ready, but I see they have plenty of Notes both great & small so a great many must have come in since Friday, and we shall get in a heap tomorrow morning's Exchange, so Mr More may bring 5 or 6m small and a few large as you please. 10 or 20m. Cunningham Ross & Lumsdain I see have about 60m large and Peterkin not come in from Dinner - he will have at least 20m. Peterkin is just come in he has 20m large.

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23 Nov 1802

I shall be looking for your Counsellor and his Bags
about 10 o'clock when I come from the assessors -
it's pity he did not come last night and see the
Bustle of the day - it's wonderful how hungry the
People here are for money and how much it takes
to satisfy them - I am in terror for our extensive
Traders and much fear there will be a Crash
among them ere long - and how will they do in
London when such an immense Sum of Omnium
must be paid up - Things look rather gloomy
You see by the inclosed the Chest is pretty
strong - I have given out 10m to Lumsdaine
since the morning - I send Bob another
order from the Elder - it was Sherry he
wanted and it is arrived

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

RB/837/892

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23 November 1802

I shall be looking for your Counsellor and his Bags about 10 o'clock when I come from the assessors. It's pity he did not come last night and see the Bustle of to day. It's wonderful how hungry the People here are for money and how much it takes to satisfy them. I am in terror for our extensive Traders and much fear there will be a Crash among them ere long, and how will they do in London when such an immense sum of Omnium must be paid up. Things look rather gloomy.

You see by the inclosed the Chest is pretty strong. I have given out 10m to Lumsdaine since the morning. I send Bob another order from the Elder - it was Sherry he wanted and it is arrived.

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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, 23 November 1802

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RSM

23 November 1802

Wm Simpson Esq

P

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24 Nov 1802

These Balances and Blood drawings are as unaccountable as the Risings & Fallings of the Stocks - but I hope you will get at me next week - Friend James bids me say that he hopes to see you about Thursday next week when he & James Mcdowal intend going to Edin. to settle matters finally with McAdam - I wish it were done

The Counsellor and his Bags appeared about half past 10 last night but could not be prevailed upon to stay up stairs - all the wise men of the East seem to be smitten with the same disease - Mr Nimmo and our Porter were waiting him from the Coach I have yet had little conversation with him - but as he is to dine with me we shall talk over the Old Royal's affairs and drink yr health -

I do not think it wd answer for our Teller to pay away large orders - or that it wd have any great Effect for them are not many orders in proportion for large sums - the great payouts are mostly for Bills discounted and then the Holders of the Bills must carry to the Teller least occupied otherwise they might be long detained - and then as to receiving large notes that must necessarily fall equally upon all the Tellers - for the great sums are mostly paid in a few minutes before 3 o'clock - there is then a great Crowd in the office and for dispatch each Teller must necessarily receive large or small notes as they come - but I shall talk to Mr More of this -

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

RB/837/893

Page 1 of 2

23 November 1802

These Balances and Blood drawings are as unaccountable as the Risings & Fallings of the Stocks, but I hope you will get at me next week. Friend James bids me say that he hopes to see you about Thursday next week when he & James Mcdowal intend going to Edinburgh to settle matters finally with McAdam. I wish it were done.

The Counsellor and his Bags appeared about half past 10 last night but would not be prevailed upon to stay upstairs. All the wise men of the East seem to be smitten with the same disease. Mr Nimmo and our Porter were waiting him from the Coach. I have yet had little conversation with him, but as he is to dine with me we shall talk over the old Royal's affairs and drink your health.

I don't think it would answer for one Teller to pay away large orders, or that it would have any great Effect for there are not many orders in proportion for large sums - the great payouts are mostly for Bills discounted and these the Holders of the Bills must carry to the Teller least occupied otherwise they might be long detained, and then as to receiving large notes that must necessarily fall equally upon all the Tellers, for the great sums are mostly paid in a few minutes before 3 o'clock. There is then a great Crowd in the office and for dispatch each Teller must necessarily receive large or small notes as they come. But I shall talk to Mr More of 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, 24 November 1802

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RSM
24 November 1802

Wm Simpson Esq
P

7 o'clock – the Counsellor is away to Paisley

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Adm No

24 Nov 1802

Wm Simpson Esq
P

7 o'clock - The Counsellor is away to Paisley

25 Nov 1802

The story is that 40m is offered for Cairnbrae but I have not heard by whom and I can not believe it - for the particular spots near Town sell at most extravagant prices and Robert Mcnair gives £200 per acre for 3 acres near his place, yet I do not find that large pieces of Land go off so well - It is true 5m is offered for the Black Bull Inn which belongs to the Highland Society and their Preses Geo Mackintosh told Mr Dale they expected more. It must be just to pull it down and erect warehouses for it is to be sure a fine situation and the ground behind will grow a long front to Virginia Street - The Councillor went to Paisley last night to return this morning but he has not yet cast up he talked of going home to day but I hope he will at least wait tomorrow's Coach - Pray tell M R & Co we have their letter but I delay answering it till tomorrow that I may at same time return the Bill they send me for acceptance - From the return of that Bill on Provand & Baird I suppose it must be all over with them, and it is no more than I have long expected - We have none of their Paper - with all our fighting and all our Fears it is wonderful how well our Bills are paid and how quickly our returned Bills are taken up -

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

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25 November 1802

The story is that 40m is offered for Cairnbrae, but I have not heard by whom and I can not believe it, for tho' particular spots near Town sell at most extravagant prices and Robert Mcnair gives £200 per acre for 3 acres near his place, yet I do not find that large pieces of Land go off so well. It is true 5m is offered for the Black Bull Inn which belongs to the Highland Society and their Preses George Mackintosh told Mr Dale they expected more. It must be just to pull it down and erect Warehouses etc. It is to be sure a fine situation and the ground behind will give a long Front to Virginia Street.

The Councillor went to Paisley last night to return this morning but he has not yet cast up. He talked of going home to day, but I hope he will at least wait tomorrow's Coach.

Pray tell M R & Co we have their letter but I delay answering it till tomorrow that I may at same time return the Bill they send me for acceptance.

From the return of that Bill on Provand & Baird I suppose it must be all over with them, and it is no more than I have long expected. We have none of their Paper - with all our fighting and all our Fears it is wonderful how well our Bills are paid and how quickly our returned Bills are taken up.

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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 November 1802

RB/837/894

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RSM
25 November 1802

Wm Simpson Esq
P

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26 Nov 1802

I shall let the little King know what you say first time he calls - these young West India Traders are not very desirable Customers - we have a Failure today of one in that Line or rather in the Bahama Trade - Alex^r Ritchie & Co - Ritchie was Peter Colquhoun's Partner, a very sober industrious man after their Failure he got his discharge and set out in that Trade and within these few days I considered him as one of our most fortunate Traders - but he has had a very expensive Family his Son went out to New Providence and it seems has lost deeply by Speculations there - The house owes I hear 23m - it is uncertain what their Funds will produce - their Creditors must be chiefly in England - they had no Transactions with us we have just 7 of their Acceptances to our Customers

3 to Duncan McFarlane Co Hosiers 663.13.8

4 to W Stirling & Sons 2104.4

I do not apprehend any Danger from them
The Counsellor left us this morning and I hope is safe with you by this time. I regretted much his not staying a day or two with us - How do you like the King's Speech - I think it very good and shows something is like to go on on the Continent

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

RB/837/1473

Page 1 of 2

26 November 1802

I shall let the little King know what you say first time he calls. These young West India Traders are not very desirable Customers. We have a Failure today of one in that Line or rather in the Bahamas Trade - Alexander Ritchie & Co. Ritchie was Peter Colquhoun's Partner, a very sober industrious man. After their Failure he got his discharge and set out in that Trade in which it was understood he had made a large Fortune and till within these few days I considered him as one of our most fortunate Traders. But he has had a very expensive Family. His Son went out to New Providence and it seems has lost deeply by Speculations there. The house owes I hear 23m. It is uncertain what their Funds will produce. Their Creditors must be chiefly in England - they had no Transactions with us. We have just 7 of their acceptances to our Customers

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I do not apprehend any danger from them.

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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 November 1802

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Page 2 of 2

RSM

26 November 1802

[pencil annotation in a different hand:] West India

Wm Simpson Esq

P

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27 Nov^r 1802

I am quite satisfied with the Postmaster's Arrangement - and do not apprehend the least Danger if there is an armed Driver and strong Box & Locks especially after hanging the two Robbers. I heard the Story of Lord Selkirk going to America and I imputed it as you do as it can be imputed to nothing else but Madness - but I had no Idea they had such an Estate as you mention they have long been a discontented Family - I did not receive of D Buchanan from the same Cause & therefore the same Reason. It has been said that Garthland was going out to the West Indies and if he goes there is little chance I think of his living many weeks there. Poor Fellow what he has suffered by his miserable Connections. I did not before hear of James going with him - I wonder Henry's Creation is delayed so long if any thing were ailing our good King he might be disappointed. He should not take one of Lord Leven's Titles - Lindsay must have greatly changed his mind since Tuesday last if he has agreed to discharge, but I shall see if I can meet with him before I shut this. I have been calling for Lindsay but both he and his Partner Smith are gone to the Country - Ritchie owes about 30m - £3300 to Stirlings there are only other 4 Creditors here. They expect to pay all.

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27 November 1802

I am quite satisfied with the Postmaster's arrangement, and do not apprehend the least danger if there is an armed Driver and strong Box & Locks especially after hanging the two Robbers.

I heard the Story of Lord Selkirk going to America and I imputed it as you do as it can be imputed to nothing else but Madness. But I had no idea they had such an Estate as you mention. They have long been a discontented Family. I should not wonder if Lord Buchan from the same Cause should follow the same Course.

It has been said that Garthland was going out to the West Indies and if he goes there is little chance I think of his living many weeks there. Poor Fellow what he has suffered by his miserable Connections. I did not before hear of James going with him. I wonder Henry's Creation is delayed so long if any thing were ailing our good King he might be disappointed. He should not take one of Lord Leven's Titles.

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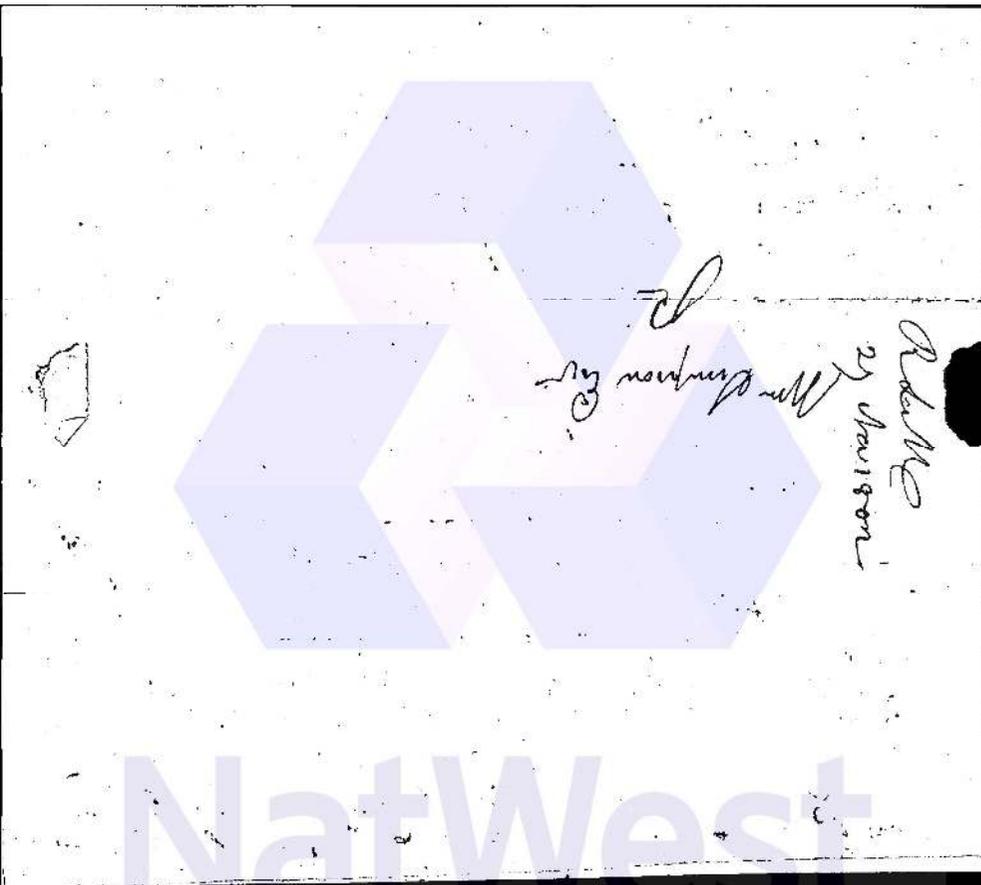
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 November 1802

RB/837/896

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RSM
27 November 1802

Wm Simpson Esq
P

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29 Nov 1802 →

I comprehend as little as you do what Mr Addington says about the floating debt. I thought it had been nearly swept away by the Loan last Spring and that our last & present Ministry had great merit in always keeping it down to a small sum 28 millions was no small sum - I still suppose ~~of~~ part of the Loan and the Excess of the Revenue together has brought it down to 23 - I have been reading over all the debates and am no wiser than I was but on the whole I do not think we shall have war - Fox is wonderfully moderate -

Indeed you give us more Credit than we are entitled to as to A Ritchie & Co. Till within these 10 days I should have reckoned his name as good as any in Glasgow. There are just 5 Glasgow houses in with them and I think they can bear it well enough. Poor John Bull will be the chief sufferer -

Mr Dale has got his Transference to the Canal Stock it is from Hoar the Banker - I doubt he has got too much Omnium - Friend James was only to be in Edin Thursday this week - and he is doubtful they will not get their matters ready for going in so soon - he tells me Jamie Macdowal is actually going out to the West Indies - and not Garthland -

The Bill you mention is right enough 10d in our Books - it was just an Error in Dickie transcribing - a Hamilton man tells me just now that the old Paisley Bank is to set up a branch there - there will be one End of Banks & Branches till we get an Explosion - did you see the prospectus about the Dumfries

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

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Page 1 of 2

29 November 1802

I comprehend as little as you do what Mr Addington says about the floating debt. I thought it had been nearly swept away by the Loan last spring and that our last & present ministry had great merit in always keeping it down to a small sum. 28 millions was no small sum. I still suppose part of the Loan and the Excess of the Revenue together has brought it down to 23. I have been reading over all the debates and am no wiser than I was but on the whole I do not think we shall have war. Fox is wonderfully moderate.

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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 November 1802

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RSM
29 November 1802

Wm Simpson Esq
P

NatWest
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30 Nov 1802 -

This young Dunlop must like his Father be a forward petulant Lad as every body says he is - I have not to my Knowledge seen him since he was a Child in his Father's house - what he said however about Durie may have some Foundation I recollect no particular Assertion but when Bogle of Daldowie and others were bothering me about James Dunlop's discharge I dare say I may have said to them that since Simon Fraser had come in I had no doubt Durie would follow - but this I would only say as a mere Conjecture Opinion - indeed from what you write me at the time Simon's letter came - I had no doubt the Business was at an end and that there would be no opposition to the discharge. I have not yet met with Lindsay to know what he has done. Is the Bank really to oppose the discharge. I should think it hardly worth while.

Young Ritchie must be a foolish Lad - The Father's misfortune is ascribed entirely to the Folly & Extravagance of his Family - but by what Stirling's Clerk tells me there is likely to be no Loss to the Creditors. He saw the state this morning. There is 33m debt, and above 50m to pay it and he thinks not above 15 of the 50 can be considered as desperate - it is expected the Creditors will allow Ritchie to go on to wind up his own affairs. Perhaps it is the best plan but I never see an end of these supercedures.

What heavy demands on us for discounts last night - and what a Heap of Bills we send you to day - I cannot understand what Gilbert is doing.

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

RB/837/899

Page 1 of 2

30 November 1802

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We gave Auchie & Co 25th Int on their Dollars deducted from to days discounts - but they haggled with me for 28 Days - as they say the money was recd by Down the 25th and that not only the 5 days should be added to the 20 days we allow for London money - but also 3 days for the 3 days of Grace we allow on London Bills - I told them they were very well off about that we never allowed more than 25th - ~~the question is in case 28th is no more than we give for Bills on London - Do you think we should extend it to that~~
It's wonderful you having Rain - while we have had the finest fair weather here for a long time past.

Robt
30 Nov 1802

Wm Simpson Esq

[Handwritten flourish]

Tell Bob or Robertson that I think it needless to write them of that payout from Wm Taylor - they'll know it is the amt of his wine acct and as I have desired to let them take care to give him credit he is much pleased with the wine - Dr Watson a cousin of mine from India when he has been 25 yrs has just been dining with me - a very fine Child - came west on purpose to see me and returns tomorrow morning to Edin.

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

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Page 2 of 2

We gave Auchie & Co 25 days' Interest on their dollars deducted from to day's discounts, but they haggled with me for 28 days, as they say the money was received by Down the 25th and that not only the 5 days should be added to the 20 days we allow for London money, but also 3 days for the 3 days of Grace we allow on London Bills. I told them they were very well off and that we never allowed more than 25 days. To be sure 28 days is no more than we give for Bills on London. Do you think we should extend it to that?

It's wonderful your having Rain, while we have had the finest fair weather here for a long time past.

RSM
30 November 1802

Wm Simpson Esq
P

Tell Bob or Robertson that I think it needless to write them of that payout from William Taylor. They'll know it is the amount of his wine account and as I have discharged it let them take care to give him Credit. He is much pleased with the wine. Dr Watson a cousin of mine from India where he has been 25 years has just been dining with me - a very fine Child - came west on purpose to see me and returns tomorrow morning to Edinburgh.

1 Decr 1802

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

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

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Page 1 of 2

1 December 1802

It is true I believe that Paisley is skelling - certainly a great number of Manufacturers there have been taking Warehouses here. This is the Mart for that Trade - it is supposed 6 to 7000 have been added to our Population within these 6 months past. No houses to be got and rents advanced beyond bounds.

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

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

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RSM

1st December 1802

Wm Simpson Esq

P

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2 Decr 1802 -

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

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

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Page 1 of 2

2 December 1802

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

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

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

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

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RSM

2 December 1802

Wm Simpson Esq

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4 Dec 1802

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

ugly unpleasant east country weather -

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

RB/837/905

Page 1 of 2

4 December 1802

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

Ugly unpleasant East Country weather.

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

RB/837/905

Page 2 of 2

RSM

4 December 1802

Wm Simpson Esq

P

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6 Decr 1802

Will you give the inclosed ^{Bills} to any of the Wine Merchants when they come about you which I doubt is oftener than you wish - You see by the Letter to Down what a Sum we have drawn on them last week - more I think than ever we did before - and 12m of it at 7 days - Hunters & Co got another £1500 to day - Our Remittances to you this last week must however have been much more -

You guess right as to Carrick - he pays a Com^{mission} to Sir W Forbes & Co for which I think he is a Fool - Friend James set off this morning - I wish he may not be the worse of the Journey as he had a Cold upon him - there is a great feebleness about him I fear he will not last long -

You may tell him his highland Clerk does not let me above in his absence as you see by the Edin^{burgh} Bills - The Director writes me about my Law Plea and I am glad it has gone as he wished -

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

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

RB/837/907

Page 1 of 2

6 December 1802

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

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

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RSM

6 December 1802

Wm Simpson Esq

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*Letter
to Simpson
6 Dec 1802*

Wm Simpson Esq

R

8 Decr 1802

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

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

RB/837/910

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8 December 1802

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

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

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

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

RB/837/910

Page 2 of 2

RSM

8 December 1802

Wm Simpson Esq

P

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9 Decr 1802

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

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

By the Bye I forgot to say by my last night that if Willie should call for £200 - on my account you may give it him and debit M R & Co -

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

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

RB/837/911

Page 1 of 4

9 December 1802

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

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

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

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

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

RB/837/911

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RSM

9 December 1802

Wm Simpson Esq

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RB/837/911

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Matk Bank 7 Dec 1802
Given Tellers per book £101377.13.3

Large Notes	11100
21/ ditto	1050
20/ ditto	10000
English ditto	100
Gold	700
Silver	200
Incidentals	100
Notes	1522.16.6
	<u>£126150.9.9</u>

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

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Balance cash 7 December 1803

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

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

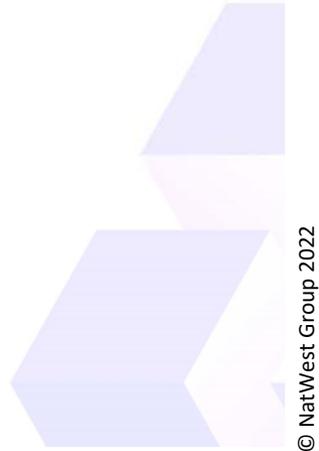
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 December 1802, enclosing a note summarising the cash of the Glasgow agency as at 7 December 1802

RB/837/911

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10 December 1802

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

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

10 Decemb 1802

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

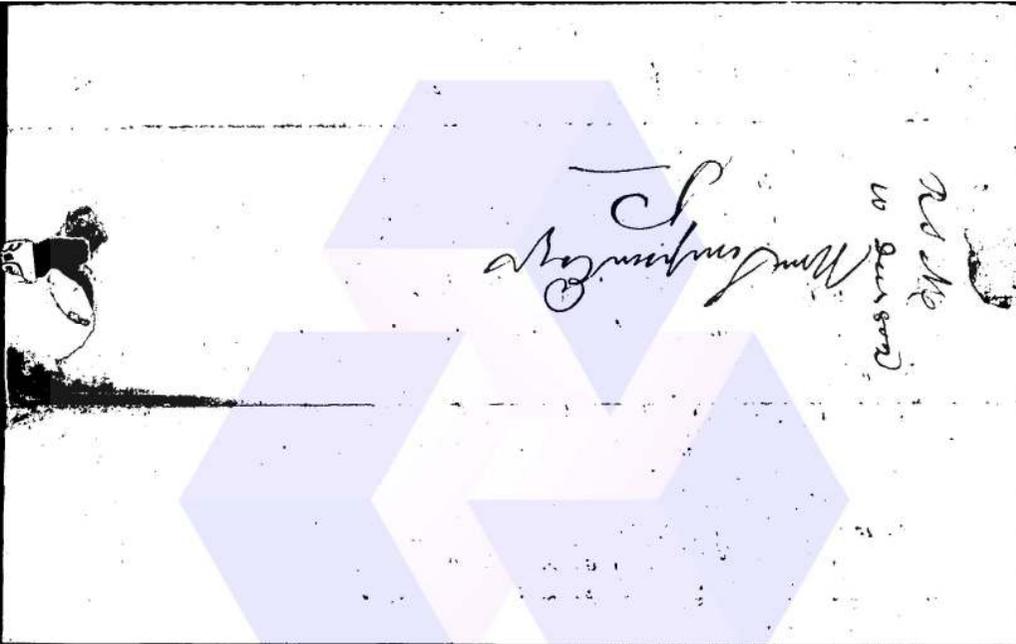
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 December 1802

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RSM
10 December 1802

Wm Simpson Esq
P

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11 Dec^r 1802

I see you are just with Friend James as I am - much disposed to serve him but wishing much he were lighter on us - as he is so heavy he should rather wish to relieve us of the little King indeed I am more afraid of a foreign Trader especially a young Establishment than of Iron works & as they are - they have always some Metal in the Country -

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

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

So Bob is off for London - he does not say to me what carries him there - I suspect it is the Queensferry Election which he had had been as well clear of - I am just going off with Ally who has 0 to say to you

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11 December 1802

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

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

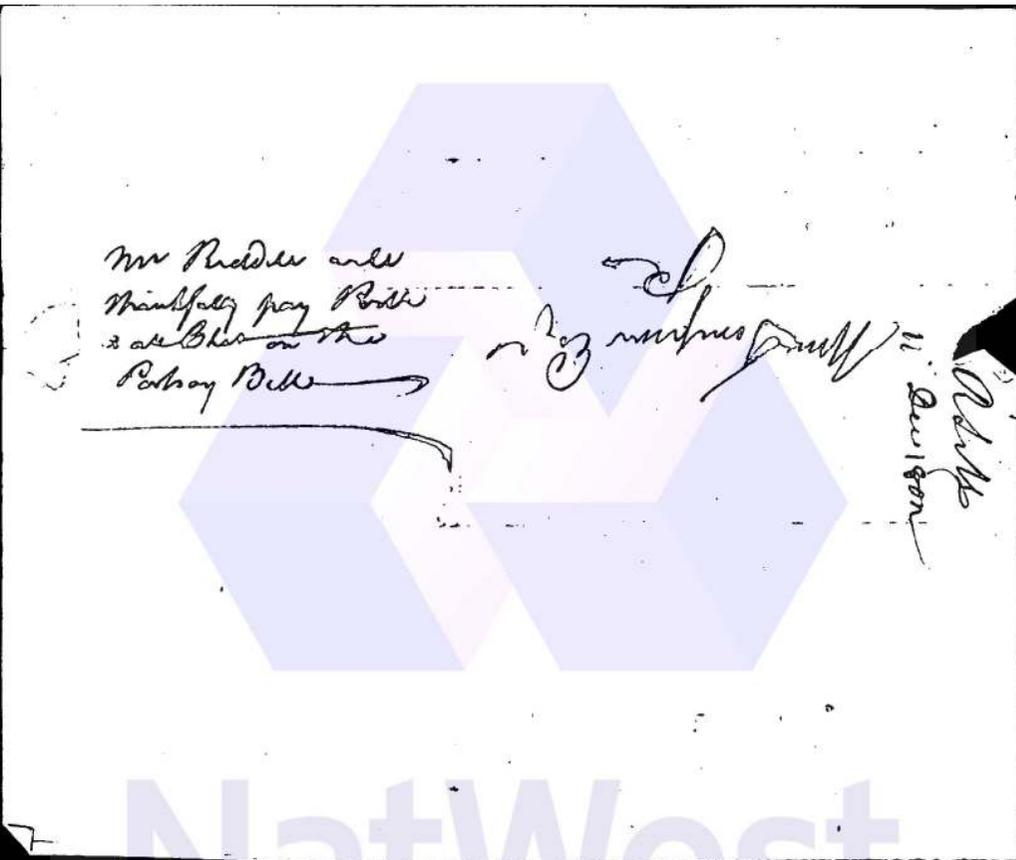
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RSM

11 December 1802

Wm Simpson Esq

P

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

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14 Dec 1802 -

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

The demand for London Bills still continues - we have drawn
you on Down to Day ^{the 1st of Dec} 7/8^{ths} I fear no good will come
of that Muirkirk work with their Sabbath Days work
we have a stop to day which I have been long expecting
Andrew Blackwood & Co - they have been dashing at a great
rate and at every thing for some time past, and I much
fear they will be owing a very large sum - I do not
suppose less than £50 m - so that many must be
brought in with them - and I wish others may not be
brought down - but as I am only this moment informed
of their formal stop - I can yet know no Particulars -
they say it is only a suspension for a few months occasioned
by the Banks refusing them discounts - their Partner
Cameron (whose wife died about 6 months ago) run off last
week with the widow of McPherson daughter of King of Drums
or she run away with him - and it was not doubted they
were married - she has £200 a year jointure - he is
returned and I hear denies a marriage - they will both
make an awkward figure - I do not think we can have
any of their Paper but what is well covered - and their
Cash Account is safe beyond all doubt - Penny tells me just now
that Cameron is certainly married and that they say they will produce a
most satisfactory State to their Creditors.

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

RB/837/914

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14 December 1802

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

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

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

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

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

RB/837/914

Page 2 of 2

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15 Decr 1802 -

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

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

RB/837/916

Page 1 of 2

15 December 1802

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

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

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

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

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

RB/837/916

Page 2 of 2

We shall send your Account on Saturday. Does any thing occur to you in making it up – shall
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15 December 1802

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16 Decr 1802 -

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

I hear nothing new to day - I was told last night that Blackwood & Co were to call a meeting of their Creditors to day and lay their respectable state before them - but I have not heard what has been done - Just now Willie Muir (Mr More's Friend) comes in - he has been at the meeting - the

State was not ready - but a Sequestration was ordered - Mr Muir is abandoned to for the Factorship and I wish

honest man he may succeed - his house is worth £800 and they have met with many Skelps of late - all Blackwood's Property is abroad 30m I think he said in Demerary and 20m at St Vincents - I wish they

may get 10 of 11 - Its pleasing to see the Stocks continue to rise - were not you and I when we were talking of getting a share of the Loan great Gouks for not taking the Omnium at 10 & 11 per cent that would have been a most advantageous way of getting a slice of the Loan -

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

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

RB/837/917

Page 1 of 2

16 December 1802

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

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

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

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

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

RB/837/917

Page 2 of 2

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

RSM

16 December 1802

Wm Simpson Esq

P

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referred to in the letters, is available [here](#).

17 Decemr 1802

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

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

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

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

RB/837/919

Page 1 of 2

17 December 1802

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

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

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

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

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

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

RB/837/919

Page 2 of 2

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

RSM

17 December 1802

Wm Simpson Esq

P

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18 Decr 1802

When I called on the honest man last night I was surprised to find him in fine spirits (and really looking better in his nightgown) he seemed to think he had got quite the better of this Brush and spoke of calling upon me on Monday with some good Bills - from the Account however Mrs Gordon gave me of his complaint, I am out so sanguine in my hopes of his recovery - it is clear to me as apoplectic and one stroke is generally soon followed by another he has an ugly short cough too and his Lad tells me this has troubled him much and given him little rest last night Penny tells me poor Mmurch is just dying - he was a most active obliging honourable Lad and will be much missed in our Coffee house - what a vain world is this - soon our Turn must come to leave it - May we be ready -

Blackwood's, Cords are to meet to day to hear what they propose - they have been talking of offering Security for 14/ but I have no Idea they will find any acceptable security for half that - and the Cords will be fools if they don't insist on a Sequestration - I am glad you have never but the two Bills you mention on Edin - the Indorsers will make them good to us - some of the principal Cords I hear propose and guarantee assisted by James Ewing (Walter's son) to be Trustees - if so I fear Willie Muir will have little chance - This Rise of the Hambury Exchange is very pleasing - I hope it will soon be at 36 -

To oblige - poor Mmurch is dead - as the meeting of Blackwood's Cords they earnestly begged the sequestration might not be applied for till Friday next when they would lay a complete state before them and expected to be able to offer undoubted Security for 10/ per £ - and we give them our note for some shillings more - this proposal was agreed to - King thanks Mr Gordon for your note to day -

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

RB/837/921

Page 1 of 2

18 December 1802

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

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

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

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

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

RB/837/921

Page 2 of 2

RSM

18 December 1802

Wm Simpson Esq

P

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20 Decr 1802

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

Cooper I understand is here - he told a Creditor this morning that Blackwood would pay 15/ per £ and find security for the last 5/ of the 15/ - I have no faith for this - From the pains they have taken to keep back their state I much suspect they wish to conceal as long as possible the amount that People are in with them - in this state of matters it is impossible to find out how far Cooper is involved - I suspect and every body supposes he must be very deep on Bills - as to Campbells Ruthven & Co an former holder of any Paper Connection between them - I should think the Bills to them must be for Rum purchased and that the amount may be no more than what you have seen -

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

It is curious that while so many Bills are going here on London that Watsons should remit so much from us - it shows however their Caution - you did right to charge the 42d and you need never remit but when it is convenient - you had seen by the account the sum of London Paper sent you last quarter 570m and not one London Bill returned lying over -

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

RB/837/923
Page 1 of 2

20 December 1802

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

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

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

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

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I am hoping Mc will make a good Xmas quarter of it - he gets a good Hitch from this -
Your Bread is very good and I think our own is so too. I weighed our 9½d against yours and found ours was 3¼ oz heavier - that is not equal to the penny difference in price, so you are cheapest.

R. S. M.

20 Dec 1802

Wm Simpson Esq
J

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

RB/837/923
Page 2 of 2

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

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RSM
20 December 1802

Wm Simpson Esq
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21 Decr 1802

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

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

RB/837/924

Page 1 of 4

21 December 1802

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

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

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

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

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

155600
92900
2700
243500

Wm Simpson Esq
RS

Wm Simpson
21 Dec 1802

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

RB/837/924

Page 2 of 4

We have drawn £10900 on Down to day. Only £1300 of it at 7 days' sight. From such demand for London money there must be something uncommon going on.

[some scrap figures, not transcribed]

RSM

21 December 1802

Wm Simpson Esq

P

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RB/837/924

Page 3 of 4

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

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

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

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

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

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

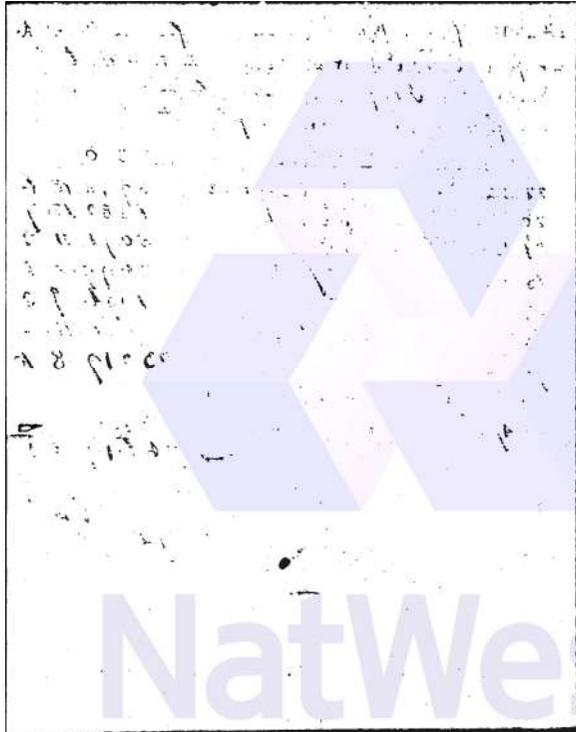
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22 Decr 1802 -

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

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

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

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

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

RB/837/926

Page 1 of 2

22 December 1802

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

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

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

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

R.S.M.

22 Dec 1802

Wm Simpson Esq

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

RB/837/926

Page 2 of 2

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

RSM

22nd December 1802

Wm Simpson Esq

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24 Decr 1802 —

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

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

RB/837/927

Page 1 of 2

24 December 1802

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

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

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I am mortified at R Bank Stock selling at 175 - I wonder how Sir Harry parted with it at that. Mr Dale bids me say that if any more stock offers at that price you may buy it for him - You had need to be full in London at present our drawing on Down goes on at a great rate I have been doing little this forenoon but subscribing Bills, total drawn £7800 - of which £4500 at 7 days' sight. One 2m to George Mackintosh whose son has got a new Indiaman just launched and George has a £4000 share of her - There is also £2000 at 7 days' sight I suppose a Canal Remittance - It is to Walter Logan at the Meeting of Blackwood's, less to day - they proposed a further delay of 14 days when they engaged to bring forward security for 10/ per £ and their own notes for 5/ per £ more. The Security I hear is to be like a Policy of Insurance - every subscriber a precise sum. The plan was agreed to. I doubt if they will make out the security.

Wm Simpson Esq



R Dale
22 Dec 1802

Archie Hamilton has given me the printed minutes of the Proceedings of Somerville's Co^{rs} and a curious paper it is - Mr Mansfield solus agt the whole Co^{rs} and carrying every Vote is in rather diverting enough - will you give the inclosed to Mr Robertson when he calls -

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

RB/837/927
Page 2 of 2

I am mortified at R Bank Stock selling at 175 - I wonder how Sir Harry parted with it at that. Mr Dale bids me say that if any more stock offers at that price you may buy it for him. You had need to be full in London at present our drawing on Down goes on at a great rate. I have been doing little this forenoon but subscribing Bills, total drawn £7800 of which £4500 at 7 days' sight. One 2m to George Mackintosh whose son has got a new Indiaman just launched and George has a £4000 share of her. There is also £2000 at 7 days' sight I suppose a Canal Remittance. It is to Walter Logan.

At the Meeting of Blackwood's Creditors to day, they proposed a further delay of 14 days when they engaged to bring forward security for 10/ per £ and their own notes for 5/ per £ more. The Security I hear is to be like a Policy of Insurance - every subscriber a precise sum. The plan was agreed to. I doubt if they will make out the security.

RSM
23 December 1802

Wm Simpson Esq
P

Archie Hamilton has given me the printed minutes of the Proceedings of Somerville's Creditors and a curious paper it is. Mr Mansfield solus against the whole Creditors, and carrying every Vote is diverting enough. Will you give the inclosed to Mr Robertson when he calls.

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25 December 1802

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

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

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

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

25 Decr 1802

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Archie Hamilton tells me there have been great demands on him for Bills on London too - but that he often when he knows nothing about the People refuses to draw - I don't see the wisdom of this our drawing so much gave us the advantage of the other Banks in yesterday's Exchange, and may consequently furnish you with some good London Paper from me at 20 days on Tuesday -
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If you meet Director Duncan you may say to him I have his letter
about Bob Young's acct - but cannot answer it till Monday - there being
no Accomptant in the office to day -
The stocks for are dropping again

25 Dec 1802
Wm Simpson Esq
R

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

The stocks I see are dropping again.

RSM

25 December 1802

Wm Simpson Esq

P

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27 Decr 1802

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

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

RB/837/930
Page 1 of 2

27 December 1802

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

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

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

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

R. M.
27 Dec 1802

Wm Simpson Esq

R. M.

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

RB/837/930
Page 2 of 2

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

RSM
27 December 1802

Wm Simpson Esq
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28 Decr. 1802

You will see by the inclosed that our affair with R Monteith
is in a good Train - the Summonds did the Business -
I shall speak to Gilbert Hamilton to hasten the Sale of Dunmore's
Land - but I really believe he has not been negligent in
that respect - it has been often advertised - but no offerer
owing I believe to the Feu duties connected with the Property
but as a Commissioner on the Estate I was lately called
to a meeting to consider of an offer made for these Feu
duties I think it was only 16 years Purchase - we
agreed to accept that low price - but before the Bargain
could be carried into Effect a dispute with the Proprietor
of the Cotton mill behoved to be settled - that is in Train
and when clear of these Feu duties Gilbert thought he would easily
get the Land sold at a reasonable price
I shall keep at him for Mr Ramsay's sake
we had our usual unpleasant work last night
a vast number of Bills and from the small sum
coming in this week, much limited in our discounts
so that we received no fewer than 470 Bills and
many thousands of these the very best paper from
good Customers - it was painful to receive many
of them after all we have done 221 Bills and
to £38300 - without breaking People we could not
do less - and this is 11m more than comes in this week
the real Trade of the place really requires Enlargement of discounts
I don't understand the meaning of Bob's Trip to France
and wish he were safe home again

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

RB/837/932

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28 December 1802

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

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

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

RB/837/932

Page 2 of 4

RSM

28 December 1802

Wm Simpson Esq

P

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RB/837/932

Page 3 of 4

Balance Cash 28 Decemr 1802
Given Tellers per Book £92258.9.6
Large Notes 23000
20/ ditto 7000
English ditto 100
Gold 600
Silver 300
Incidentals 100
Note 1522.16.6
£ 124881 6

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

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Balance Cash 28 December 1802

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

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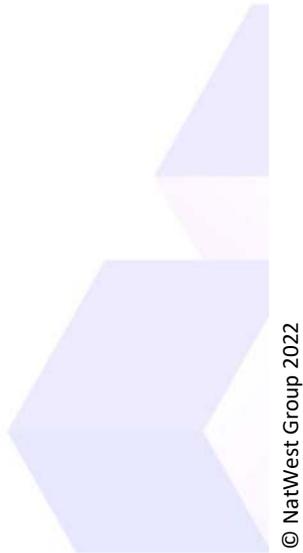
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RB/837/932

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29 December 1802

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

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

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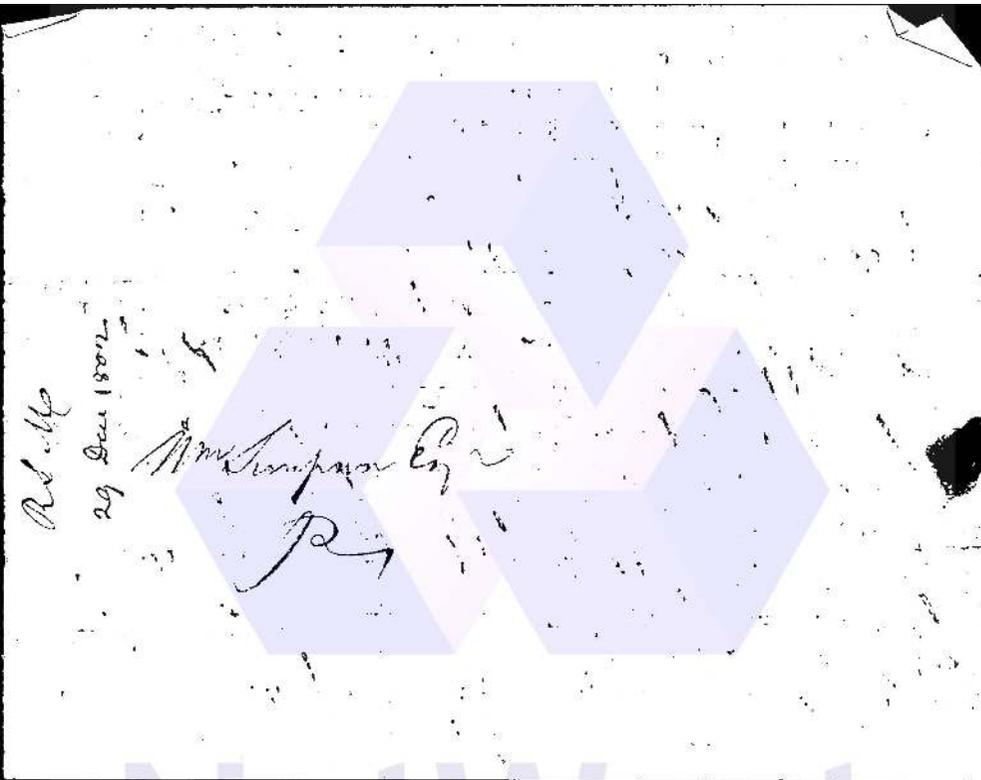
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 December 1802

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RSM
29 December 1802

Wm Simpson Esq
P

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30 Decr 1802

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

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

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

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

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

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

RB/837/935

Page 1 of 2

30 December 1802

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

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

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

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RSM

30 December 1802

Wm Simpson Esq

P

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31 Decr 1802

Your Packet this morning frightened me but I was soon relieved - I did
 get a good Letter of Guarantee for the Bills showed by Leckie & Co
 when they were refused accept^{ance} - they had reminded the Bills sent you
 on Latham & Co. to take them up but they did not it seems melt
 in London - I hope however that house is very solid - all the
~~the~~ Bills were taken up immediately but that drawn by James
 McDowal's house indorsed by McFunn - with this we may have
 some trouble - but I doubt not it will be retired in a day or two
 poor Jamie! - we are still drawing much on London
 what do you say to Watson's Inquiry - its wonderful
 what sums go thro' these Lads hands - The Exchanges
 you see was much agt us to day - but we have been
 paying away ^{so much} ~~large~~ Notes at a great rate to pay wages
 I gave out no fewer than 5m to day - Henry
 Monteith tells me that by Instalments for his Mother's Legacies
 Payment of Wages he will need 5 or 6m direct from us next
 week - and that he cannot do without it - that he never got
 a shilling from any other Bank - that his credit is the best
 in our Books and that he will never seek any thing extra
 again - I told him it was impossible - we never gave
 such sums to anybody - what do you say in such a
 Case if good short dated Bills were offered you? He said
 he wd send us 15m of them for our Choice -

And Henderson I hear is rather better and sitting on
 his chair cursing - Archie Grahame's heavy wife is
 dangerously ill in a rose Fever -
 Now my good Friend I close the Correspondence of the year with
 every good wish for you but you may yet enjoy many happy
 years - at least as many as I shall see which at most must
 number five - adieu - all that's good be with you!

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

RB/837/939
Page 1 of 2

31 December 1802

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

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

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RB/837/939

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31 December 1802

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