

2<sup>d</sup> Oct 1802

I have sent John Riddell a Note which will make his  
anxious mind easy - you will see he gave us some good  
London Paper yesterday - things are looking better it seems  
in Jamaica - but all these West India men are always ready  
Auchie Ure & Co from whom we sent you bills of lading  
for 22000 Dollars and who have a great many more  
on the way - came to me today for an anticipation  
on the 22000 - as they had large payments to make - in  
short I had to give them £1000 - on an order - out  
of the chest for I had no other way of managing it  
& shall put the rest into the interest box -  
I drank Tea last night with Friend James - and  
when there who called for me but Director Duncan  
immediately on coming in I went to the Buckshead  
where I found him his Lady & my Bird - I spent  
a pleasant evening with them - they had been on a  
long Jaunt to the South and set out from hence  
for Stirling at 7 this morning, with much difficulty  
got a chaise - there are 70 in Glasgow, and generally  
all out - Just now I had a call from Mr Ronaldson  
an English man belonging to the Post Office - to  
tell me about the Mail coach - it is to be set agoing  
in a few days, but none of the Contractors will  
undertake it if it goes later than 4 o'clock. I told  
them that I would much rather they would let  
matters stand as they are, that it was impossible  
our dispatches could be made by 4 o'clock and our  
Risk by keeping them back with so many Bills  
on London for a day would be much greater than  
any risk from Robbery on the present system.

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

RB/837/836

Page 1 of 2

2<sup>nd</sup> October 1802

I have sent John Riddell a note which will make his anxious mind easy. You will see he gave us some good London Paper yesterday. Things are looking better it seems in Jamaica, but all these West India men are always ready. Auchie Ure & Co from whom we sent you bills of lading for 22000 Dollars and who have a great many more on the way, came to me today for an anticipation on the 22000, as they had large payments to make. In short I had to give them £1000 on an order out of the chest for I had no other way of managing it. I shall put the interest into the interest box.

I drank Tea last night with Friend James, and when there who called for me but Director Duncan. Immediately on coming in I went to the Buckshead where I found him his Lady & my Bird. I spent a pleasant evening with them. They had been on a long Jaunt to the South and set out from hence for Stirling at 7 this morning, with much difficulty got a chaise - there are 70 in Glasgow, and generally all out. Just now I had a call from Mr Ronaldson and an English man belonging to the Post Office, to tell me about the Mail coach. It is to be set agoing in a few days, but none of the Contractors will undertake it if it goes later than 4 o'clock. I told them that I would much rather they would let matters stand as they are, that it was impossible our dispatches could be made by 4 o'clock and our Risk by keeping them back with so many Bills on London for a day would be much greater than any risk from Robbery on the present system.

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

RB/837/836

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RSM

2 October 1802

Wm Simpson Esq

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5 Oct 1802

I shall call on Bob Stuart in the Evening and see if we can rank  
on both houses - but I rather suspect they mean to make to  
one house - and if so I doubt we shall get no more than the  
Composition for I fear we can have little dependence upon  
the lame Duck - I had fain hope M & A know what  
Ground they go upon when they come under so deep and  
Engagement and perhaps they have the prospect of making  
something by the Transaction - My James's Friend  
Robertson I suppose you mean John Robertson (and  
Mr Provost of his Vincent's Estate - I do not know  
particularly what has come home this year I shall inform  
you afterwards - but Robert McNair tells me just now  
that they have had large Quantities of St Vincent Sugars  
this year of which he has purchased a good part - It  
is a joint Estate between Gilbert Douglas & the Robertsons  
and so valuable a property that I am told Gilbert offered  
£40000 - to the Robertsons for their share payable  
short Instalments with security - I am provoked  
at Mr Robertson for refusing such an offer while  
his muirkerk concern is so heavy upon us - but he  
who has been always sanguine, it seems thinks it worth  
a great deal more - the Sugars are consigned always  
to So Campbell & Co and I suspect they are considerably  
in advance for them - after writing you on Saturday  
the Provost sent for me to meet with some other Gent and the Post Office  
People about the mail Coach - in all eyes it would be much better  
not to have it than that it should go off at 4 - so I hope it will be  
countermanded tho they were afraid it was too far advanced to do so  
who in the world is this M P who franks your letters - the most  
illegible name I ever saw - Do you know any thing of George Chalmers

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

RB/837/1472

Page 1 of 2

4 October 1802

I shall call on Bob Stuart in the Evening and see if we can rank on both houses, but I rather suspect they mean to make it one house, and if so I doubt we shall get no more than the Composition for I fear we can have little dependence upon the lame Duck. I would fain hope M & A know what Ground they go upon when they come under so deep an Engagement and perhaps they have the prospect of making something by the Transaction.

By James's Friend Robertson I suppose you mean John Robertson and the Produce of his St Vincent's Estate. I do not know particularly what has come home this year I shall inform you afterwards - but Robert McNair tells me just now that they have had large quantities of St Vincent Sugars this year of which he has purchased a good part. It is a joint Estate between Gilbert Douglas & the Robertsons and so valuable a property that I am told Gilbert offered £40000 to the Robertsons for their share payable by short instalments with security. I am provoked at John Robertson for refusing such an offer while his Muirkerk concern is so heavy upon us, but he who has always been sanguine, it seems thinks it worth a good deal more. The sugars are consigned always to John Campbell & Co and I suspect they are considerably in advance for them.

After writing you on Saturday the Provost sent for me to meet with some other Gentlemen and the Post Office people about the mail coach. We all agreed it would be much better not to have it than that it should go off at 4, so I hope it will be countermanded tho they were afraid it was too far advanced to do so.

Who in the world is this M P who franks your letters - the most illegible name I ever saw. Do you know any thing of George Chalmers

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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 October 1802

RB/837/1472

Page 2 of 2

RSM

4 October 1802

[pencil annotations in another hand:] Muirkirk  
West Indies

Wm Simpson Esq

P

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5 Oct 1802

I called only Hamilton last night to know from him as Secretary  
to the Chamber of Commerce what was to be done about the Mail  
Coach and to engage him as Bank Agent to oppose the 4 o'clock  
hour - he told me that he had a letter from Mr Ronaldson before  
he left this saying that nothing wd be done until they know the  
sentiments of the Chamber of Commerce and Merchants House - both  
these Bodies are to meet therefore on the business next week  
and to send their Resolutions to Mr Ronaldson which I am  
persuaded will be highly disapproving of that hour - and  
rather wishing that the Post may continue upon the present  
footing - in this state of the matter I think it wd be improper  
for me to write Mr Trotter and at any rate it is out of  
my power to go to the other Banks to get them to join in  
a letter, until the Evening when I shall endeavour to call  
on Graham & Carrick - tho I may not probably find them  
and it is likely they will be for putting the matter upon the  
Resolutions of the two public Bodies - I think too that  
a letter from the two Banks Cashiers in Edin and the  
more respectable than from their Agents here - I  
5 o'clock is little less disagreeable to me than 4 and  
I don't believe the Merchants here wd approve of either  
Another thing I should have mentioned is that we have  
I should think an order expressly mentioning the sum to be  
an advance on dollars consigned to us, more better than  
an order on a deposit account in which there was nothing  
deposited - Gilbert showed me Simon Fraser's  
letter with a copy of his to you - and I am glad  
Dunlop will at last be released - we have had  
some to do to do - and much is done -  
The Dean tells me John Robertson & Douglas get above 400  
hogsheads Sugar from their St Vincent Estate this year

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

RB/837/837

Page 1 of 2

5 October 1802

I called on G Hamilton last night to know from him as secretary to the Chamber of Commerce what was to be done about the mail coach and to engage him as Bank Agent to oppose the 4 o'clock hour. He told me that he had a letter from Mr Ronaldson before he left this saying that nothing would be done until they knew the sentiments of the Chamber of Commerce and Merchants' House. Both these bodies are to meet therefore on the business next week and to send their resolutions to Mr Ronaldson which I am persuaded will be highly disapproving of that hour, and rather wishing that the Post may continue upon the present footing. In this state of the matter I think it would be improper for me to write Mr Trotter and at any rate it is not in my power to go to the other Banks to get them to join in a letter, until the Evening when I shall endeavour to call on Graham & Carrick, tho I may not probably find them and it is likely they will be for putting the matter upon the Resolution of the two public Bodies. I think too that a letter from the two Banks' Cashiers in Edinburgh would be more respectable than from their agents here. 5 o'clock is little less disagreeable to me than 4, and I don't believe the Banks here will approve of either.

Auchie Ure & Co have no cash account with us, and I should think an order expressly mentioning the sum to be an advance on dollars consigned to us, was better than an order on a deposit account in which there was nothing deposited. Gilbert showed me Simon Fraser's letter with a Copy of his to you, and I am glad Dunlop will at last be released. We have had much to do to do, and much is done.

The Dean tells me John Robertson & Douglas get above 400 hogsheads Sugar from their St Vincent Estate this year.

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I think it will be very proper to give you always our Tuesday morning state of the Chest, that you may see how our Cash stands - This morning

Cash given Tellers per book £ 86351.12.7

Auchie & Co order 1000 & large notes	17000
20/1 ditto	5000
English ditto	200
Gold	400
Silver	300
Incidents	100
Note	1522.16.6

£110874.9.1

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

RB/837/837

Page 2 of 2

I think it will be very proper to give you always our Tuesday morning state of the Chest that you may see how our Cash stands. This morning

Cash given Tellers per book	£86351.12.7
Auchie & Co order 1000 & large notes	17000
20/1 ditto	5000
English ditto	200
gold	400
silver	300
incidents	100
note	<u>1522.16.6</u>
	£110874.9.1

RSM

5 October 1802

Wm Simpson Esq

P

[also some jot figures along the right side: not transcribed]

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7 Oct 1802 -

I did not meet with Mr Carrick last night - but it is of no consequence as I suppose every thing will stand still till the Meeting of the two public Bodies next week -

There is no sort of trouble to send you the Tuesday morning's state of cash from the chest book - and it is so proper that I wonder it has not been done from the Beginning - I have not yet seen the List of your magistrates - it will be in tomorrow's Courant - but I hear they are not very respectable - what a Contest there has been in some of the Boroughs - at Lanark they the Democrats are completely defeated - but at Rutherglen altho' the Government Party carried the Magistrates - Andrew has completely triumphed in the Choice of the Councillors so he has got Possession of that Burgh. A number of carriages came in with him with flambeaux, etc. to the Star Inn here last night crying out Stirling for ever - no Houstons - and Andrew is gone out to day to make another mob -

How Sir James will be mortified to see so much made by a Bargain he threw away! Robert Stuart tells me Stewart C & Co, and John Carruthers & Co are one house the whole Partners being Partners in both so we can only rank once. He writes his Partner in London to try what he can make of the Lame Duck and whatever is got from him will go to reduce our sum. I know not however but the Bill should be sent to London as without it is not to be supposed the acceptor will pay. I believe Gilbert draws on London as we do, tho I am not certain.

Mr Owen has just come from a visit to his father in Wales. The Crop there most abundant he says and well got in. Trade also in England very good.

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

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Page 1 of 2

7 October 1802

I did not meet with Mr Carrick last night, but it is of no consequence as I suppose every thing will stand still till the Meeting of the two public Bodies next week.

It is no sort of trouble to send you the Tuesday morning's state of cash from the chest book, and it is so proper that I wonder it has not been done from the Beginning.

I have not yet seen the List of your magistrates. It will be in tomorrow's Courant. But I hear they are not very respectable. What a Contest there has been in some of the Boroughs - at Lanark they the Democrats are completely defeated, but at Rutherglen altho' the Government Party carried the Magistrates, Andrew has completely triumphed in the Choice of the Councillors so he has got Possession of that Burgh. A number of carriages came in with him with flambeaux, etc. to the Star Inn here last night crying out Stirling for ever - no Houstons - and Andrew is gone out to day to make another mob.

How Sir James will be mortified to see so much made by a Bargain he threw away! Robert Stuart tells me Stewart C & Co, and John Carruthers & Co are one house the whole Partners being Partners in both so we can only rank once. He writes his Partner in London to try what he can make of the Lame Duck and whatever is got from him will go to reduce our sum. I know not however but the Bill should be sent to London as without it is not to be supposed the acceptor will pay. I believe Gilbert draws on London as we do, tho I am not certain.

Mr Owen has just come from a visit to his father in Wales. The Crop there most abundant he says and well got in. Trade also in England very good.

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

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7 October 1802

Wm Simpson Esq

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9 Oct 1802 -

Not having Clattervengeance's Gift, I have little to say to day -  
but send you a P pro forma - Mr Dale has not come in  
to day, and he frequently does not come on Saturdays, so I  
hope it is not from his being unwell - but he has been rather  
dough for some weeks - he has not for above a month come  
in to the Tuesday morning work - but such Bills as I am not  
quite clear about I lay aside and take half an hour of  
Stirling to consult about them - he has the state of all their  
Accounts on his finger ends - and is very judicious - I find him  
an excellent Assistant - but take the nature of the Circum-  
stances in explanation - we had 146 Bills due yesterday  
and not one was protested - amount 16m - that's  
the way we do Sir - I know not how you do -  
There's a fine day - but we have had much rain for a week past seldom an hour without it - I  
hear it has not been so with you -

Mr Dale's servant has just come in and  
says he is still complaining and keeping the house  
down much - but thinks he will be in  
tomorrow -

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

RB/837/843

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9 October 1802

Not having Clattervengeance's Gift, I have little to say to day, but send you a P pro forma. Mr Dale has not come in to day, and he frequently does not come on Saturdays, so I hope it is not from his being unwell, but he has been rather dough for some weeks. He has not for above a month come in to the Tuesday morning's work, but such Bills as I am not quite clear about I lay aside and take half an hour of Stirling to consult about them - he has the state of all their accounts on his finger ends, and is very judicious. I find him an excellent assistant. But take no notice of this Circumstance in your answer.

We had 146 Bills due yesterday and not one was protested. Amount 16m. That's the way we do Sir - I know not how you do.

There's a fine day, but we have had much rain for a week past seldom an hour without it. I hear it has not been so with you.

Mr Dale's servant has just come in and says he is still complaining and keeping the house much, but thinks he will be in tomorrow.

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

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RSM

9 October 1802

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11 Oct 1802 -

I called on Comr Corbett on Saturday night - he is Chairman of the Chamber of Commerce and I wished to know his mind of the Mailcoach Business - he is as keen as I am against the 4 o'clock departure - he says the Merchants never would submit to it - that all he had spoken to were violent agt it - and that he had no doubt of the Chamber of Commerce at their meeting on Wednesday and decidedly opposed it - The Merchants house meets on Thursday and he thinks will be of the same mind he is much pleased with the Idea of a Gig Drawer and Guard - to go off at the present hour - I shall try to get the two Bodies to recommend that plan - I have sent a note to Archibald Graham to call upon me as he goes to his country house that I may prime him upon the subject - he has much to say in the Merchants house - Mr Dale came in to the bank yesterday as I expected - and he came in for a little this forenoon - he is much dispirited and he cannot tell me what the matter is with him - I am afraid it is some goulsh Complaint affecting his whole frame and that he will not be right till he gets a smart Cure - Honest Lumsdaine represented to me the other day that as he had the counting of the whole specie, it was not in his power to take payment of the Bills along with Ross, and also to receive payments on accounts the same as the other Tellers. I was quite satisfied too much was put upon him. I therefore put it upon Cunningham to receive payments of the Bills. He gave me a great deal of Claver, but for once I took authority upon me, and told him he must do it or go away - so he has submitted.

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

RB/837/844

Page 1 of 2

11 October 1802

I called on Comr Corbett on Saturday night. He is Chairman of the Chamber of Commerce and I wished to know his mind of the Mailcoach Business. He is as keen as I am against the 4 o'clock departure. He says the Merchants never would submit to it, that all he had spoken to were violent against it, and that he had no doubt the Chamber of Commerce at their meeting on Wednesday would decidedly oppose it. The Merchants' house meets on Thursday and he thinks will be of the same mind. He is much pleased with the Idea of a Gig Drawer and Guard to go off at the present hour. I shall try to get the two Bodies to recommend that plan. I have sent a Note to Archie Graham to call upon me as he goes to his country house that I may prime him upon the subject. He has much to say in the Merchants' house.

Mr Dale came in to the Church yesterday as I expected, and he came in for a little this forenoon. He is much dispirited and he cannot tell me what the matter is with him. I am afraid it is some goulsh Complaint affecting his whole Frame and that he will not be right till he get a smart Fit.

Honest Lumsdaine represented to me the other day that as he had the counting of the whole specie, it was not in his power to take payment of the Bills along with Ross, and also to receive payments on accounts the same as the other Tellers. I was quite satisfied too much was put upon him. I therefore put it upon Cunningham to receive payments of the Bills. He gave me a great deal of Claver, but for once I took authority upon me, and told him he must do it or go away - so he has submitted.

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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 October 1802

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12<sup>th</sup> Oct 1802

I am disappointed in having no accounts of my wife this morning - by Bob's letter of Saturday she was much better and I hope I shall have a line from him by Penny with the same accounts - I hear sore Throats are very general - this easterly wind will produce them - we had Rain this morning and hardly a day without it - I am glad Duncan Hunter his wife & Bird have got home in good order and well conditioned - No word of Ross's £100 - but he told me last night he had £50 over two days ago - none of them have said a word to me yet about their Sureties - I believe this month is not yet expired - shall I ask them?

Archie Graham has just been with me and we have been on the Post Office Business - he is to attend both the Merchants' house and Chamber of Commerce and endeavour to get them to give a proper deliverance - positively negating the 4 o'clock coach and recommending the Gig & Guard at the present hours. He has been telling me of the great scarcity of specie in London - that a friend of his was present in a great Banking house there, when a Customer requested 5 Guineas in Gold which they told him positively they could not give him. If it has come to this, I really dread some mischief will follow - Silver also cannot be got - Mr Graham suggests as a good Expedient for the Banks here that when the dollars fall to 4/6 as may soon be expected for they are now 4/6 1/2 the Banks here should provide a quantity and agree to pay and receive them at 4/6. This he thinks would give great Relief and that the Risk of Loss by them would be very trifling. What do you say to this - he desired me to mention it to you - I hope to be provoked to mention more by your letter of the 10<sup>th</sup> inst. I hope to be provoked to mention more by your letter of the 10<sup>th</sup> inst.

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

RB/837/845

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12<sup>th</sup> October 1802

I am disappointed in having no accounts of my wife this morning. By Bob's letter of Saturday she was much better and I hope I shall have a line from him by Penny with the same accounts. I hear sore Throats are very general. This easterly wind will produce them. We had Rain this morning and hardly a day without it. I am glad Duncan Hunter his wife & Bird have got home in good order and well conditioned. No word of Ross's £100, but he told me last night he had £50 over two days ago. None of them have said a word to me yet about their Sureties. I believe the month is not yet expired. Shall I ask them?

Archie Graham has just been with me and we have been on the Post Office Business. He is to attend both the Merchants' house and Chamber of Commerce and endeavour to get them to give a proper deliverance - positively negating the 4 o'clock coach and recommending the Gig & Guard at the present hours. He has been telling me of the great scarcity of specie in London - that a friend of his was present in a great Banking house there, when a Customer requested 5 Guineas in Gold which they told him positively they could not give him. If it has come to this, I really dread some mischief will follow. Silver also cannot be got. Mr Graham suggests as a good Expedient for the Banks here that when the dollars fall to 4/6 as may soon be expected for they are now 4/6 1/2 the Banks here should provide a quantity and agree to pay and receive them at 4/6. This he thinks would give great Relief and that the Risk of Loss by them would be very trifling. What do you say to this - he desired me to mention it to you. I hope to be provoked tomorrow morning by hearing that you have again drawn Blood of me.

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Mr Nimmo tells me your good Counsellor has got a son - why did you not inform me of this. I wish him much joy and hope mother & Child are doing well  
5 o'clock - In comes Penny & the Bags. He tells me he saw my wife in the dining room yesterday - and that Bob is over to Fife again. I doubt there is some attachment there and I shall be well pleased it is so.

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

RB/837/845

Page 2 of 2

Mr Nimmo tells me your good Counsellor has got a son - why did you not inform me of this. I wish him much joy and hope mother & Child are doing well.

5 o'clock - in comes Penny & the Bags. He tells me he saw my wife in the dining room yesterday, and that Bob is over to Fife again. I doubt there is some attachment there and I shall be well pleased it is so.

RSM

12 October 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, 13 October 1802

RB/837/850

Page 1 of 2

13 October 1802

You will know tomorrow what our public Bodies say to the Postmasters. Carrick is chosen our Dean of Guild to day, and his voice should have some weight in the Merchants' house tomorrow. Archie Graham promised to do all he could to get a proper Deliverance from both Societies.

Mr Dale is not in Town to day but it is owing to his horses being employed in leading in his Corn. This is a fine day.

As to the Tellers I only wish you would come and take the superintendance of them a week or two. You would make one believe you would do wonders and that you are a perfect Bashaw, but I know no body less entitled to that character.

The Exciseman is upon us you see to day - 19 HH that will exhaust all you are getting in from my dividends.

Lord Cochran sup'd with me last night. He is naturally very reserved and backward to speak about his Exploits, but being at a glass of toddy by ourselves he opened a little and entertained me much with the account of some of his feats - you know in his 14 gun sloop the Speedy with not 50 men he took a Spanish frigate of 32 guns and 320 men. He also took and destroyed in all 33 vessel. What curious manoeuvres he used to decoy merchant ships!

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13 Oct 1802

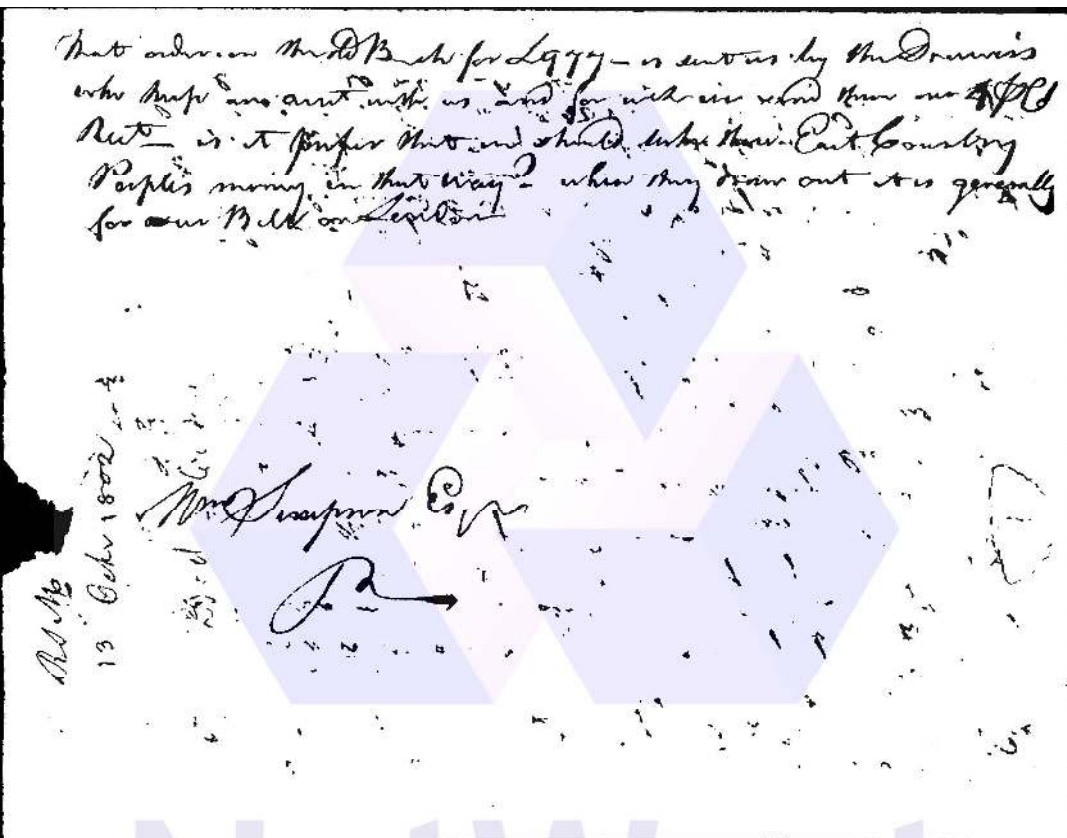
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 October 1802

RB/837/850

Page 2 of 2



That order on the old B—ch for £977 is sent us by the Drawers who keep an account with us and for which we send them our 4 per cent Receipt. Is it proper that we should take these East Country People's money in that way? When they draw out it is generally for our Bill on London.

RSM

13 October 1802

Wm Simpson Esq

P

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16 Oct 1802 -

How you do pun - but I strongly suspect you are out of your Calculation and that if there had not been a Fairfail in the Case Bob would never have gone to visit a Fairfax - but Time will show all -

Willie is very voggie of his Boy who it seems still keeps his place his mother is his private Tutor and Willie thinks will thereby become a Latin Scholar - I am glad they sent you a piece of the Roe but it had hardly be transcribing Gregorie's Rules were you to dispatch the whole - I never saw one before and had not already come along with it I should not have known what it was - as you Edin Folks like good Things I thought it best to send it forward bodily to my wife -

I hope the Post Office Business will now be put upon a proper Footing - I cannot understand how Willie Kerr estimates the charge so high as £150 - They pay I understand 10/6 a week to the mail coach Guard besides some 1/2 or 2/2d per mile to the Coach - now they will get a Guard to the Gig surely for a few shillings more per week than they would pay to a Mailcoach Guard. As to the vehicle it will be a trifle and it will last for years - the Post of the great City of Glasgow may well afford this -

Willie writes me that he has put into your Counsellor's hands some correspondence between me and Robert Monteith a Fellow that has got above 25m and yet refuses to pay his debt notwithstanding a solemn promise on which a discharge was given him - that it is an explicit Promise there can be no doubt nor can he take any advantage from the Bankrupt Law in regard to a discharge as he never was Bankrupt nor even threatened with discharge - but Willie seems to think we are barred by some other Law from attacking him - I shall be glad to hear the Counsellor's opinion and well pleased if his sound head and Hawk's Eye should see any Ground that would justify a Prosecution of the Rascal - say so to him with my best respects

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

RB/837/852

Page 1 of 2

16 October 1802

How you do pun - but I strongly suspect you are out of your Calculation and that if there had not been a Fairfail in the Case Bob would never have gone to visit a Fairfax - but Time will show all.

Willie is very voggie of his Boy who it seems still keeps his place. His mother is his private Tutor and Willie thinks will thereby become a Latin Scholar. I am glad they sent you a piece of the Roe but it would hardly be transcribing Gregorie's Rules were you to dispatch the whole. I never saw one before and had not a card come along with it I should not have known what it was. As you Edinburg Folks like good Things I thought it best to send it forward bodily to my wife.

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The £500 Bill you return is taken up by the Indorsers Leckie Ewing & Co - but there is a letter from Ewing who is in London complaining loudly of the Bank of England - he called to take up their Bill the day after it was protested in the morning - and told the Clerk who had it was out, desired to come back at 2 o'clock and he would get it. He went back accordingly but was told their letters were all sent to the Post Office ½ past 1.

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

RB/837/852

Page 2 of 2

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RSM

16 October 1802

Wm Simpson Esq

P

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18 Oct 1802 —

Dear Mr P I was in hopes that every thing was in a good Train as to  
the Post Office Business - but Mr Corbett called on me this morning and  
showed me Willie Kerr's correspondence with him by which I see it  
is not likely after all the Gig will be adopted - Mr Kerr suggests a Coach  
twice a day - but this would do no good - Mr Corbett has wrote him  
so and is this day getting the Chamber of Commerce to meet and  
has wrote the chief Magistrates of Paisley Greenock & Port Glasgow -  
who will all remonstrate in the strongest Terms agt altering  
the hour of departure - they are very angry at us who subscribed  
the letter for not making it a condition that the hour of departure  
was to be altered - and I believe they are going to get another letter  
subscribed by the same People saying they understood the same hour  
was to be kept - but I could not recollect who had signed the former  
- Just now Corbett calls with the letter which I have subscribed - with all  
the others we can recollect - it may not probably be sent Mr Kerr till  
tomorrow - the Meeting of the Chamber of Commerce is fixt for Wednesday  
I had a great desire to send you my correspondence with Monteith  
but I trouble you with so many of my private matters that I could not  
think of plaguing you with this - much am I obliged to you & Mr More  
for entering so warmly into the Business - I own I do not think  
my Corruption was ever so much raised as by that Fellow's  
letters - and it mortified me to find that Gilbert Hamilton after  
forcing me to write him, gave himself no thought about the matter  
Mr Dale read the letters and said nothing - and when I sent the  
whole to Willie he thought nothing could be done and was agt  
consulting a Lawyer - so I thought I must bear the Fellow's insolence  
and be quiet - yet I never could be convinced but that there  
was a clear Promise - and that we were not barred from enforcing  
it by the Bankrupt Law - and I could hear of no other Law  
prejudging us - I thought it was at least worth a Consultation  
to have the opinion of Counsel - and it is a great Satisfaction  
to me since by Mr More's friendly Zeal that is now to be got  
- but Mr Dale tells me there is a great intimacy

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

RB/837/854

Page 1 of 2

18 October 1802

From your P I was in hopes that everything was in a good Train as to the Post Office business, but C Corbett called on me this morning and showed me Willie Kerr's correspondence with him by which I see it is not likely after all the Gig will be adopted. Mr Kerr suggests a Coach twice a day, but this would do no good. Mr Corbett has wrote him so and is this day getting the Chamber of Commerce to meet and has wrote the chief Magistrates of Paisley Greenock & Port Glasgow, who will all remonstrate in the strongest Terms against altering the hour of departure. They are very angry at us who subscribed the letter for a Mail Coach for not making it a Condition that the Hour of departure would not be altered, and I believe they are going to get another Letter subscribed by the same People saying they understood the same hour was to be kept, but I could not recollect who had signed the former. Just now Corbett calls with the Letter which I have subscribed, with all the others we can recollect. It may not probably be sent Mr Kerr till tomorrow. The Meeting of the Chamber of Commerce is fixt for Wednesday.

I had a great desire to send you my correspondence with Monteith but I trouble you with so many of my private matters that I could not think of plaguing you with this. Much am I obliged to you & Mr More for entering so warmly into the Business. I own I do not think my Corruption was ever so much raised as by that Fellow's letters, and it mortified me to find that Gilbert Hamilton after forcing me to write him, gave himself no thought about the matter. Mr Dale read the letters and said nothing, and when I sent the whole to Willie he thought nothing could be done and was against consulting a Lawyer, so I thought I must bear the Fellow's insolence and be quiet. Yet I never could be convinced but that there was a clear Promise, and that we were not barred from enforcing it by the Bankrupt Law, and I could hear of no other Law precluding us. I thought it was at least worth a Consultation to have the opinion of Counsel, and it is a great Satisfaction to me that by you & Mr More's friendly Zeal that is now to be got. But Mr Dale tells me there is a great intimacy

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between the Solicitor's family and Monteith's - they live near each other and often visit - whether from that circumstance it would be proper to consult the Solicitor, I must leave you to judge - perhaps he had the parished Council - or perhaps as an honourable man seeing Monteith's villainy, he might tell him his mind and get him to do justice without exposing himself to the disgrace of a Prosecution - nobody would have such influence with Monteith - do you and Mr More determine whether he should be consulted or another -

The settlement was in '94 - when my head was too much occupied by other matters - by it was wholly transacted by Gilbert & his son - I do not think I ever said or did one thing about it - nor did I know of the promissory letter till Gilbert brought it to me last summer and reason or none did write me to write him - I then thought favourably of Monteith - more so than of any of his brothers - his letters of course astonished and annoyed me - perhaps my 2<sup>d</sup> letter was too severe - but did he not deserve it?

Adm  
18 Oct 1802

Wm Simpson Esq

sent the inclosed to Bob Allan who is very alert about his Insurance.

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

RB/837/854  
Page 2 of 2

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19 Oct 1802 -

These Funds are vile things I wish we had less to do with them - but I cannot think it possible we will go to war to save Switzerland - I fear however we shall never see settled Peace in Europe till France is under a different Government  
This Post Office Business plagues you sadly - I wish they would take the Pot and let it remain as it is, for the two fellows made so little by their last Robbery that when they are hanged I have no apprehension of any more Robberies in our Time at least - I see there behoved to be three Guards to the Gig but only one of them would be an additional Expense - as there wd surely be two for a mail coach -  
Stirling is to write Hunters & Co for a Letter relieving you of any Risk from their Parcels - but how it could enter into any body's head that because you allowed their parcels to come in your Box merely as a favour and without any consideration for it you would be responsible for the delivery of them I cannot conceive - I read your Paragraph to Cunningham and he was ashamed - I spoke to them all last night about sureties - they are not yet prepared but some of them expected in a few days -  
I am glad Hawk's Eye sees some chance for me with Monteith. My memorial was a mere sketch I wish something more than copying it - there are two parcels which shd be stated strongly - 1<sup>st</sup> whether the letter of 27 Nov

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 October 1802, enclosing a slip summarising the cash balance at that date

RB/837/855

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19 October 1802

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This Post Office Business plagues you sadly. I wish they would take the Pot and let it remain as it is, for the two fellows made so little by their last robbery that when they are hanged I have no apprehension of any more robberies, in our time at least. I see there behoved to be three Guards to the Gig but only one of them would be an additional Expense, as there would surely be two for a mail coach.

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acted upon as such - 2<sup>d</sup> whether there is any and  
what Law it is that bars a Prosecution upon it  
- As to the first I am quite clear the 2<sup>d</sup> Lawyers  
only can judge - but in any Event I can see no  
harm in trying the decision of a court - and to  
bring him to a Court of Justice  
is very likely - the exposing him to a Court of Justice  
will bring him to do Justice  
a great Deal of Rain here to day -

19 Oct 1802  
Wm Simpson Esq  
I have just got your Copy per box  
I shall show Con Corbett and will  
return you per Saturday's Box

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 October 1802, enclosing a slip summarising the cash balance at that date

RB/837/855

Page 2 of 4

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RB/837/855

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19<sup>th</sup> Oct 1802  
Given Tellers per Book £ 97156.12.3  
Large Notes — 30000 —  
20/ ditto — 5000 —  
English ditto — 200 —  
Gold — 200 —  
Silver — 300 —  
Incidents — 100 —  
Note — 1522.16.6  
Total Bank £ 134479.8.9  
Peterkin has got out 10m this forenoon

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19<sup>th</sup> October 1802

Given Tellers per Book	£97156.12.3
large Notes	30000
20/ ditto	5000
English ditto	200
Gold	200
Silver	300
Incidents	100
Note	<u>1522.16.6</u>
Balance cash	£134479.8.9

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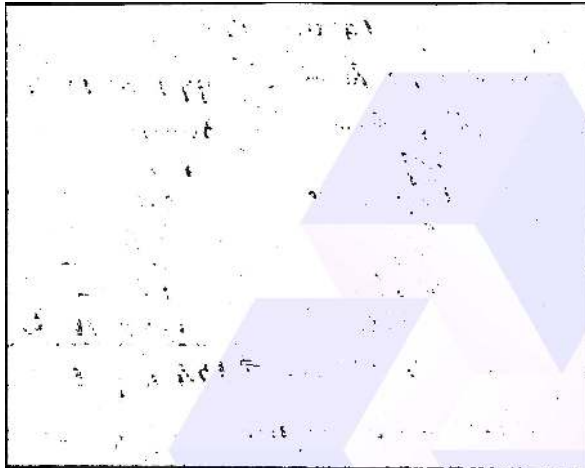
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**Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 October 1802, enclosing a slip summarising the cash balance at that date**

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20 Oct 1802

I shall leave Willie of his Bank Council to determine who shall get the Fee - I own I rather incline towards the solicitor notwithstanding his Vicinity as I take him to be a man of honourable Feelings and it is such I had consult - but perhaps another may be more impartial -  
Neither shall I give myself any more trouble about the Post Office Business - I only wish they would let us remain as we are - the Chamber of Commerce meets on it to day and will no doubt send Mr Kerr their Resolutions - the chief Magistrate of Greenock it seems has wrote strongly acceding to the Chamber's Resolution  
What nonsense our Friend Andrew speaks I don't believe he ever had the least Chance for these Boroughs.  
There I should have liked to have been a pining in the Chaise between you & Duncan Hunter. What a different man! Pray tell Willie to show him Monteith's papers and see if his writer Talents and friendly heart towards me can find out any scheme of getting at the Fellow. So poor old Mrs Walker is gone as I am informed by a letter from James - she was rather a weak woman, but I have known few possessed of more simplicity & sincerity of heart. An Event more unexpected has occurred here - young King of Millbank Partner in the Renfrew Bank and purchaser of part of the Bonington entailed lands, a fine stout young man was struck with a Palsy a day or two ago and I hear little hope of his Recovery. What a vain world we live in! - The cup goes round!  
Thomas Hopkirk is so ill of Rheumatism at Hamilton that he is not able to feed himself he was to leave the House before the meeting of the Hunt, and the landlord is offered £30 for the use of it 2 weeks.

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

RB/837/857

Page 1 of 2

20 October 1802

I shall leave Willie & his Bank Council to determine who shall get the Fee. I own I rather incline towards the solicitor notwithstanding his Vicinity as I take him to be a man of honourable Feelings and it is such I would consult. But perhaps another may be more impartial.

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What blashy weather we have here - and the Corn yet almost all in the field - I fear it will never be got in in good order - I dined at Willam on Saturday when my Friend Mrs Gray was taking an account of her sheep - upon the grass round the house she put on last spring 40 Ewes with Lamb for which she paid 16/ each - in summer she sold the Lambs at 14/ - and now she has sold the Ewes at 26/ - so she has 24/ Grass mean for each - How does your sheep farming do by this? In 1770 I had a 40 acre hillpark at Coats. I filled it in April with Ewes with Lamb which cost me 9/ each. I sold the lambs in summer at 5/ and 6/ each - the Ewes at Martinmas at 10/6 - what changed days!

*[Faint handwritten notes and scribbles, including a large 'W' watermark]*

I am so pestered with the Folks we had the Bills of Lading for Dollars from. They are so impatient for their money, that I know not but we should decline taking more of them and let them send them to People who would charge a Commission upon whom they could draw. But I wonder Down does not advise receiving them.

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

RB/837/857  
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RSM  
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Wm Simpson Esq  
P

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21 Oct 1802 -

Will you give the inclosed to Willie.

Peterkin has given me in two good names for his Sureties Malcolm Mcmurich and Hugh Matthee - with a great deal of jaw about Enlargement of Salaries &c. - The other Tellers have said O - I shall tell them it will not delay longer - As to the Mail coach - do as you like - waiting dinner till 5 o'clock would be no objection to me I should like it as well as the present hour and it would save me from all solicitations to go elsewhere to dinner. which indeed I never do but on Saturdays, but we need not trouble our head about it - the whole west of Scotland are against altering the present hour, and they consider a morning coach as of no advantage, as the letters by it would not be in time for your north post which is a great object for People here who correspond with Perth Dundee Aberdeen &c. I cannot say I feel much apprehension from another Robbery -

Mr Hosier tells me he was calling on Mr King yesterday - he was quite motionless & speechless - but seemed to be sensible so far as by signs with his fingers to let it be known he understood what was said to him. There is little hope of his recovery and it is hardly desirable for after such a shock he can never be himself. Hosier says he was the keenest man in Scotland for making money - and was at every scheme to get it. All is Vanity & Vexation of Spirit. What deluges of Rain & wind we have.

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

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21 October 1802

Will you give the inclosed to Willie.

Peterkin has given me in two good names for his sureties, Malcolm Mcmurich and Hugh Matthee - with a great deal of jaw about Enlargement of Salaries, etc. The other Tellers have said O. I shall tell them it will not delay longer.

As to the mail coach - do as you like. Waiting dinner till 5 o'clock would be no objection to me I should like it as well as the present hour and it would save me from all solicitations to go elsewhere to dinner, which indeed I never do but on Saturdays, but we need not trouble our head about it - the whole west of Scotland are against altering the present hour, and they consider a morning coach as of no advantage, as the letters by it would not be in time for your north post which is a great object for People here who correspond with Perth Dundee Aberdeen etc. I cannot say I feel much apprehension from another Robbery.

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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, 21 October 1802

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RSM

21 October 1802

Wm Simpson Esq

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22 Oct 1802

I am rather ashamed of these irregularities of Down & Co  
it is surprising to me how they get on without great  
Blunders in their accounts and yet I never hear of any  
of them - Auchie & Co are at me every morning for  
their dollars - to day they wanted another £1000 advanced  
upon them which I had not agreed to without some other security  
as it respects the dollars may be lost - they expected this and  
put into my hands an accepted Bill drawn by a great house  
in Jamaica on Donaldson & Glenlyon London (a first rate house I believe) for £3972 - payable 13/16 Octe next year - on  
this I gave them £1000 - out of the chest & to be repaid  
out of the dollars - but they wish much I should get this Bill  
melted for them - I believe it is a very safe Bill and I need  
I should mention to you but that I had not the least  
hope it could be discounted in present times - if you know  
any bien Body that will like to lock up £1000 - in that way  
for a year you may let me know - had I the money  
I should rather put it there as in the Stocks - what  
will they come to if we are to have War again with  
from present appearances I suspect unless the base  
eyes - keep to the Ewes & Lambs with your valuable Parks &  
that as you observe is the most profitable Stock  
I have heard of of poor King to day - but  
I am glad to find Thomas Hopkirk is better and  
expects to be able to move to his new house in  
the Race week at Hamilton - Mr Dale is come  
to Town with his Family - and seems pretty well again

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

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Page 1 of 2

22 October 1802

I am rather ashamed of these irregularities of Down & Co. It is surprising to me how they get on without great Blunders in their accounts and yet I never hear of any of these. Auchie & Co are at me every morning for their dollars. To day they wanted another £1000 advanced upon them which I would not agree to without some other Security as it possible the dollars may be lost. They expected this and put into my hands an accepted Bill drawn by a great house in Jamaica on Donaldson & Glenlyon London (a first rate house I believe) for £3972 payable 13/16 October next year. On this I gave them £1000 out of the chest to be repaid out of the dollars, but they wish much I could get this Bill melted for them. I believe it is a very safe Bill and I said I should mention it to you but that I had not the least hope it could be discounted in present times. If you know any bien Body that would like to lock up £1000 in that way for a year you may let me know. Had I the money I should rather put it there as in the Stocks. What will they come to if we are to have War again which from present appearances I suspect will be the case. Yes, keep to the Ewes & Lambs with your valuable Parks. That as you observe is the most profitable Stock.

I have heard of poor King to day, but I am glad to find Thomas Hopkirk is better and expects to be able to move to Glasgow tomorrow so that his Landlord will get his Rent for his house in the Race week at Hamilton. Mr Dale is come to Town with his Family, and seems pretty well again.

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RSM

22 October 1802

Wm Simpson Esq

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23 Oct 1802

Sorry I am indeed that your good Counsellor should be in such distress  
I trust there is no great danger as I have not heard of any of  
these sore throats which have been so general proving fatal - but  
I shall be anxious every morning to hear about him  
we know not how to make out the Tellers Surety Bonds  
here - you must get them done with you and I think it is  
more proper that such deeds should come from the Head Office  
Somebody is a Note of Peterkin & Lumsdain's Sureties - Cunningham  
& Ross say they will be able to give me their names on Monday  
or Tuesday - when these Bonds are got what are we to say or  
do as to the sums short which have been always stated at  
their weekly Balance - It will with you that has fair  
weather - we had a great deal of Rain yesterday - I never  
saw more water upon the Ground - to day however we  
have a fine dry wind which will do much good  
Poor Stirling has been confined to his bed since Thursday  
by the Piles - I miss him - but we have such a set of good  
quiet diligent Lads under him that his work is easily kept  
forward - what a Blunder this was in us to send  
you a Glasgow for a London Bill - and in you to forward  
it - John Pattison is much ashamed of his negotiating  
the same Bill twice - it was for a monthly instalment  
of a debt from Madeira and he did not advert that  
it was for the former month's instalment

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 October 1802 enclosing a note giving the names of nominated sureties for two of the agency's tellers

RB/837/860

Page 1 of 4

23 October 1802

Sorry I am indeed that your good Counsellor should be in such distress. I trust there is no great danger as I have not heard of any of these sore Throats which have been so general proving fatal. But I shall be anxious every morning to hear about him.

We know not how to make out the Tellers' Surety Bonds here. You must get them done with you and I think it is more proper that such deeds should come from the Head Office.

Inclosed is a Note of Peterkin & Lumsdain's sureties. Cunningham & Ross say they will be able to give me their names on Monday or Tuesday. When these Bonds are got what are we to say or do as to the sums short which have been always stated at their weekly Balance?

It's well with you that has fair weather. We had a great deal of Rain yesterday. I never saw more water upon the Ground. To day however we have a fine dry wind which will do much good.

Poor Stirling has been confined to his bed since Thursday by the Piles. I miss him, but we have such a set of good quiet diligent Lads under him that his work is easily kept forward. What a Blunder this was in us to send you a Glasgow for a London Bill, and in you to forward it. John Pattison is much ashamed of his negotiating the same Bill twice. It was for a monthly instalment of a debt from Madeira and he did not advert that it was for the former month's instalment.

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RSM

23 October 1802

Wm Simpson Esq

P

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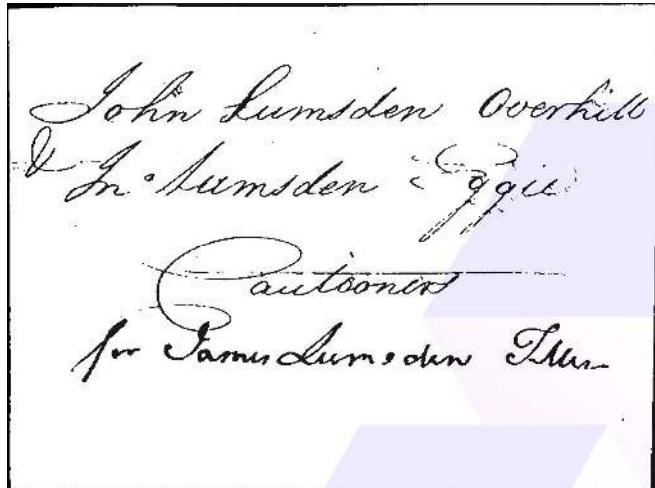
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John Lumsden Overhill  
& Jno Lumsden Eggie  
Cautioners  
for James Lumsden Teller

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John Lumsden Overhill  
& Jno Lumsden Eggie

Cautioners

For James Lumsden Teller

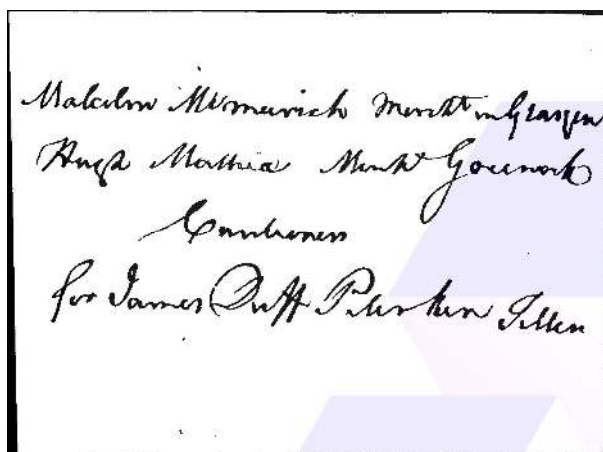
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Malcolm Mmurch Merch in Glasgow  
Hugh Mathie Merchant Greenock  
Cautioners  
For James Duff Peterkin Teller

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Malcolm Mmurch Merchant in Glasgow  
Hugh Mathie Merchant Greenock

Cautioners

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25 Oct 1802 -

I forgot to mention to you on Saturday - that poor King died on Friday - a striking instance of the vanity & uncertainty of life. He had many Irons in the Fire to get money and was as well on the day on which he was seized as ever he was - Thomas Hopkirk the Elder tells me came to Town on Saturday and is wonderfully better - Friend James is away to day to Muirkirk with some Inspectors to give a Report in his Law Plea which vexes him sadly - Stirling is come back to his seat to day much better. He has given me a Letter to you from Hunters & Co relieving you of any Responsibility as to the Box. I took the Liberty of opening it and shall send it you in the Box. I rejoice that the good Counsellor is so much better, and hope in a few days he will be at your Elbow again. Mr Dale is evidently much better tho' he says he only found it out by your answer to my letter. He is to drink Tea with me and sit upon the Bills after it. I see we have little coming in this week and wish we may not transgress - These vile Stocks - I see they are worse to day than yesterday. I asked Archie Graham on Saturday what he thought of the Stocks - he said he thought they were very low - I doubt his Tail is deep in the well with the omnium - We are well quit of it. John Robertson I find is to bring next my wife and Mary Ann tomorrow

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

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Page 1 of 2

25 October 1802

I forgot to mention to you on Saturday that poor King died on Friday - a striking instance of the vanity & uncertainty of life. He had many Irons in the Fire to get money and was as well the day on which he was seized as ever he was.

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Stirling is come back to his seat to day much better. He has given me a Letter to you from Hunters & Co relieving you of any Responsibility as to the Box. I took the Liberty of opening it and shall send it you in the Box. I rejoice that the good Counsellor is so much better, and hope in a few days he will be at your Elbow again. Mr Dale is evidently much better tho' he says he only found it out by your answer to my letter. He is to drink Tea with me and sit upon the Bills after it.

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RSM

25 October 1802

Wm Simpson Esq

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26 Oct 1802 -

I shall get the Bonds made out as you desire by Cunningham's he has not yet given me the Names of his Sureties - but as he was to do so to day I may probably get it before the office shut - Ross has given me his Father's Dr Ross Physician and his Brother's a writer both in Montrose and very safe - I have desired them to mark down their respective deficiencies a fearful vexing Sum as you will see inclosed - I know not what you will or should make of it - it makes me low spirited to look at it -

I am glad I am to see your Counsellor is coming round - he should not come out too soon - but I hope he will be at your Elbow in a few days -

It did seem the Swiss have submitted to Bonaparte and if so I do not see we have any Pretence for going to War with him - as the Swiss had submitted to the same Government when the Peace was made and no objection then raised - from the state of the Stocks however to look as if War was not improbable - an order came from London to insure 12 or 1500 the other day that war should not be declared before 1<sup>st</sup> Febry - it was immordably taken by our underwriters at 8 Gs per Cent and I think there is little chance of their paying the £100.

Cunningham just tells me that the man who he expects to be his Surety (and a good man he is) is in the Country but to be home this night and he expects to be authorised to give me his name tomorrow - You see our small Gold is all gone - pray send us more when you can - I just hear Archie Graham has a letter from Smith Payne & Co saying that Bonaparte had agreed to let the Swiss settle their own Government

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 October 1802, enclosing a slip summarising the cash balance at that date

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26 October 1802

I shall get the Bonds made out as you desire by Cunningham's he has not yet given me the Names of his Sureties, but as he was to do it to day I may probably get it before the office shut. Ross has given me his Father's Dr Ross Physician and his Brother's a writer both in Montrose and very safe. I have desired them to mark down their respective deficiencies a fearful vexing Sum as you will see inclosed. I know not what you will we should make of it. It makes me low spirited to look at it.

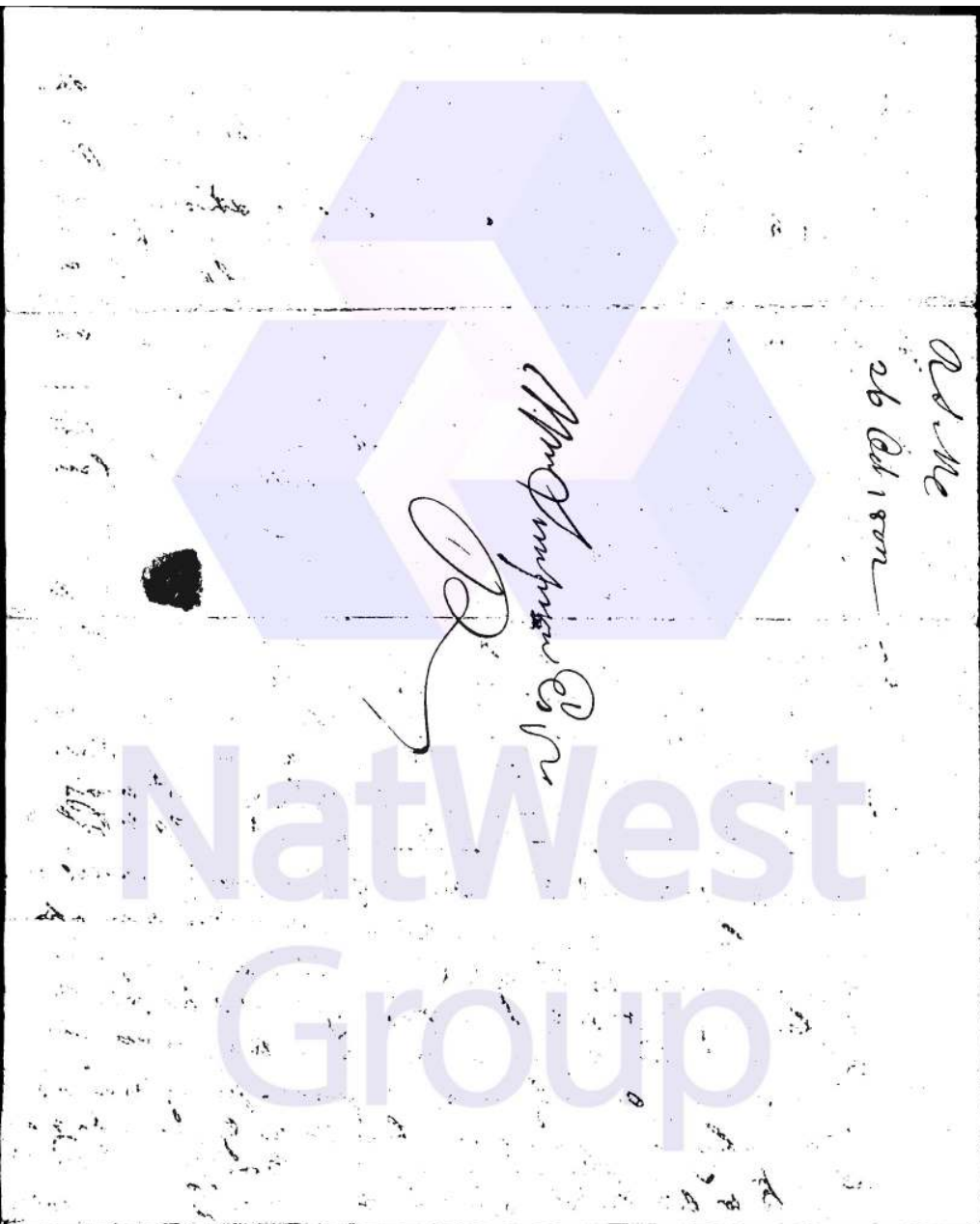
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Balance in Chest 26 Oct 1802

Given Tellers per Book	£99471.7.1
large notes	22200
20/ ditto	4000
English ditto	200
Gold (all Guineas)	200
Silver	100
Incidents	100
Note	<u>1522.16.6</u>
	£127794.3.7

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Balance in Chest 26 October 1802

Given Tellers per Book	£99471.7.1
large notes	22200
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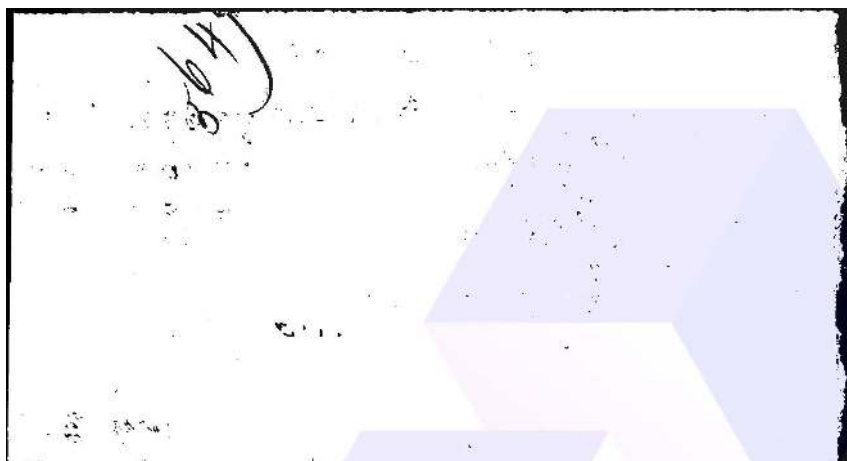
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27 Oct 1802

Nobody I assure you ever sees your P excepting Mr Dale - but he is  
a privileged man - and it is the only piece of paper he looks  
at in the Bank - I wish I could say as much of your keeping  
mine to yourself - in truth none of them should be seen -  
I shall give Thomas Hopkirk a lecture from you when I can get  
him called upon - Convenor Newbigging tells me he is pretty  
well again - I know not what to make of this Bail  
Bond you send me - it relates to a minute of your Directors  
we have no account of any such minute respecting our  
Tellers' appointments - neither do I think the duties of the  
Teller are properly defined - it speaks of partial Payments  
received on Cashier's Receipts but says 0 of  
Payments on Cash & deposit Accounts. I think it would be better to make it a general  
Clause saying all moneys received on account of the Bank - I  
do not give the Bond to be wrote out till I know what  
you say about this - and also what you say about the  
deficiencies - they do not understand that their Sureties  
are to be liable for the past but only for the future losses  
and Ross was just telling me that he could not desire  
his Father & Brother to become bound for his past deficiencies  
when the Council is well I wish he would make out a scroll of such  
obligation as should be given better suited to our Tellers and I think it need not be quite so  
long as Cunningham's

The Council having appointed me an assessor for laying on our Poor Rates, I was at it last night  
from 6 to 10 - and we shall have 6 or 7 more nights of it -  
it is a curious sort of work. A book with every Inhabitant's name  
valued worth £300 - upwards is laid before us - we add & deduct  
as we think the man is thriving or going back. There are Citizens  
of every Profession and from every quarter of the Town among us

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

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Page 1 of 2

27 October 1802

Nobody I assure you ever sees your P excepting Mr Dale, but he is a privileged man, and it is the only piece of paper he looks at in the Bank. I wish I could say the same about you keeping mine to yourself - in truth none of them should be seen.

I shall give Thomas Hopkirk a Lecture from you when I can get him called upon. Convenor Newbigging tells me he is pretty well again. I know not what to make of this Bail Bond you send me. It relates to a minute of your directors we have no account of any such minute respecting our Tellers' appointment. Neither do I think the duties of the Teller are properly defined. It speaks of partial Payments received on the Cashier's Receipts etc but says 0 of Payments on Cash & deposit Accounts. I think it would be better to make it a general Clause saying all moneys received on account of the Bank. I do not give the Bond to be wrote out till I know what you say about this, and also what you say about the deficiencies. They do not understand that their Sureties are to be liable for the past but only for the future losses and Ross was just telling me that he could not desire his Father & Brother to become bound for his past deficiencies. When the Counsellor is well I wish he would make out a scroll of such obligation as should be given better suited to our Tellers and I think it need not be quite so long as Cunningham's.

The Council having appointed me an assessor for laying on our Poor Rates, I was at it last night from 6 to 10, and we shall have 6 or 7 more nights of it. It is a curious sort of work. A book with every inhabitant's name worth £300 and upwards is laid before us. We add and deduct as we think the man is thriving or going back. There are citizens of every profession and from every quarter of the town among us

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And it is entertaining enough to hear their opinion of every man's  
Property & Situation - we have some entitled Charlie Hackets  
among us - it was pleasing to see so far as we went last night  
the Additions were much more than double the deductions -  
when the whole is done - it will give us the estimated Property  
of the whole City of Glasgow - and upon the total we lay proportionally  
the sum required for the support of our Poorhouse - which this year  
is something under 5m - last year it was above 7m  
what a sum that is you are to draw on London. You had need to be strong there indeed  
one of the new Greenock Bank notes - it is a dashing piece of  
Paper

RdM  
27 Oct 1802

Wm Simpson  
27/10/02

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

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and it is entertaining enough to hear their opinion of every man's Property & Situation. We have some intelligent Charlie Hackets among us. It was pleasing to see so far as we went last night the additions were much more than double the deductions. When the whole is done, it will give us the estimated property of the whole City of Glasgow, and upon the total we lay proportionally the sum required for the support of our Poorhouse, which this year is something under 5m. Last year it was above 7m.

What a sum that is you are to draw on London. You had need to be strong there indeed. Peterkin has just shown me one of the new Greenock Bank notes - it is a dashing piece of Paper.

RSM  
27 October 1802

Wm Simpson Esq  
P

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28 Oct 1802

all the old Losses I thought you understood were included in the note stated in the weekly Chest Balance - you have inclosed a copy of that Note - to save Mr More the Trouble of making out a full Scroll of the Bail Bonds, I think of returning you in next Box Cunningham's Bond that he may alter a few words in it and make it applicable to our Tellers and send it back and you will determine what is to be said or whether any thing is to be said in these Bonds, as to the past deficiencies Cunningham tells me he has been calling frequently for the man who he expects will be his Surety, but he is not yet come to Town - I hear the Omnium Intelligence is something like confirmed in the Star to day - it is not so in the Sun - and I don't believe it - We have got in rather more Silver than usual within these few days - but still we must depend upon you and London - I doubt it is not to be had there - make the most you can with the inclosed from our poor Friend James - what a sad Time of it he has providing money and this ugly Law plea is very distressing to him -

What is Doing in the Post Office Business

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

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29 Oct 1802 -

Cunningham tells me that his proposed surety hesitates - he has no objection to be security for his honesty - but wants it to be explained that he will not be answerable for his Losses - this I told him was nonsense and making it no obligation at all and I doubt he will get no sureties - but I desired him to write his Friend Mr More about it - and I gave him at his desire his old Bond to show to his friend - I shall be glad how soon Mr More can send me a Scroll of the obligation that we may get them extended - that for Scott I think was made out from a Copy I had of Jack Waugh's - As the Cautioners will not be bound for Bygones I suppose there should be some Clause in the new Bond in expressure of that - Smith & Payne's Intelligence does not seem to be confirmed to day - but the Reverse I never thought Bonaparte was the man that had retract and I have no doubt he will get it all his own way - so you think I did not dislike the Assessor Business - I own it was entertaining enough to hear a large Company of Burghers culling and carving upon their neighbours' circumstances and giving their sly Remarks upon the way they were going on - I suppose there is nothing of the kind in Britain - but to be sure it is not pleasant work as we expose ourselves to the thunder of those who think themselves overcharged, and many a Remonstrance we have. I was an assessor 10 years ago - there is a wonderful increase in the Population & Property of the Town since.

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

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29 October 1802

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30 Oct 1802

Will you be so good as send the inclosed to the Tolbooth Kirk Session house or give it in as you pass to your Church tomorrow morning.

The List of Tellers losses makes me sick - before every thing is settled about them I think you might come west and have a little Conversation with them - To be sure there are times when we have such Crowds in the Office as are I believe in no other in the Kingdom and many People wonder how our Tellers can get thro' - As to Percy's Bill I shall do any thing I was going to say swear any thing you please as there will be no deception in the Case - To be sure the debt in the first Instance is due to SM & D but as they I think are liable only for the half of bad debts and the Bill was indorsed by them to you I think the simplest way wd be that the Oath & Claim should be in your name for the Bank -

What a running about Life John Campbell has with his great Clients! I hope his Clerk's Letter will have the Effect of bringing Mr Young to Aluehouse -

I hope you have put Down & Co in mind of the Dollars for the Porcupine - Methinks was in the River about a month ago - it is no wonder the Proprietors of the Dollars (I think 22000) are anxious and rather alarmed as the Sales you sent the other day were of Dollars by a ship which arrived a fortnight after - I see to day Bonaparte has carried his private completely - and from the recruiting orders both for the Army & Navy I should think Ministry do not consider matters as settled - but I am glad to see stocks rather better

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

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30 October 1802

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What a dismal day of Rain this and yet a great part of our Crop in the Field.

RSM

30 October 1802

Wm Simpson Esq

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