

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

RB/837/813

Page 1 of 2

[this note is undated, but the subject matter points towards a date in September 1802]

As Scott Moncrieff & Watson are now done - their Credit with the Bank I suppose must of course be paid up - but the new Company will no doubt require a Credit in its place - will it be given them? - as I am now a sort of Laird and have a house here worth £1000 (which however is all the free convertible Property I have) I think I may come forward as a surety for Bob to that extent - John Robertson will no doubt find a surety at least as good to come forward for him - if the Credit could be got in this way I had rather Mr R & Stow of the obligation they were so good as come under for Bob - I am opposed of this Plan you may mention to Mr Robertson or Bob when they apply to you for a Credit as they will no doubt do, altho they have not yet said any thing to me upon the subject →

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As Scott Moncrieff & Watson are now done, their Credit with the Bank I suppose must of course be paid up, but the new company will no doubt require a Credit in its place. Will it be given them? As I am now a sort of Laird and have a house here worth £1000 (which however is all the free convertible Property I have) I think I may come forward as surety for Bob to that extent. John Robertson will no doubt find a surety at least as good to come forward for him. If the Credit could be got in this way I would relieve Mr R & Stow of the obligation they were so good as come under for Bob. If you approve of this Plan you may mention it to Robertson or Bob when they apply to you for a Credit which they will no doubt do, altho they have not yet said any thing to me upon the subject.

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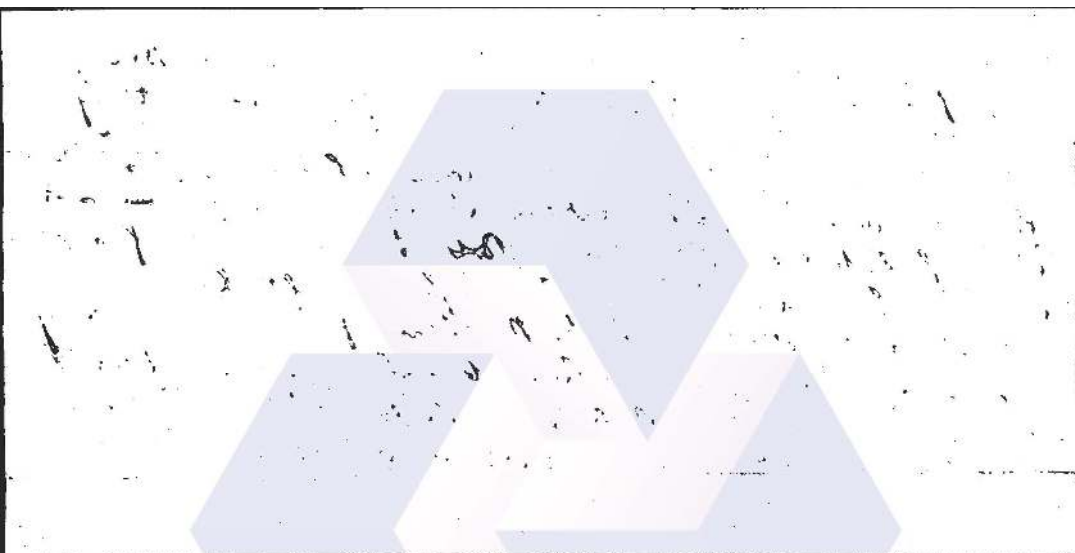
Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

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

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1 Sept 1802

I don't like that story of Bradbury and have been telling Allan & Reid etc that we will take no more of Bills on him - yet I wd fain think the Protest must have been owing to some mistake - D Bramer is a house set up by Mcalpin upon the Plan of Whitefield & Co to sell by Auction - they are supported by Williams Son & Drury the Bankers - Bradbury is their Connection and the People who consign Goods draw upon him instead of D Bramer - by the orders of the letter -

I am sorry the Connection I mentioned will not do - but I know your friendship can be depended on - I only wish they may act with such Prudence as to deserve your Patronage - mine is worth 0 -

I shall have a chat with the Governor when he comes and endeavour to give him some Ideas of Scotch Banking and the necessity of some Reformation -

I know not that ever I drew such a large Bill as one upon you - to pay to the Collector - it will be a cut upon our deposit - Accts - with the large Bills on Monday to Jo Leven - he writes that he had ventured to alter the date from 30<sup>th</sup> to 31<sup>st</sup> so it should only be due on Tuesday - let me know if payment is only demanded then as in that case I am to give him a day's interest.

What a sum will be against you the week following. I am not fond of buying stocks you know at any time but this to be sure would be the best time.

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

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1 September 1802

I don't like that story of Bradbury and have been telling Allan & Reid etc that we will take no more Bills on him, yet I would fain think the Protest must have been owing to some mistake. D Bramer is a house set up by Mcalpin upon the Plan of Whitefield & Co to sell by auction. They are supported by Williams Son & Drury the Bankers. Bradbury is their Connection and the People who consign Goods draw upon him instead of D Bramer, by the orders of the letter.

I am sorry the Connection I mentioned will not do, but I know your friendship can be depended on. I only wish they may act with such Prudence as to deserve your Patronage. Mine is worth 0.

I shall have a chat with the Governor when he comes and endeavour to give him some Ideas of Scotch Banking and the necessity of some Reformation. I know not that ever I drew such a large Bill as one upon you to day to the Collector - 25m. It will be a cut upon our deposit accounts, with the large Bills on Monday to Jo Leven - he writes that he had ventured to alter the date from 30<sup>th</sup> to 31<sup>st</sup> so it should only be due on Tuesday - let me know if payment is only demanded then as in that case I am to give him a day's interest.

What a sum will be against you the week following. I am not fond of buying stocks you know at any time but this to be sure would be the best time.

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Mr Chalmers will see you tomorrow or next day  
as he is obliged to return to Edinburgh but  
comes back here in a fortnight. Mr Thornton has consigned  
to me a Col Barclay - British Consul General  
to the United States a very intelligent respectable  
man & reports a number of Travellers are passing  
this way just now.

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

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RSM  
1 September 1802  
Wm Simpson Esq  
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2 Apr 1802

I wish you wd come west on the Evening of the 14<sup>th</sup> and meet  
with the Gov<sup>r</sup>. I have provided Lodgings for him & Family that  
night in our Tontine - he is to be with us all the next Day  
seriously I think you wd be in the exercise of your official  
duty by coming west and helping me to give him some  
Ideas of Scots Banking and the necessity of Reform -  
Lumsdaine tells me just now that after the payments  
of the Day - not £20 of Silver remains in the house  
what shall we do if you do not send us £200  
into tomorrow's Box - it is really a serious matter for if  
we do not get a Supply before Tuesday I know not how  
it will be possible to get thro' the payments of that Day  
I suppose we must send to the Thistle and see if  
they will lend us a Bag - I hope Bob & Robertson  
will do well if they keep steady to their proper  
Business and do not grasp at many Objects -  
I shall be glad to find the money tumbling Business  
goes back to Donald - we had a good deal  
of Rain last night and this morning and as it  
came from the east I fear you wd have your  
share of it - it seems now to clear up & I think  
it strange there shd be a want of Shearers with  
you - when so many highlanders are disbanded  
the high wages you are giving will surely bring  
them up - how wages are advanced - I remember  
the Shearers were well pleased with 8d and their meat  
but now a storm is expected to the Exche at this season  
you see Hunters & Co have got several large Bills on you  
for their Excise money and all payable the 6<sup>th</sup>.

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

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2 September 1802

I wish you would come west on the Evening of the 14<sup>th</sup> and meet with the Governor. I have provided Lodgings for him & Family that night in our Tontine. He is to be with us all the next day. Seriously I think you would be in the exercise of your official duty by coming west and helping me to give him some Ideas of Scots Banking and the necessity of Reform.

Lumsdaine tells me just now that after the payments of to day not £20 of silver remains in the house. What shall we do if you do not send us £200 in tomorrow's Box. It is really a serious matter for if we do not get a Supply before Tuesday I know not how it will be possible to get thro' the payments of that day. I suppose we must send to the Thistle and see if they will lend us a Bag.

I hope Bob & Robertson will do well if they keep steady to their proper Business and do not grasp at many objects. I shall be glad to find the money tumbling Business goes back to Donald.

We had a good deal of Rain last night and this morning and as it came from the east I fear you would have your share of it. It seems now to clear up - 3 o'clock. It's strange there should be a want of shearers with you, when so many highlanders are disbanded. The high wages you are giving will surely bring them up. How wages are advanced. I remember the shearers were well pleased with 8d and their meat.

What a sum is remitted to the Excise at this round. You see Hunters & Co have got several large Bills on you for their Excise money and all payable the 6<sup>th</sup>.

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2081 n/2  
Dear Sir  
I have the honor to acknowledge the receipt of your letter of the 29th inst. in relation to the account of the Royal Bank of Scotland, and in reply to inform you that the same has been forwarded to the proper authorities for their consideration. I am, Sir, very respectfully,  
Yours obedient servant,  
Robert Scott Moncrieff  
Joint Glasgow Agent of the Royal Bank of Scotland

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

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RSM

2 September 1802

Wm Simpson

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3 Apr 1802 -

I am no way alarmed at the Return of the Bill on Dow & Co as we never placed any dependence upon them - the Bills drawn on them by Brown & Co Tanners here are well covered - McNeil & Co are Partners with The Dow & Co Liverpool they should make the Bills good - but independent of them I see we are safe enough with our Indorsers - I have added them to your note - but I cannot find in our Bill Book the Bill of £369.8.6 you state as remitted by you 13 August - it is not in our Book the 12<sup>th</sup> nor some days before - The Bill of £250 you state as remitted by you 21 May is in our Bill Book that date - dated 12 April 4/mo, so should be paid - I sent for Stuart of McNeil & Co - he says they know of an acceptance of Dow's being returned before - that they have nothing at Risk with him and have taken care that none of their Liverpool house's Bills shall be returned - he assures me they were all granted for Produce consigned them - but that McNeil is there just now to dissolve the house - I did not recollect when I wrote you last night that this was our Pay day for Silver - I was obliged to send to Archie Grahame for £100 Bag - which I must repay him next week and it is all gone - all the Manufacturers who keep accounts with us come upon us on Fridays for Silver to pay their men next day - Lumsdain divides it among them the best way he can in from £2 to £100 bags, and there are so many of them that you would wonder to see how soon a £100 bag is disposed of. I see not how they could do without it. They think they have a right to it, and yet it seems unreasonable that we should be at the heavy Expense of providing them. Lumsdain tells me he gives £100 every Tuesday morning with a quantity of small Gold to the Tellers, and they say they cannot pay the odd sums with less - I was telling them they must learn to make less do by paying away more Guinea notes. All our Guinea notes are off, so pray send us 2m of them in next Box, and fall upon some way of getting us silver otherwise we shall be mob'd - It was pity your Directors had not taken some notice of the Governor - seeing you have neglected it at the Root, come west and pay your attentions to him at the Branch -

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

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3 September 1802

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Did I not desire you to let me know where Cross Rutherford's  
Bills on Turnbull Forbes & Co were lying - he gave me a note  
of them which I meant to mention to you, but I suppose  
it has escaped - there were 3 or 4 Bills in all about £1300  
and I begged he would cause his Friends in London take them  
up.

Wm Simpson Esq

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

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3 September 1802

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4 Sept 1802

I think you are wrong in not coming west to meet with the Governor  
You and Stow should digest up Ideas upon the Subject of Banking  
put them in writing - and come and discuss them with him -  
the more I think of it - the more I am satisfied that Banking  
will never be on a safe and proper footing, until there are none  
other than chartered Banks - and these charters on Licences granted  
only upon an Exhibition of capital actually paid in, and limiting the  
Issue of circulating notes to a certain Proportion of that Capital  
- this is solid Ground - and sound Sense -

That's a Lie like story of Forbes's yet he has surely no  
occasion for supporting his credit by blasting - I shall  
ask H Hamilton about it when he calls -

Oh what melancholy weather - a deluge of Rain all  
last night and this day little better - we are all  
going out to dine at Jordanhill - but an uncomfortable  
visit when the Fields are in such a state - Archie  
sends his new Carriage for us - not a Chaise and  
I got yesterday to hire for today - Archie said he  
was very glad of it for after I had bothered him so  
much to get a Carriage he had been very angry  
if it came to him in any other -

The Stocks keeping so low is frightful - I pity the  
poor Omnium holders - when they will rise - or whether  
and they will rise is more than the wisest man can say  
I hope the Interchange of Ambassadors between Bonaparte  
and us may have a good Effect - but I doubt it will be  
long enough before we see a commercial Treaty  
The French are in terror for our Manufactures -

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

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4 September 1802

I think you are wrong in not coming west to meet with the Governor. You and Stow should digest your Ideas upon the Subject of Banking put them in writing, and come and discuss them with him. The more I think of it, the more I am satisfied that Banking will never be on a safe and proper footing, until there are none other than chartered Banks, and these charters on Licences granted only upon an Exhibition of capital actually paid in, and limiting the Issue of circulating notes to a certain Proportion of that Capital - this is solid Ground, and sound Sense.

That's a Lie like story of Forbes's yet he has surely no occasion for supporting his credit by blasting - I shall ask H Hamilton about it when he calls.

Oh what melancholy weather. A deluge of Rain all last night and this day little better - we are all going out to dine at Jordanhill, but an uncomfortable visit when the Fields are in such a state. Archie sends his new Carriage for us - not a Chaise could I get yesterday to hire for today. Archie said he was very glad of it for after I had bothered him so much to get a Carriage he would have been very angry if it had come to him in any other.

The stocks keeping so low is frightful. I pity the poor Omnium holders - when they will rise, or whether ever they will rise is more than the wisest man can say. I hope the Interchange of Ambassadors between Bonaparte & us may have a good Effect, but I doubt it will be long enough before we see a commercial Treaty. The French are in terror for our Manufactures.

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*[Handwritten cursive text, likely a letter, with some legible words such as "I think you had better", "send us no Bills", "next week", "but such as are due", "in the week before", "the account is settled."]*

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

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I think you had better send us no Bills next week but such as are due in the week before the account is settled.

RSM

4 September 1802

Wm Simpson Esq

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6 Sept 1802

Peterkin tells me there's not more than £10 silver in the house - so how we are to get thro' tomorrow I know not I suppose I must send again to Archie - but how are we to pay our debt to him - unless we get more than £200 a week - we have had a sister of Blood Gordon's some weeks and a fine girl she is - she told me all about her graceless Brother - but knows O of his late Riots - how that Lord distresses his poor worthy mother and all the Family - what hearts such Chaps must have to give such distress to those whom they ought to comfort - I have just had a call from Mr Garden of Hamilton Garden & Co - you know we cut him off from Discounts in consequence of his Partners being in the Renfrew Bank - he called to tell me that he had no sort of Connection with that Bank it was much against his mind that Hamilton went in to it, that he does some separate Business here particularly in the Insurance way with which Hamilton has no concern that he keeps an account with us, and in no Instance ever operated for the Benefit of the Renfrew Bank, that in a few weeks he may have occasion for discounts on his own account, and he hopes and requests the door may not be shut against him. He cannot promise much for circulation but he hopes he may occasionally bring us some good London paper. I told him he had little chance to succeed with us as we had more demands than we could answer from our best Customers who had no Connection with other Banks, but as he desired it I should mention his request to you - say to you that he was a safe & discreet man who had dealt with us 15 years, and let him

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

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6 September 1802

Peterkin tells me there's not more than £10 silver in the house, so how we are to get thro' tomorrow I know not. I suppose I must send again to Archie - but how are we to pay our debt to him, unless we get more than £200 a week.

We have had a sister of Blood Gordon's some weeks and a fine girl she is - she told me all about her graceless Brother, but knows O of his late Riots - how that Lord distresses his poor worthy mother and all the Family - what hearts such Chaps must have to give such distress to those whom they ought to comfort.

I have just had a call from Mr Garden of Hamilton Garden & Co. You know we cut him off from Discounts in consequence of his partners being in the Renfrew Bank. He called to tell me that he had no sort of Connection with that bank it was much against his mind that Hamilton went in to it, that he does some separate Business here particularly in the Insurance way with which Hamilton has no concern that he keeps an account with us, and in no Instance ever operated for the Benefit of the Renfrew Bank, that in a few weeks he may have occasion for discounts on his own account, and he hopes and requests the door may not be shut against him. He cannot promise much for circulation but he hopes he may occasionally bring us some good London paper. I told him he had little chance to succeed with us as we had more demands than we could answer from our best Customers who had no Connection with other Banks, but as he desired it I should mention his request to you - say to you that he was a safe & discreet man who had dealt with us 15 years, and let him

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know what you said to it, so tell me what sort of a civil answer I shall give him.

We had an agreeable Party at Jordanhill on Saturday. I wished you there to see what great things the Dean has done, a very mean looking he has made a very noble house. It's wonderful what change on the whole appearance and not at much Expense. But it was so flashy with the Rain that we could not walk about. Since Saturday it has been fair, but Frost and cold.

Mind to let me know tomorrow if Leven's Bill is not called for till then.

RSM

6 September 1802

Wm Simpson Esq

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8 Sept 1802

I thought on reading the first sentence of your P, if it had fallen into other hands what a savage you appear - with your Gallons of Blood taken from a poor Old Lady - but tho' she is now my Relation, keep at the B - ch and have no mercy on her -

I doubt however she will be at you next week - from the immense sum we have drawn on you yesterday - 25m to Corbett - 11m to Leven and 6m to Perth Bank - Leven has just been settling his account - £321 Interest due to him for the year which is not a bad Perquisite. He tells me he kept his Greenock account with Gammell but found him so troublesome that he was obliged to give him up - that he then went to Dunlop when he was the Bank of Scotland agent, and kept with him till they reduced the interest to 3 per cent, then he went to Dunlop as Cashier of the Renfrew Bank who readily gave him 4 per cent. I cannot blame him for going where he gets the best interest, but no Bank should give these Excisemen more than 3 per cent for money lying so short a time. What a sum the Excise amounts to no bad Proof of the Prosperity of the Country. The wind is come round to the SW again which will bring Heat but I am afraid Rain also. I knew not what to say to Garden. Mr D thinks we should have 0 to do with him. I am rather inclined to keep well with so respectable a man as his attachment to us may be of advantage to the Bank afterwards - but to be sure there are many customers whose Business at present is more desirable and whose Bills we refuse. Cunningham did not expect to be at Edinburgh till his return from Berwickshire. He is a good natured Chield, but the system of disengaging themselves of all concern about the Bank - and being idle or unemployed all the afternoon is much against young men. Pray is Dr. Duncan returned from the North - you must send us another £200 - on Friday next I may repay Archie -

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I thought on reading the first sentence of your P, if it had fallen into other hands what a savage you would appear, with your Gallons of Blood taken from a poor Old Lady - but tho' she is now my Relation, keep at the B - ch and have no mercy on her.

I doubt however she will be at you next week, from the immense sum we have drawn on you payable yesterday - 25m to Corbett, 11m to Leven and 6m to Perth Bank. Leven has just been settling his account - £321 Interest due to him for the year which is not a bad Perquisite. He tells me he kept his Greenock account with Gammell but found him so troublesome that he was obliged to give him up, that he then went to Dunlop when he was the Bank of Scotland agent, and kept with him till they reduced the interest to 3 per cent, then he went to Dunlop as Cashier of the Renfrew Bank who readily gave him 4 per cent. I cannot blame him for going where he gets the best interest, but no Bank should give these Excisemen more than 3 per cent for money lying so short a time. What a sum the Excise amounts to no bad Proof of the Prosperity of the Country. The wind is come round to the SW again which will bring Heat but I am afraid Rain also. I knew not what to say to Garden. Mr D thinks we should have 0 to do with him. I am rather inclined to keep well with so respectable a man as his attachment to us may be of advantage to the Bank afterwards - but to be sure there are many customers whose Business at present is more desirable and whose Bills we refuse. Cunningham did not expect to be at Edinburgh till his return from Berwickshire. He is a good natured Chield, but the system of disengaging themselves of all concern about the bank, and being idle or in company all the afternoons is much against young men. Pray is Director Duncan returned from the North. You must send us another £200 on Friday that I may repay Archie.

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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 September 1802

RB/837/808

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RSM

8 September 1802

Wm Simpson Esq

P

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9<sup>th</sup> Sept 1802

I have just been scrawling the inclosed with a view to put it into the hands of the Governor and try to make him enter into the subject - and exert himself with our Rulers - if you can read it - and see no Impropriety in it - return it to me in course and I shall transcribe and put it in a more decent Form - if you see any thing wrong in it put it into the Fire -

This Scarcity of Specie will I fear lead to mischief I have told Lumsdaine to reduce the sum he gives every Manufacturer tomorrow full  $1/3^d$  -

I wish your friend Simpson may not have been mistaken as to Bradbury's Bill - I told Andrew Reid by whom we have several drafts on him that we could take no more as he had allowed an acceptance to be protested. He wrote so to Bradbury whose answer he has just brought. He says "I take the earliest opportunity to say and you are at Liberty to show it to every one, that the Report of our having a Bill protested is an unfounded Report and an absolute Falsehood. Such a Circumstance could not have happened without our Knowledge. Mr Mcalpin has not time to write you this day as his sale comes on at 5 o'clock."

I cannot think however Mr Simpson would have wrote you as he did if it had not been true -

Con Corbett goes to Edin tomorrow on rather to Leith where he has a choice Cargo of Tobacco arrived - and he is to give you a Chew of it he promises to call on you - Pray when is Mr Chalmers to be here again

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

RB/837/809

Page 1 of 2

9 September 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, 9 September 1802

RB/837/809

Page 2 of 2

RSM

9 September 1802

Wm Simpson Esq

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10 Sept 1802

Alexander Glen we are well acquainted with he has a cash account with us - is in the Petersburg Trade - a sober living man - has no Idiotry - and I should think wd be very safe for £800 - the only thing against him is that he is rather too good natured and ready to help others by which he has got several skelps - Forganhill I know nothing of - I see he is a surety for Sandy in our Credit - and I think when it was granted MR made some Inquiry about him by his Factor at Bannockburn or Stirling and that the report was favourable -

I am glad the Funds seem to be getting up a little - but I shd never buy 3 per cent at above 60 - so that if I could not sell at profit I shd have 5 per cent interest - that wd be my Rule if I were a Banker - but I dare say you wd have a Laugh this morning at my Banking Lucubrations - I expect tomorrow to hear you have put them in the Fire -

You shall have hard work in getting the Account ready for you tonight there has been such a Bustle in the office to day - a vast number of Glasgow Bills falling due amount £13375 - and when there is much to receive there is much to pay

Mr R will like to see his Child inclosed - it is now very near majority 21 - its astonishing what Stationery we use - these double Cash books & ledgers come to a great deal of money -

I called on Dargavil last night and signed the Parchment for George's Tontine dividend - but he had not the money to give me and he is now going to the country to day -

he is to send to me beginning of next week - The Public People say the Mail coach is to be dispatched at 4 o'clock and no morning coach - I hope it is not true for no Plan could be more inconvenient for us - what dismal weather we have had these two days -

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

RB/837/810

Page 1 of 2

10 September 1802

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What dismal weather we have had these two days.

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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 September 1802

RB/837/810

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RSM

10 September 1802

Mr Ramsay

Wm Simpson Esq

P

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11 Sept 1802 -

I see my Lucubrations will not do and you may depend upon it they shall not be given to Mr Thornton - I shall only keep to generals with him and by conversation - the Idea of confining the Privilege of issuing small notes to the public Banks wd do very well and I shall recommend it to the Gov<sup>r</sup> but it is so partial that it wd raise the whole Country against you and I have no conception that Government wd listen to such a proposal. - the Advantage of my Plan is that it wd put all upon a Footing and give every Company who wd bring forward a proper Capital the same Privilege - and this Consideration of any, wd I think recommend it to Government. - the Objection which Mr Henry Thornton made to your Idea of Bankers being obliged to lodge a sum in Lands or in the Funds in security for their notes - seems to me unanswerable - it wd lock up so much of their Funds and so far weaken their Powers - to me there seems nothing impracticable in the amount of a Capital paid in to the satisfaction of a Court, and there wd be still less difficulty I think in fixing the amount of notes to be issued, if these notes were numbered, and a high Penalty for issuing two of the same number. You wd see I was for giving the circulating notes a preference upon the Capital and relieving the Partners' separate property of being responsible for them and if the issue of these notes was limited to a half or even 2/3rds of the certain known Capital, their Security wd be good enough. But I shall leave the subject to the wise men of the East.

You wd get our account this morning. There has been such a Bustle this forenoon that I have hardly had time to look into it. I hope M will make a good quarter. There is not a Bill lying over but one we discounted to Sir James Campbell per £100. He remitted Carrick to take it up, but called it his acceptance instead of indorsation, and Carrick will not pay until he get proper orders. I hope we are safe enough with our Indorsers for the Bills on Barhogan. I am just going out to Daldowie who tells me that Mr R & he were as great as Dogsheads at Buxton.

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

RB/837/811

Page 1 of 2

11 September 1802

I see my Lucubrations will not do and you may depend upon it they shall not be given to Mr Thornton. I shall only keep to generals with him and by conversation. The Idea of confining the Privilege of Issuing small notes to the public Banks would do very well and I shall recommend it to the Governor but it is so partial that it would raise the whole country against you and I have no conception that Government would listen to such a proposal. The advantage of my Plan is that it would put all upon a Footing and give every Company who would bring forward a proper Capital the same Privilege, and this Consideration if any, would I think recommend it to Government. The objection which Mr Henry Thornton made to your Idea of Bankers being obliged to lodge a sum in Lands or in the Funds in security for their notes seems to me unanswerable - it would lock up so much of their Funds and so far weaken their Powers - to me there seems nothing impracticable in the amount of a Capital paid in to the satisfaction of a Court, and there would be still less difficulty I think in fixing the amount of notes to be issued, if these notes were numbered, and a high Penalty for issuing two of the same number. You would see I was for giving the circulating notes a preference upon the Capital and relieving the Partners' separate property of being responsible for them and if the issue of these notes was limited to a half or even 2/3rds of the certain known Capital, their Security would be good enough. But I shall leave the subject to the wise men of the East.

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Peterkin has just been at me remonstrating against the mode of  
our weekly Exchange with the B of Scotland with being on Monday  
afternoon the day of our Balance and when they are making up  
the notes for the exchange with the other Banks on Tuesday mornings  
he says disarranges them completely and he knows not how to  
go thro with it - what he wants is that they should exchange  
with us as the other Banks do on Tuesday mornings and  
as they do with the other Banks - I wish therefore you  
and settle this with Mr Forrester - or say to him that we  
will not exchange with them in any other way than we  
do with the other Banks or as they do with them - now  
that the Balances are so trifling it can make little difference to them

Robt Mc

11 Sept 1802

H. Forrester

Wm Simpson Esq

P

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

RB/837/811

Page 2 of 2

Peterkin has just been at me remonstrating against the mode of our weekly Exchange with the B of Scotland which being on Monday afternoons the day of our Balance and when they are making up the notes for the exchange with the other Banks on Tuesday mornings he says disarranges them completely and he knows not how to go thro with it. What he wants is that they should exchange with us as the other Banks do on Tuesday mornings and as they do with the other Banks. I wish therefore you would settle this with Mr Forrester, or say to him that we will not exchange with them in any other way than we do with the other Banks or they do with them. Now that the balances are so trifling it can make little difference to them.

RSM

11 September 1802

Wm Simpson Esq

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13 Sept 1802

I shall be glad to hear tomorrow that Mac makes a good quarter of it - I see our Remittances last quarter on London were about 70m less than the former - still it is a large sum and our deposit accounts about 35m increased - our Cash accounts the advance about 17 reduced - the sum out on Bills discounted will I hope be reduced 14m by the next state we send you - I shall next week send you the progressive state to be sure if the country prospers 3 per cents will be above 60, but what the better will the Bank be if they should rise to 80 - then is the time you cannot and will not sell out - in the mean time for every pound you buy at above 60 you are losing 1/4 a year of interest, as I reckon loss all the Bank draws under 5 per cent.

Writing Willie Kerr about another matter, I have given him a Touch upon the Mail Coach if they make it 4 o'clock it will disarrange us exceedingly. From the Rise of the Barometer I was hoping for dry settled weather - but it is dark cold & rainy to day - In my ride on Saturday I did not see any thing like ripe corn - I got many Buxton anecdotes from Bogle & his Sister - The former was very happy with Mr R - but to her great mortification he did not flirt with the latter although she made many attempts to it and told him she was my Friend - did I think he would have been so ungallant. The matter I suppose was, she is not our Aggie Marshall -

I called on poor Robert Stuart this morning and found him in great distress - his Partners are all in London. By letters from them to day, he says these Creditors were to meet as this day, that they were to propose conveying all their Funds there over to them and which they thought would very nearly if not fully pay them, but a considerable part of these Funds are abroad - if this Proposal is accepted he thinks their matters will soon be settled - the house here will follow the same course - the debt in London he says was about 22m - the debt here but trifling and he thinks no other house will be brought down by them. He does not think there is a bad

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

RB/837/812

Page 1 of 2

13 September 1802

I shall be glad to hear tomorrow that Mac makes a good quarter of it. I see our Remittances last quarter on London were about 70m less than the former - still it is a large sum and our deposit accounts about 35m increased. Our cash accounts the advance about 17 reduced. The sum out on Bills discounted will I hope be reduced 14m by the next state we send you. I shall next week send you the progressive state. To be sure if the country prospers 3 per cents will be above 60, but what the better will the Bank be if they should rise to 80 - then is the time you cannot and will not sell out - in the mean time for every pound you buy at above 60 you are losing 1/4 a year of interest, as I reckon loss all the Bank draws under 5 per cent.

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Bills in our hands - I have not yet had time to look over  
our Bills with that view - but I do hope we are safe excepting  
as to that small Bill on Whitfield & Co which he said was by mistake  
over drawn about £20 - and it be proper to desire them to accept  
for the sum they really owe should be if you think so you may  
write the holders to try if they can get it so accepted - Menzies  
& Anderson are here - Robert says they will receive a shock to their  
Credit - but he hopes they will weather it - I wish it may  
be so - Archie Ewing wanted to pay a Bill on Carruthers  
& Co indorsed by them and that we should order it back - but as it  
is due 15<sup>th</sup> Current - I told them it was too late and they must submit  
to pay the Charge - Mr Dale has been at Lanark since  
Thursday I expect him tomorrow

Robt Mc  
13 Sept 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, 13 September 1802

RB/837/812  
Page 2 of 2

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13 September 1802  
Wm Simpson Esq  
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14 Apr 1802

So Jamie Walker is not deign to apply to me to continue his surety and I have no objection to be relieved - but the Boy & his Family being so highly offended at my allowing my son to go into Partnership with a Partner whom he had dismissed is truly ridiculous - I think I should advertise his withdrawing - will you tell him so - Keeping up the Firm of W T & Co appears to me absurd - if Thomson had been a man of any name or Fortune, there would have been some reason for it - but he was just a Clerk of the honest Baillies whom he took into partnership recently before his death and who had no money - I do not understand these things so well as you - but to me there is no difficulty when an old torn note was cancelled, to put a new note of the same N<sup>o</sup> in its place and so as to any number of them - Mr Thornton was to have been here this night but by a Note from him he arrived so late at Edinburgh yesterday that he did not expect to be here till tomorrow at noon - My wife is laying her account with their dining with us tomorrow, so if you will put your foot in the 10 o'clock coach you will be in good time, and a very purpose like thing it would be in you to do so, that you might have a full discussion with him. But I may as well move the Rock P Green stands upon - I had hard work of it this morning - so far from being lightened by Gilbert I think I never saw more Bills given in, and many good piece of paper did I return. These sugar ships daily arriving makes such demands for duties - there's no satisfying the W Indians. The Dean tells me he has a ship arrived last night that will take 10m of duties from him. Sugars selling fast but they cannot get the price up - 300 Bales cotton he sold unsight unseen at a great price - what a place this is - I have heard no more of Stuart Campbell & Co. The Elder tells me your dining room Table is coming fast forward in this bad weather -

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

RB/837/815

Page 1 of 2

14 September 1802

So Jamie Walker would not deign to apply to me to continue his surety and I have no objection to be relieved, but the Boy & his Family being so highly offended at my allowing my son to go into Partnership with a Partner whom he had dismissed is truly ridiculous. I think John Robertson should advertise his withdrawing - will you tell him so. Keeping up the Firm of W T & Co appears to me absurd - if Thomson had been a man of any name or Fortune, there would have been some reason for it, but he was just a Clerk of the honest Baillies whom he took into partnership recently before his death and who had no money.

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Mr Thornton was to have been here this night but by a Note from him he arrived so late at Edinburgh yesterday that he did not expect to be here till tomorrow at noon. My wife is laying her account with their dining with us tomorrow, so if you will put your foot in the 10 o'clock coach you will be in good time, and a very purpose like thing it would be in you to do so, that you might have a full discussion with him. But I may as well move the Rock P Green stands upon.

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

RB/837/815

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RSM

14 September 1802

Wm Simpson Esq

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16 Sept 1802

I see I am not quite up to the Banking Business - there would no doubt be a difficulty in managing the torn notes - so as the numbers of them which come in might be known and replaced - yet by putting the Number in different parts - and in Letters in the midst of the Note perhaps that difficulty might be removed - I see no other way of ascertaining what quantity of small notes a Pedler Company might issue, and without some such Check I know not how they can be restrained or the Evil cured - I was sorry P Green Rock did not come to us yesterday - we had a very agreeable Boy - the Dean & Family - Jo Pattison and Mr Dale, who were much pleased with the Governor - he went to Greenock this morning. The Dean insisted on his coming to dine with him at Jordanhill on his return. The President & Family are to be with him, and reason or none they would have me promise to meet Mr Thornton there and come in with him in his Chaise in the Evening. So the Dean is to have a pony at the door for me at 4 o'clock. He & Mrs Smith carried out Miss Thornton to Jordanhill last night as my wife had engaged to go into Edinburgh this morning, and the Girl would have been awkward in the Inn alone. Her Mother & Sister are expected here to dinner from Stirling. I shall have another Chat with him to night, and he goes off tomorrow. Bob Dregghorn has been at me to see if I can pump out of him whether the Bank of England Proprietors are to have another Bonus, or additional dividend - it is not likely he will tell me such secrets tho he is very open. Well should I like to meet you at Barnton - but if wishes were horses Beggars and riders.

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

RB/837/819

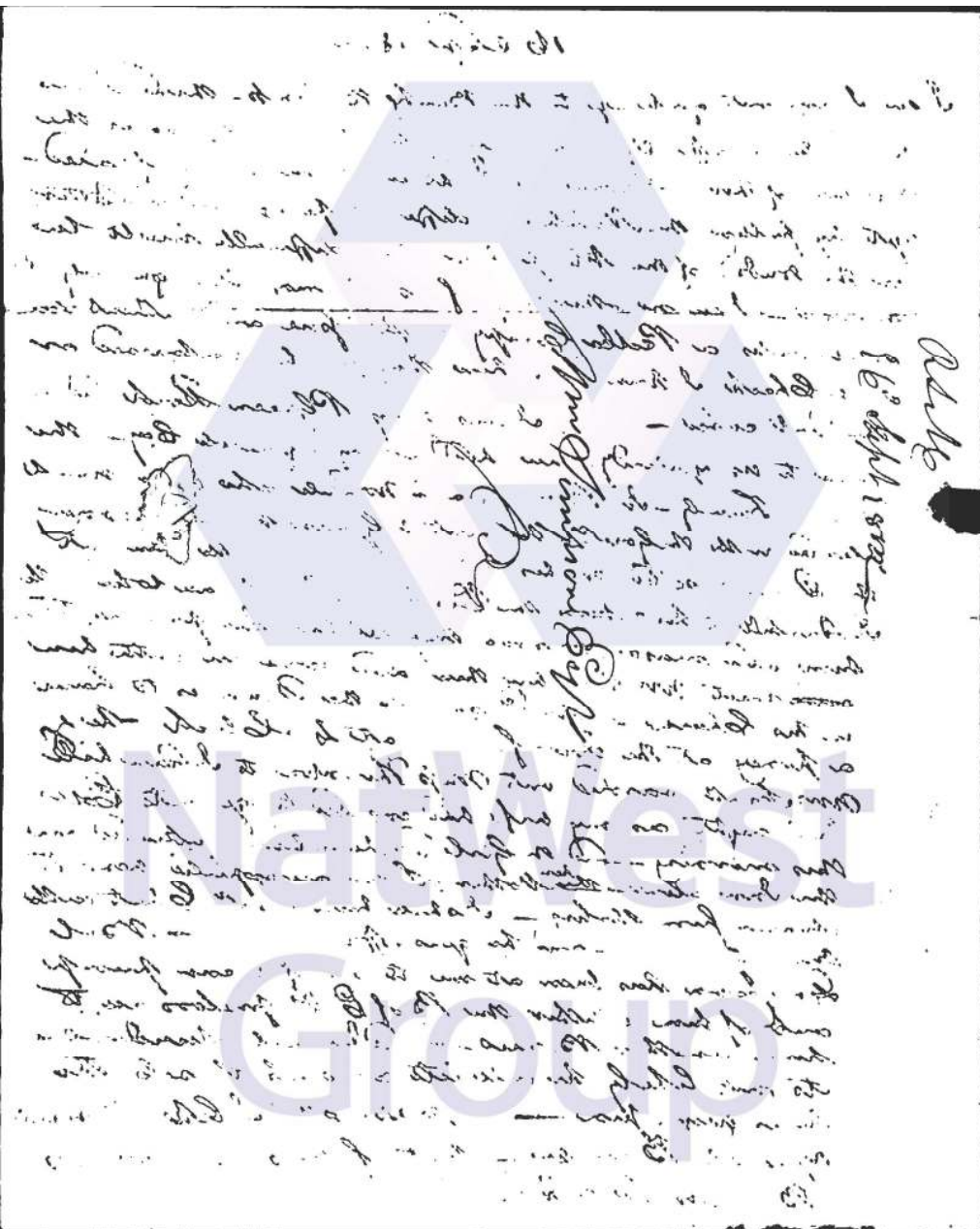
Page 1 of 2

16 September 1802

I see I am not quite up to the Banking Business - there would no doubt be a difficulty in managing the torn notes, so as the numbers of them which came in might be known and replaced. Yet by putting the Number in different parts, and in Letters in the midst of the Note, perhaps that difficulty might be removed. I see no other way of ascertaining what quantity of small notes a Pedler Company might issue, and without some such Check I know not how they can be restrained or the Evil cured. I was sorry P Green Rock did not come to us yesterday. We had a very agreeable company - the Dean & Family, Jo Pattison and Mr Dale, who were much pleased with the Governor. He went to Greenock this morning. The Dean insisted on his coming to dine with him at Jordanhill on his return. The President & Family are to be with him, and reason or none they would have me promise to meet Mr Thornton there and come in with him in his Chaise in the Evening. So the Dean is to have a pony at the door for me at 4 o'clock. He & Mrs Smith carried out Miss Thornton to Jordanhill last night as my wife had engaged to go into Edinburgh this morning, and the Girl would have been awkward in the Inn alone. Her Mother & Sister are expected here to dinner from Stirling. I shall have another Chat with him to night, and he goes off tomorrow. Bob Dregghorn has been at me to see if I can pump out of him whether the Bank of England Proprietors are to have another Bonus, or additional dividend. It's not likely he will tell me such secrets tho he is very open. Well should I like to meet you at Barnton, but if wishes were horses Beggars would ride.

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

RB/837/819

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RSM

16 September 1802

Wm Simpson Esq

P

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18 Sept 1802

I refer you to the enclosed and do not see how you can well refuse the honest man for they cannot do without and the security of Leitch & Smith's Bills is unquestionable - he spoke of 8m to be paid 1/4 Oct in this way - to be sure it is putting off the payment of money which has been adv. ahead for years already to a long day, but they can make no better of it. Might he not however get some other Banks to take 2 or 3m of these Bills? I have just seen the Gov<sup>r</sup> into his Chaise for Lanark - to be there all tomorrow and from there to Carlisle where his Lady is to meet him. We have just settled it that he is to have a serious conversation with Mr Addington on his return, upon the necessity of a Reform in Banking, and there I suppose it will end.

Wm Simpson Esq  
Royal Bank  
St Andrew's Square

Mrs Wellwood has £400 with us which she desires to be remitted - I have wrote my wife that we cannot pay or remitt without getting up our Receipt - but that if she will give it to Bob he may get the money from you and send us the Receipt - pay her Principal & interest and charge us with it in one sum.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, added to a letter from John Riddell to Robert Scott Moncrieff, 18 September 1802

RB/837/821

Page 1 of 2

18 September 1802

I refer you to the inclosed and do not see how you can well refuse the honest man for they cannot do without and the security of Leitch & Smith's Bills is unquestionable. He spoke of 8m to be paid 1/4 October in this way. To be sure it is putting off the payment of money which has been advanced for years already to a long day, but they can make no better of it. Might he not however get some other Banks to take 2 or 3m of these bills?

I have just seen the Governor into his Chaise for Lanark, to be there all tomorrow and from there to Carlisle where his Lady is to meet him. We have just settled it that he is to have a serious conversation with Mr Addington on his return, upon the necessity of a Reform in Banking, and there I suppose it will end.

Wm Simpson Esq P

[scored out] Robert Scott Moncrieff Esq

Royal Bank  
St Andrew's Square

Mrs Wellwood has £400 with us which she desires to be remitted. I have wrote my wife that we cannot pay or remit without getting up our Receipt but that if she will give it to Bob he may get the money from you and send us the Receipt. Pay her Principal & interest and charge us with it in one sum.

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Adm  
18 Sept 1802

Dear Sir

I enclose you a letter for Mr Simpson unsealed, which if you think is right on perusal, be so good as to forward to him, with a favourable report from you. I know the greatness of favour done Mackay & Co, if Mr Simpson [paper obscured by seal] with my request, & I am sure I shall always [paper obscured by seal] thankful for it.

Yours very sincerely  
John Riddell

18 Sept 1802

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, added to a letter from John Riddell to Robert Scott Moncrieff, 18 September 1802

RB/837/821  
Page 1 of 2

[the letter from John Riddell to RSM:]

Dear Sir

I inclose you a letter for Mr Simpson unsealed, which if you think is right on perusal, be so good as to forward to him, with a favourable report from you. I know the greatness of the favour done Mackay & Co, if Mr Simpson [paper obscured by seal] with my request, & I am sure I shall always [paper obscured by seal] thankful for it.

I am always  
Dear Sir,

Yours very sincerely  
John Riddell

RSM  
18 September 1802

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20 Sep 1802

You will be up in the Buckle this morning with your 2½ per cent Bonus and Consols at 70 - the first is a real acquisition to the Cr. of Profit & Loss - but whether 3 per cents be at 60 or 70 or 80 - it is the same thing to you - for you will not likely part with it till you are obliged to do so and then the price will be low.

I was with poor Robert Stuart this morning - his letters from his London Partners say that in two days they expected a settlement with the Crs there - they proposed a Composition of 15/ per £ in 3 Instalments of 5/ each the first two by their own notes, the last with security. I much fear they are engaging for more than they can fulfill and Robert is of the same mind - but not having any particular Note of the London Funds he cannot judge. He has no doubt the creditors here will settle in same manner. Poor Fellow I know not what his views are after that settlement. The Bills you return me on his house are all taken up. What a heap of London Paper you have to day. It will help you to buy more 3 per cents but I should like Bank of England stock better - there is always now & then something coming out of it to the Credit of Profit & Loss. I thought Mr Thornton put on a droll Face when I told him what Bob Dreghorn desired me to ask of him. Mind the small Gold - and small Bank of England notes.

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

RB/837/825

Page 1 of 2

20 September 1802

You would all be up in the Buckle this morning with your 2½ per cent Bonus and Consols at 70. The first is a real acquisition to the Credit of Profit & Loss, but whether 3 per cents be at 60 or 70 or 80, it is the same thing to you, for you will not likely part with it till you are obliged to do so, and then the price will be low.

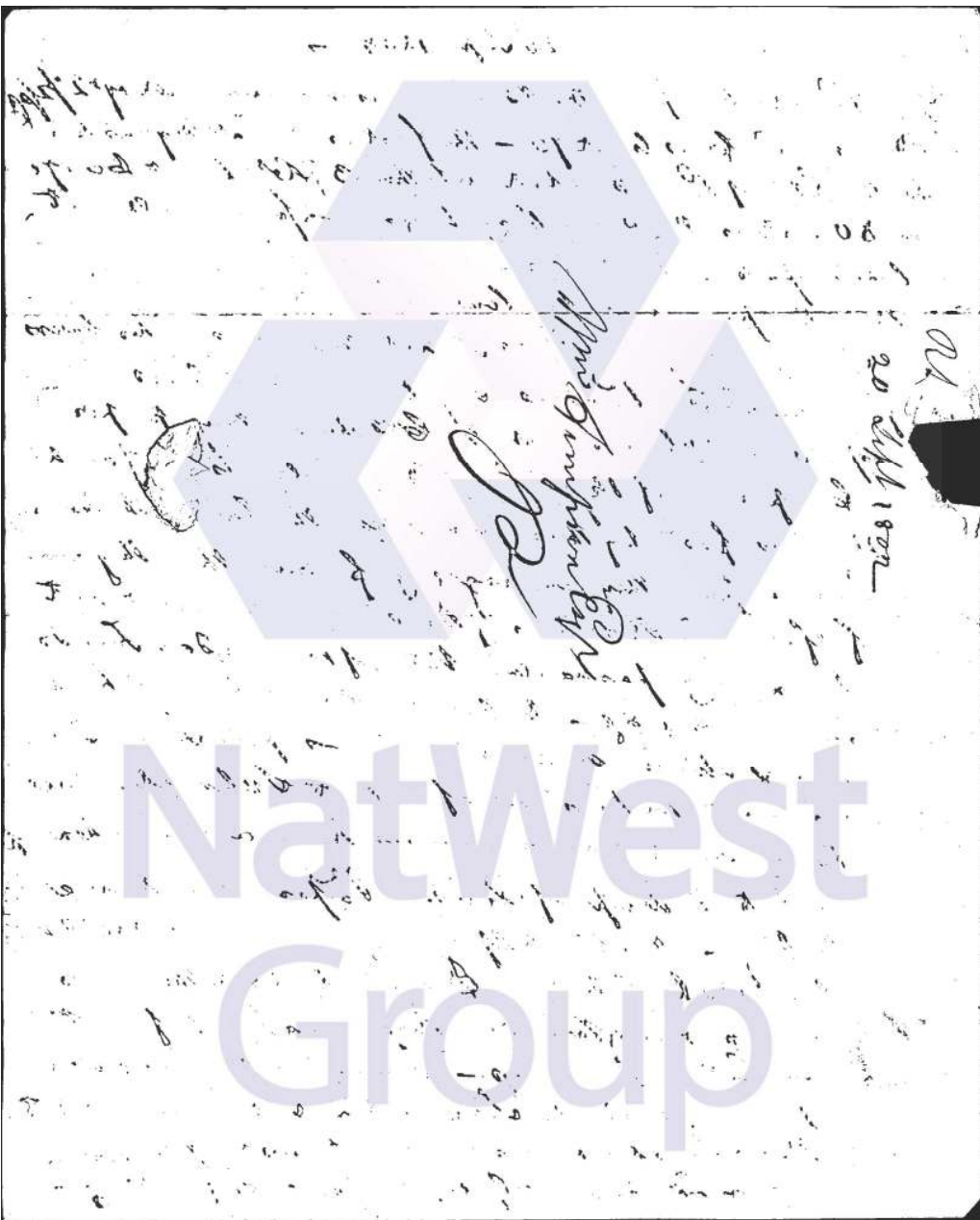
I was with poor Robert Stuart this morning. His letters from his London Partners say that in two days they expected a settlement with the Creditors there. They proposed a Composition of 15/ per £ in 3 instalments of 5/ each the first two by their own notes, the last with security. I much fear they are engaging for more than they can fulfil and Robert is of the same mind, but not having any particular note of the London Funds he cannot judge. He has no doubt the creditors here will settle in same manner. Poor Fellow I know not what his views are after that settlement. The Bills you return me on his house are all taken up.

What a heap of London Paper you have to day. It will help you to buy more 3 per cents but I should like Bank of England stock better - there is always now & then something coming out of it to the Credit of Profit & Loss. I thought Mr Thornton put on a droll Face when I told him what Bob Dreghorn desired me to ask of him.

Mind the small Gold - and small Bank of England notes.

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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 September 1802

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RSM

20 September 1802

Wm Simpson Esq

P

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22 Sep: 1802 -

a holiday with you - but we have not time  
for holidays

With your Bonus and your Blood - you seem to be  
in a thriving way at present - but we must not  
expect it will be always sun shine - we have had  
our clouds and we may look for them again  
as to a Proprietor of the Old B—ch you have my good  
will to pay away at her as you can - she is a  
sad strumpet and deserves it all - that mean  
system of paying away only small notes at Greenock  
and heaps of them coming up here to pay Bills is a  
daily plague to us - I know the significant  
look the Gov<sup>r</sup> gave me when he told me of Dreghorn's  
Query, I am persuaded he knew of the Bonus - he  
did not dine with Mrs Owen I find on Sunday but  
breakfasted with her on Monday -  
Stuart C were Partners from the beginning with  
Jo Carruthers & Co and it was from that  
connection I always dreaded this Result - and often told Robert so. The house here did I believe  
what they could to get the London Connection closed, but Carruthers had involved them so  
deep they could not get clear. I fear Robert will not have spirit to go on in Business again, and I  
doubt he has not enough of the Chapman in him to make a Figure as a Manufacturer. I have  
heard no more of his settlement, nor have I yet heard of any Individual house suffering by the  
Fire at Liverpool, but I much suspect some of them will suffer. It was a dreadful conflagration.  
We have had a great deal to do to day. I have scarcely had time to make water, for signing Bills  
& Receipts.

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

RB/837/826

Page 1 of 2

22 September 1802 - A holiday with you - but we have not time for Holidays.

With your Bonus and your Blood, you seem to be in a thriving way at present, but we must not  
expect it will be always sun shine. We have had our Clouds and we may look for them again.  
Altho' a Proprietor of the Old B—ch, you have my good will to pay away at her as you can. She  
is a sad strumpet and deserves it all. That mean system of paying away only small notes at  
Greenock and heaps of them coming up here to pay Bills is a daily plague to us. From the  
significant Look the Governor gave me when I told him of Dreghorn's Query, I am persuaded  
he knew of the Bonus. He did not dine with Mrs Owen I find on Sunday but breakfasted with  
her on Monday.

Stuart C were Partners from the beginning with Jo Carruthers & Co and it was from that  
connection I always dreaded this Result, and often told Robert so. The house here did I believe  
what they could to get the London Connection closed, but Carruthers had involved them so  
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We have had a great deal to do to day. I have scarcely had time to make water, for signing Bills  
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transcriptions.

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

I have delivered up my copy to our Tellers and I suppose they will apply to their Friends - I have given them a month to it. They asked about the losses already standing over on their weekly Balances of all these I will say 0 about them.

I refer you to a letter I have just wrote to Jamie Dundas, which he will bring you.

Tell M R & Co we have their letter.

What close dark wet weather. I can hardly see to write.

RSM  
22 September 1802

Wm Simpson Esq  
P

22 Sept 1802

Robert

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

RB/837/826

Page 2 of 2

I have delivered your message to our Tellers and I suppose they will apply to their Friends. I have given them a month to it. They asked about the losses already standing over on their weekly balances. I told them I would say 0 about them.

I refer you to a letter I have just wrote to Jamie Dundas, which he will bring you.

Tell M R & Co we have their letter.

What close dark wet weather. I can hardly see to write.

RSM

22 September 1802

Wm Simpson Esq

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23 Apr 1802 -

I have not seen Pope's Pamphlet nor heard of it - but I am  
glad to observe to day the Funds are still healthy - as to  
what they will be in future - all Calculations are mere Con-  
jecture - if you could insure a dozen years Peace there is no  
doubt they would be up - but nothing is so uncertain as  
be the Prosperity of the country ever so great - a couple of  
years war would bring down the Funds as low as ever  
a Parcel from Edin came in to me yesterday enclosing two  
Copies of Considerations on the late Elections in Westminster  
& Middlesex - it is a well wrote Pamphlet and shows the  
wickedness of Sir F Burdett etc - but who it has  
come from I know not - but who I hear  
going on at Lanark - Hugh Mosman at the head of  
the Democrat Party trying to get Possession of the  
Burgh but it is hoped Sir Charles Ross will get the better of them -  
There is a delightful day - like  
Summer than our weather in June - but still little  
Drought and tho the Equinox - no wind - you  
should not dash yourself seeking after Ladies to  
dine with you - they know nothing else to day  
I am glad to see by our to day's Courier  
that the Destruction at Liverpool has not been  
quite so great as was supposed - tho' to be sure  
much Property has been destroyed and little  
insured -

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

RB/837/828

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23 September 1802

I have not seen Pope's Pamphlet nor heard of it, but I am glad to observe to day the Funds are still healthy. As to what they will be in future - all Calculations are mere conjecture. If you could insure a dozen years' Peace there is no doubt they would be up, but nothing is so uncertain and be the Prosperity of the country ever so great, a couple of years' war would bring down the Funds as low as ever.

A Parcel from Edinburgh came in to me yesterday inclosing two copies of Considerations on the late Elections in Westminster & Middlesex. It is a well wrote Pamphlet and shows the wickedness of Sir F Burdett etc, but who it has come from I know not. Hot work I hear going on at Lanark - Hugh Mosman at the head of the Democrat Party trying to get Possession of the Burgh but it is hoped Sir Charles Ross will get the better of them. There is a delightful day - liker summer than our weather in June. But still little Drought and tho the Equinox, no wind. You should not dash yourself seeking after Ladies to dine with you. They have nothing else to do.

I am glad to see by our to day's Courier that the Destruction at Liverpool has not been quite so great as was supposed, tho' to be sure much Property has been destroyed and little insured.

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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 September 1802**

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Page 2 of 2

RSM

23 September 1802

Wm Simpson Esq

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24 Sept 1802 -

Henry's Intelligence is interesting enough - if Bonaparte is on hollow ground - its likely we shall soon hear of its blowing up and blowing him in the air - Little do I envy his station I know O of Free the Merchant - but being a Bank Director he must leave the Direction however if he becomes Banker - I have a kind letter to day from the Governor from Carlisle - his Lady and daughter met him there on Wednesday Evening - You provoke me by calling the Old B - my Company - I disclaim all connection with her - and it is Sandy Duncan's Fault that I am not out of her List - That stupid Child Gibson our old Teller plagues us with this Bill of his - It was sent him discharged by Menzies & Anderson and upon his showing it to us yesterday he got back his £340.19 - so he says M & A will pay you back the money - May I draw on him for it to Sir W Forbes & Co and he is to pay the Bill to Carrick - Let me know if you get back the money from them - Will you ask Robert Allan his opinion of Robert King & Co. whose note we send you payable at his house and let me know if he thinks him safe as McCallum has given us several of his Bills - we had a thick Fog this morning - but I suppose you had none in a greater degree - It is now clear Wardlaw & Son are anxious for an account of their 2000 Dollars as the ship arrived some time ago - you will write Down about them

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

RB/837/829

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24 September 1802

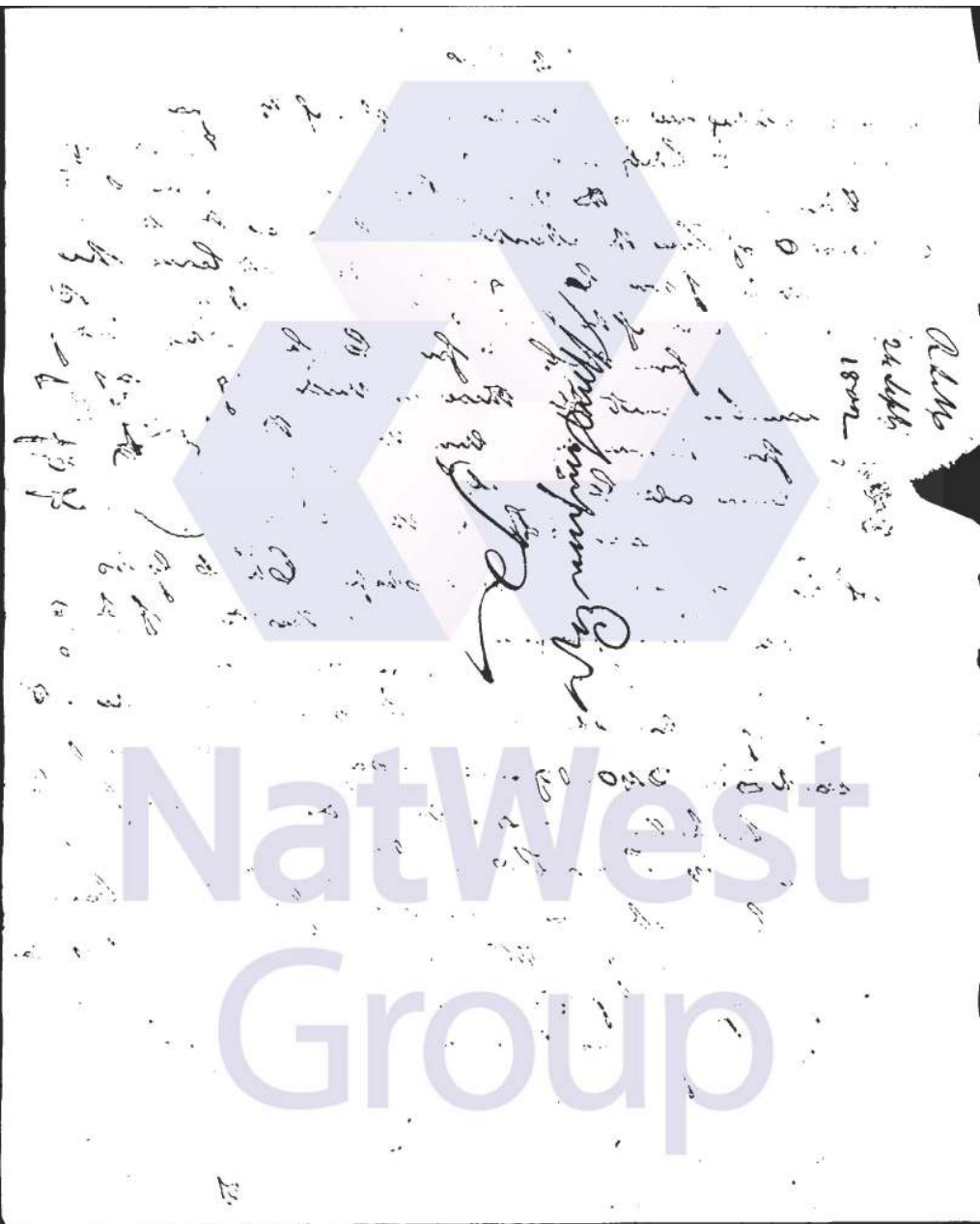
Henry's Intelligence is interesting enough. If Bonaparte is on hollow Ground, it's likely we shall soon hear of its blowing up and blowing him in the air. Little do I envy his station. I know O of Free the Merchant, but being a Bank Director he must be of some Consequence. He must leave the Direction however if he becomes Banker. I have a kind letter to day from the Governor from Carlisle. His Lady and daughter met him there on Wednesday Evening. You provoke me by calling the Old B—ch my Company. I disclaim all connection with her, and it is Sandy Duncan's Fault that I am not out of her List.

That stupid Child Gibson our old Teller plagues us with this Bill of his. It was sent him discharged by Menzies & Anderson and upon his showing it to us yesterday he got back his £340.19, so he says M & A will pay you back the money – they drew on him for it to Sir W Forbes & Co and he is to pay the Bill to Carrick. Let me know if you get back the money from them. Will you ask Robert Allan his opinion of Robert King & Co whose note we send you payable at his house and let me know if he thinks him safe as McCallum has given us several of his Bills. We had a thick Fog this morning, wick I suppose you would have in a greater degree. It is now clear.

Wardlaw & Son are anxious for an account of their 2000 dollars as the ship arrived some time ago. You would write Down about 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, 24 September 1802**

RB/837/829

Page 2 of 2

RSM

24 September 1802

Wm Simpson Esq

P

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

25 Sep 1802

I shall read Pope and return it to you - and next Box you shall have one of the Copies of Considerations on the Westminster Election - There is a delightful day - and I hope we shall have a tract of settled weather to bring in the Harvest - I wonder the Edinburgh magistrates do not apply for a new Set - for nothing can be more absurd than changing their Magistrates every year - and they should have a Sir Jo Fielding for Life - to keep all in order. By the Bye I see several Robberies in your neighbourhood. I wonder they have not been at the cashier of the R Bank as they might expect to get some Bounty with him. I pray you take care of yourself and not go out after dark -

This Bill returned on Stewart & Co is vexing. It was these London acceptances I was most afraid of. Robert tells me there is not another on the circle and he writes to his Partner in London to know about Percy the acceptor - shall we wait his answer - or shall I return it to you to send it back to London to operate against him - in the mean time I have placed it to the debit of Debs in Suspense No 2 - Robert's Partners write him that they have got nearly settled with their £s in London - they are to pay 12/6 per £ by Instalments with Security - and to give their own notes for 2/6 per £ more - and if the Funds shall produce more, it is to be divided among the Creditors - No word of Gibson's money being repaid - I have sent for him but cannot find him - I wish M & A may not keep it - what's the meaning of this Payment of Willie Kerr's

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

RB/837/830

Page 1 of 2

25 September 1802

I shall read Pope and return it to you, and next Box you shall have one of the Copies of Considerations on the Westminster Election. There is a delightful day, and I hope we shall have a tract of settled weather to bring in the Harvest. I wonder the Edinburgh magistrates do not apply for a new Set, for nothing can be more absurd than changing their Magistrates every year, and they should have a Sir Jo Fielding for Life, to keep all in order. By the Bye I see several Robberies in your neighbourhood. I wonder they have not been at the cashier of the R Bank as they might expect to get some Bounty with him. I pray you take care of yourself and not go out after dark.

This Bill returned on Stewart & Co is vexing. It was these London acceptances I was most afraid of. Robert tells me there is not another on the circle and he writes to his Partner in London to know about Percy the acceptor. Shall we wait his answer, or shall I return it to you to send it back to London to operate against him. In the mean time I have placed it to the debit of Debs in Suspense No 2. Robert's Partners write him that they have got nearly settled with their Creditors in London. They are to pay 12/6 per £ by Instalments with Security, and to give their own notes for 2/6 per £ more, and if the Funds shall produce more, it is to be divided among the Creditors.

No word of Gibson's money being repaid. I have sent for him but cannot find him. I wish M & A may not keep it. What's the meaning of this Payment of Willie Kerr's.

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

RB/837/830

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RSM

28 [sic] September 1802

Wm Simpson Esq

P

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27<sup>th</sup> Sept 1802

Gibson is in a Pother about his money and not without reason I think - I think he wrote them on Friday expressly to pay back the money to you as he had paid their draft on him which he did on Saturday - it was odd in them to take the money when they had drawn on him for it - they wrote him to draw on him at sight for it - but he had desired them the day before to pay to back to you - I hope we shall hear tomorrow that you have got it -

I saw Bob Allan on Saturday Evening but it quite escaped me to ask him about King - I inquired about C R & Co - he says they have got large Remittances and will yet do - The Dollar Account you sent us was for them from Auchie Ure & Co - its odd that our Letter to you of the 10<sup>th</sup> said about your Answer of the 11<sup>th</sup> mention the Sum to be 2000 - but Auchie also say it was 4000 - and the sales are for that sum - I think I remember it was 4000 and as they are marked in the sales as per the Trusty and we had none other by that ship I have given them the whole - Mr Wardlaw's was for 2500 of the Aro and no account of them yet tho' the ship arrived long ago. I have wrote Down & Co about them - you see you have a large quantity to day, but they complain of the price being so low. What say you to stocks falling again - from their fluctuations I would not like to put my money in them, but I have none to put.

I have not a note of one kind or another in the Chest and tho' I shall get in a quantity at settling with the Tellers this Evening, I don't expect more than they will need tomorrow so pray send a Saddlebag's full by first safe opportunity.

I have not a Note of one kind or another in the Chest and tho' I shall get in a quantity at settling with the Tellers this Evening - I do not expect more than they will need tomorrow so pray send a Saddlebag full by first safe opportunity -

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

RB/837/831

Page 1 of 2

27 September 1802

Gibson is in a Pother about his money and not without reason I think. He wrote them on Friday expressly to pay back the money to you as he would pay their draft on him which he did on Saturday. It was odd in them to take the money when they had drawn on him for it. They wrote him to draw on him at sight for it, but he had desired them the day before to pay it back to you. I hope we shall hear to morrow that you have got it.

I saw Bob Allan on Saturday Evening but it quite escaped me to ask him about King. I inquired about C R & Co. He says they have got large Remittances, and will yet do. The Dollar Account you sent us was for them from Auchie Ure & Co. It's odd that our Letter to you of the 10<sup>th</sup> Current and your answer of the 11<sup>th</sup> mention the Sum to be 2000, but Auchie & Co say it was 4000, and the sales are for that sum. I think I remember it was 4000 and as they are marked in the sales as per the Trusty and we had none other by that ship I have given them the whole. Mr Wardlaw's was for 2500 per the Aro and no account of them yet tho' the ship arrived long ago. I have wrote Down & Co about them. You see you have a large quantity to day, but they complain of the price being so low. What say you to stocks falling again. From their fluctuations I would not like to put my money in them, but I have none to put.

I have not a note of one kind or another in the Chest and tho' I shall get in a quantity at settling with the Tellers this Evening, I don't expect more than they will need tomorrow so pray send a Saddlebag's full by first safe opportunity.

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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 September 1802

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RSM

27 September 1802

Wm Simpson Esq

P

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29 Apr 1802 -

I got a laugh at Breakfast about this morning - at the Idea of you being hard upon me - you are really making me bleed at every pore - but I have need of a Bleeding to bring down my proud spirit - so take your wall of me in that respect - It is unaccountable however these Ebbings & Flowings - when the B-ch has so many Puppies picking up your notes thro the whole Kingdom - I should expect she would always be bleeding you. I had to give Peterkin 10m of Malaya Notes out of the Chest this forenoon - so you see how we stand in Cash -

I read Pope's Essay - not on Man - but on as dark a subject - the Stocks last night - to be sure taking things in his way we are in a most prosperous state - and one who had Omnium would not like to part with it - but he sees all objects in one Light and does not make allowance for the Fluctuations in French and European Politics. I suspect with you he has too much Omnium in his own hands. I have none of your Fears as to the superabundance of money in any Event as to the superabundance of money in any Event the enterprising spirit of this place and of the whole Country will employ and exhaust any possible surplus I'll warrant you. I do not expect to live and see the days again when we shall be glad to melt a 12 months' date Bill. The extended Ideas and Enterprise of the People here are quite beyond what they were when we were courting good Bills. Still most delightful weather. What cause of Thankfulness. I wonder I don't hear from my old friend C Fergusson or that he does not come this way.

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

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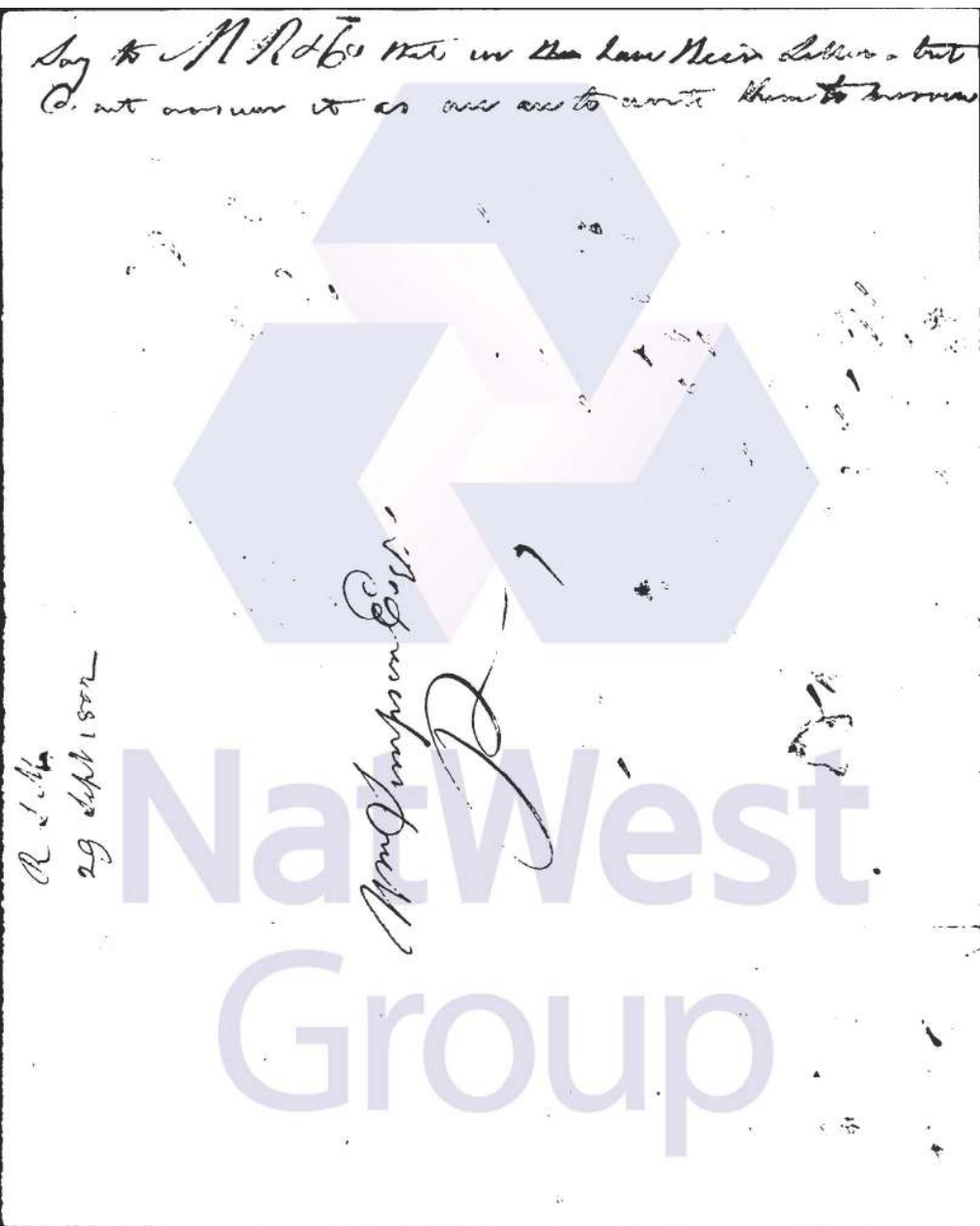
29 September 1802

I got a Laugh at Breakfast alone this morning, at the Idea of you being hard upon me - you are really making me bleed at every pore, but I have need of a Bleeding to bring down my proud spirit - so take your wall of me in that respect. It is unaccountable however these Ebbings & Flowings. When the B-ch has so may Puppies picking up your notes thro the whole Kingdom, I should expect she would always be bleeding you. I had to give Peterkin 10m of the large notes out of the Chest this forenoon, so you see how we stand in Cash.

I read Pope's Essay, not on Man, but on as dark a subject, the Stocks last night. To be sure taking things in his way we are in a most prosperous state, and one who had Omnium would not like to part with it, but he sees all objects in one Light and does not make allowance for the Fluctuations in French and European Politics. I suspect with you he has too much Omnium in his own hands. I have none of your Fears as to the superabundance of money in any Event the enterprising spirit of this place and of the whole Country will employ and exhaust any possible surplus I'll warrant you. I do not expect to live and see the days again when we shall be glad to melt a 12 months' date Bill. The extended Ideas and Enterprise of the People here are quite beyond what they were when we were courting good Bills. Still most delightful weather. What cause of Thankfulness. I wonder I don't hear from my old friend C Fergusson or that he does not come this way.

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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 September 1802

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Say to M R & Co that we have their letter but do not answer it as we are to write them tomorrow.

RSM

29 September 1802

Wm Simpson Esq

P

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30<sup>th</sup> Sept 1802

The supply by Mr Glassford came very seasonably - a good part of it is gone already - but I think we should do for some weeks - not however till Martinmas. I cannot conceive where all our notes go, especially the small ones our Emission of them has been greater of late I think than usual - I had a conversation with Peterkin & he seems sensible of the difficulty - and told me that he had heard some of our other young men going into concerns. I told him what Inconveniences we had felt formerly if we once opened the door to him I did not see how we could refuse it to another - I told him that there would be less difficulty as to the £400 credit as altho we could not give it on a Bond, yet it might be managed by a good 6 months' Bill to be renewed while we thought ourselves safe, but unless he could get an Interest in the Concern without any body knowing it and without taking any part of the management whatever, I did not see it could possibly do - but I desired him to talk with Mr Dale.

My wife writes me James Walker & Friends are asserting that I approved of Bob's Connection with Robertson before it was settled that he & James were to part - never was there a more false assertion - and after the charge I gave James here to be ware of hinting or insinuating such a thing I can hardly believe he has said so - it was after Robertson told me he was dismissed in the most arbitrary manner, and not even allowed to remain in his house, that I regretted James' Folly and listened to the proposed Junction with Bob - James

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

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30 September 1802

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Recd  
30 Sept 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, 30 September 1802

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