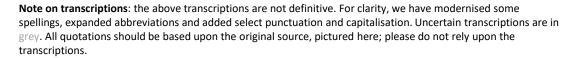
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, September 1802 RB/837/813 Page 1 of 2 [this note is undated, but the subject matter points towards a date in September 1802]

an San Monerely unton an our done - there of unto the Boats I supposed must of bound her flored up - but the new boundy ande no doubt required about on to place - unto the given them? - as I am now a sent. of Salar find here - here worth 50000 - (which here in a set the fore convertered Briperly I have I think I may come forward in as Surely for Bil to that toting John Asertion will madoute find a Suricy for and an quit is come forward for him - of the bardt Surichy at least as give it is come forward for the Obligation got in this way I as come under for Bob - frym approve of the and so good as come under for Bob - frym approve of the agen may mentum to to Reliests nor to all aken they app for a ford t with they enter me denot de althe they there is sai any then to the upon the below -NatWest Group 2022 0

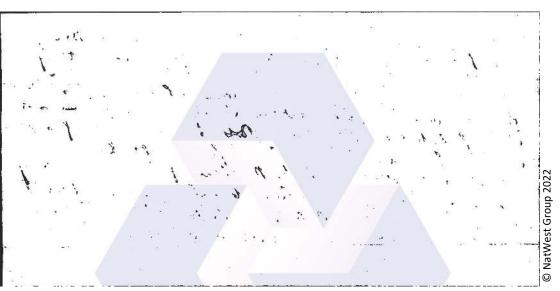
As Scott Moncrieff & Watson are now done, their Credit with the Bank I suppose must of course be paid up, but the new company will no doubt require a Credit in its place. Will it be given them? As I am now a sort of Laird and have a house here worth £1000 (which however is all the free convertible Property 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 <u>could be</u> 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.



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 2 of 2 [this note is undated, but the subject matter points towards a date in September 1802]



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1 Jpr 1802 I don't her that story of Bradbury out her tren allan Reid Ser that me well take no once him - yet I in fain think the Parter oun maly and mon the Sonly desin I shall umes an Bll on mon 2022 \$ 2 Group NatWest a Juch 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 September 1802 RB/837/799 Page 1 of 2

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 Brawer 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 Brawer, 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 30th to 31st 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 September 1802 RB/837/799 Page 2 of 2

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. What a number of Travellers are passing this way just now.

RSM

1 September 1802

Wm Simpson Esq

Ρ

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2 dpr 1802 I work you had come next on the Every of the 14" an myor I have proved dedging for his right in our Fontine - he is to be with is all I think your we les in the openiers of Sonwarth me Sumadain tells mi in v÷ will if this hup she do int arno and topon he alus came © NatWest Group 2022 an sir coure n

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 September 1802 RB/837/800 Page 1 of 2

2 September 1802

I wish you would come west on the Evening of the 14th 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.

Lumsdain 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 6th.

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2 din 1802 corner and in the East of the 14 the Japas 6 min mar t - integras for them when and a series is were deal and in no allishing 44 And .-. i'm openers I think amon it to Ser. cata helpon . we dian's The W. in muripar 5 Tello, rant. 20. an Como fen! & house · maas operado to des (x) sward inger angle in which -Se it's also and and 1. de interned he the B 2 203 in the

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 September 1802 RB/837/800 Page 2 of 2

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Wm Simpson

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3 dpr 1802 -I am no way alurmed at the Rehim of the B.W on Dow never placed any dependence upon them - the Bills dream on them Brun & Janness here are will covered - Merriel & are Parlo with The Dow "6" Sweeperd they shad make the Bills good - but in 100 - I have a alles of them I see we are saf enough with our sh m Ba fl 36g 8.6 them to not reated - but I cannot find in our you state as remain by you 13 Rugt at is mit. mer some Day, before - The M. W. of 250 - you state is in our Bile Book that duty - det 12 april 4 for - 200 a f I sont for Strant of moniel for he anyo they know of an auf a shat they have withing at high of on, bury related help up deserpent houses they were all gohnse Ann Inhar ca to our to depolar thim - but that Memel Innto you last mythe time I ble not needhot when our thay day for Shur setting defed to almo to an for a cico Bag - we I must repay him mys we - ale this transfactor who keep on Tridays for Silver to pay their onen mys day - chines dubles it among them the heat way he are in Bap - and there are so many of them show your w which so not how they child him over two By is despised of -It to- they think they been a night to to - and is with that we what he at the heavy top 1 unne A.vo win a quantity of omelefile to the Tillers and they say 0-1. .. I was lilling the han the odd cannot Group 2022 he less do by paying away mere la mint har all our la Noles are off-ou pray o and us 2m of the mat Boy sales fall upon arms way of getting us alver otherwere NatWest con shale be mot d - It was Ply your desidere Inter orme Notice of the Good " secon your hear neglected wat the Revo -come west land pay you allosten to her at the Bus 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 September 1802 RB/837/801 Page 1 of 2

3 September 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. McNiel & Co are Partners with Tho 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 12th 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 McNiel & Co. He says they knew 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 McNiel 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 mobbed. 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.

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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, 3 September 1802 RB/837/801 Page 2 of 2

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.

RSM

3 September 1802

Wm Simpson Esq

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4 Jopn 1802 I think you are wrong in out arming west to meet and slow should degent you I deas upon the Suby to them in working - and come and descrip them more I think of the more I am satisfield we news he on a safe and purper failing, until and there other than charlesed to anks only upon an cohlulue of capital a The of circulating antes to a certain thing a ocho That's a she the story of derbes's yet dearm for supporting makando Ne Mamillen ash Oh what melanchelly multion. last night and this day buch ant to dans at Jorden Wint when the Liels are on I get yerhing ar of the come to She has keeping on time as forgetiful - I fuly pour Omniem held in when they will sis NatWest Group 2022 ever they will vise is more than the uscot I how the Interhend of ambifs gus may hum a good Spirt but ennich helow in en a com The Trunch an intervor for our manufacts 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 September 1802 RB/837/802 Page 1 of 2

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 <u>Lie like</u> story of Forbes's yet he has surely no occasion for supporting his credit <u>by</u> <u>blasting</u> – 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 September 1802 RB/837/802 Page 2 of 2

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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Bleper 1802 Renter ales me there's not more them I 10 - alere on this how so how we are to get the to merrow I know out I suppor I must send again to anche this dree alu and a firm gent a her Blind fordons serving our low me als about his gove pro lale starts mothing and all the Lamily - what heads such to happs a such destricts ۰. here your hand a tall milation of Hamellin Garden 165 you "how how of for an its manequence of his her Bank - he churd To tate berry in the Sand he had no sort of formalin with that the much agto his mind that Ham that he does some sparsh Busines here of ullen hus no concer may with a in the Insur and in no inclus an and ever opented for the Binefor of the Bunker Bunk. in a fine weeks he may how occasion for descontres and requests moders not he shut alt him - he Group 2022 but he hepes he may accuse gues Inte 1ha "success with us as we had more deman ansure how our beer bushmus whe has NatWest (Consider with other Branks - but as he dis low make his nequest by mi Day to you that he are I desirettionen this had diet with us It years - and 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 September 1802 RB/837/806 Page 1 of 2

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 0 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 <u>he</u> 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 September 1802 RB/837/806 Page 2 of 2

know what you said to it, so tell me what sort of a <u>civil answer</u> 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 looker 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 Spr 1802-I thrught on reading the first Sentence of yol and of it had fallen into other hunds what a Savage and your appear - with you Gallons of Blow when form a pour the Lady - but the she is now Relation Rup at the B_ A find have no miney I donet herewer she will be at you mpt inch - from the em din and for to Parthe But - Threen has uno hun her and - 2321 Into due to hear for the year when not a bed has to lills me he hept his greenoch and with gammile built him so brulles on that he am alliged to go ten ment to Dunky when he was the B of agent in the they reduced the Sutto to 3 for them he wen For fashin If the Risfinst Bunch who madely gen I cannot blam him for going the to get the her methout the your them Equicance more than 2408 for menung lyng so short a time - white a Sum the Eperso amounts to me too Pour of the Printing of the Country - The Une is annow mand to the Slip your welcald bring theat but I am afraid Raw also I know not what to day to Don - MD thinks on bhe have O to to anothe him outher included to keep and on the or respectable a his allachment to us may be of advantage to the Bank after - units - but to be and then are many austimers where Busish at present is more descently and where Bills we her fin - Cunninghum did not uppert to be at belo NatWest Group 2022 Chield - but the Lijsten of descrigaging themselves of all concerns about the Bank - and herry whe or in Compy all theafterners is much against young min -Smy is Dinele nehopen from the North muto and draw - in Tuday not I may repay Dochre 0

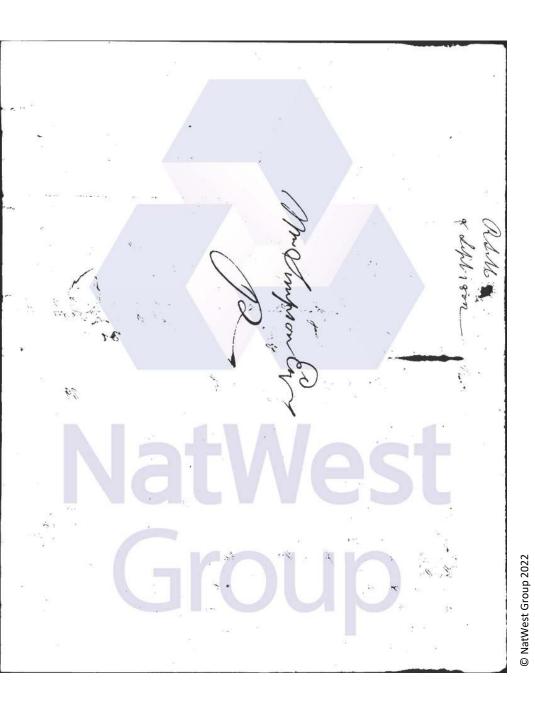
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 September 1802 RB/837/808 Page 1 of 2

8 September 1802

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 Page 2 of 2

RSM 8 September 1802

Wm Simpson Esq

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g Spr 1802 I have purt here scrowby the inclused where he put I who the hund of the governour and by to make him enter outo the Sily it - and eyert himself with our the I you can new to - and en me Impropriety on othern to no mane and I ah put it on a mise decent Form - fyou wrong in it put to into the dine The Scarchy of Species well I fim lind to mind. Thomas and Summedies to reduce the burn manufact tomarson full 1/3 I wint my friesd Simpson may not here been m as to Bridhing's to la - White and Reid by whim we have several druffs on her that we could lake one as her that alleband an anythe to be protected - he ness he has to to mushing whose ans In says _ " I take the earliest apporty to 3 "you are at Salvery to show to to any one - that the "Report of our having ABill puterles " Report and an absolute ita " (could mit have happened without our i mo Mealfine has not have to unde u his Sale comes on at 5 o I cannot thank however Mutimpson in her under you as he did if to had not leven true NatWest Group 2022 Come loorbute ques to Eder to more mother to Suthe where he has a chour burge of Tobacco arrived - and he is higher you allo her of to he promises to call on your - formy when is Chalmen when his again 0

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

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 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.

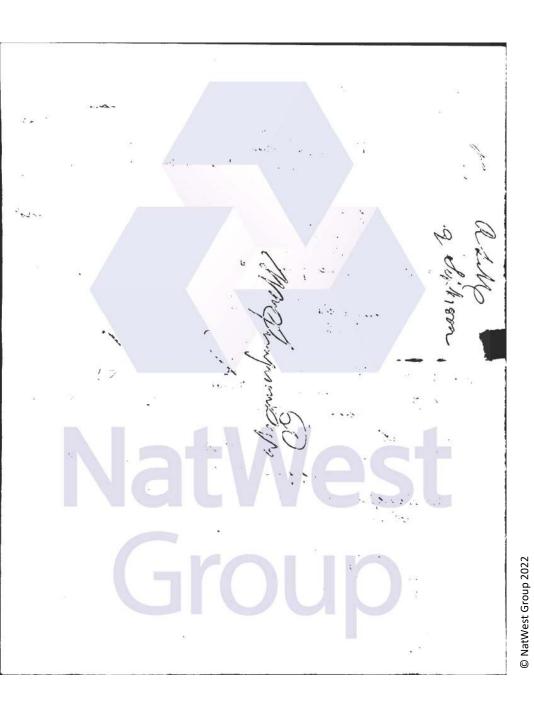
This scarcity of specie will I fear lead to mischief. I have told Lumsdain to reduce the sum he gives every Manufacturer tomorrow full 1/3rd.

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 Edinburgh tomorrow or 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.

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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 apr 1802 aby your on an well acquainted with he has a park and with us the Plersburgh Trade - a solar living man - has no Idiotrys - and think and he very pop for 2800 - the only thing aft him is that he is mather her goind natured and neady to help others by which he got seven Shelps - Torgantic Show nethoy of - I see hein Coult- and Ithe for Dandy en our about him by his Lacher NR Shorting along that the report wins form I am glad the Tunds seem to be getting up not only at put by 3 glos at alm ba - so that I I would knew 5 \$ Inth _ ant a be my Rule & I une a Basher I draw pary your a how a laugh this mornery at my duen orders - I spoput to morrow to hear you have for Im shale here hard work on gilling the Thin for g forgen tonght the has been suite all office to day - a wate number of glanger Biles filling \$13375 - and when there is much to micine these w M into the to our his Child metred to astoneshing that Make use - then Sentile lath Buchs abledgers ame to a I falled on Darrand law might. Ohn Parkmat for Guory ; Tonken duch The mines to gen me a milicach is the The Porke Perper som to able the and my morning brack - Shipe it is NatWest Group 2022 what dismit tweather we have had there two 0

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

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 Idiotrys, and I should think would 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 should never buy 3 per cents at above 60, so that if I could not sell at profit I should have 5 per cent interest. That would be my Rule if I were a Banker – but I dare say you would have a Laugh this morning at my Banking Lucubrations. I expect tomorrow to hear you have put them in the Fire.

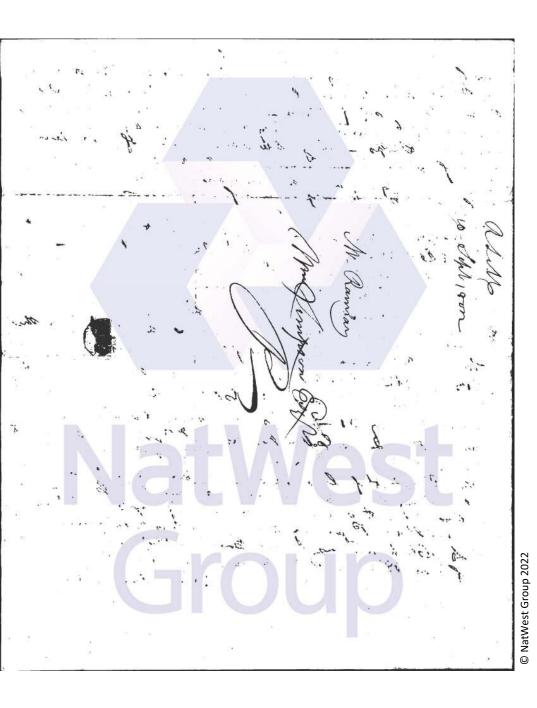
We shall have hard work in getting the account ready for you tonight there has been such a Bustle in the office to day. A vast number of Glasgow Bills falling due amount £13375 and when there is much to receive there is much to pay.

Mr R will like to see his Child inclosed – it is now very near majority 21. It's 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 was going to the Country to day. He is to send it me beginning of next week.

The Post House 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.

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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 Page 2 of 2

RSM
10 September 1802

Mr Ramsay
Wm Simpson Esq
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11 Apr 1802 -I see my chiculorations who mit do and you may de They shale not be queen to Me Thornton - I shall only . the him and by annersation - the John of confining weber of pour sould notes whe public Banks but to sout I shall nummend no while bounty against your who was Turks, Capilal Mrs. a paper of any upile I think necommented m King Throwan made to youda nos internety i a Sum in denos luck up or much of - me unassurable for meatin ther I uns. Sechal A to one over and her shill life defearly I then amit of mikes to be spiced - of them with Venalty for puery has of the gurny the anal 100 mberny mont and lal the 235 leave the Chily at ennet "This minning - them Mm and get owner from harthy had tome to benvon that a good quarter - there is not 2022 to in Val Campbell Su NatWest Group anneles Samet Into the ut but called to his are of Inversalen _a Carrup into not pay tato he got high I hope we are safe enjught on the our windorsers Balls on Bashagan - I'm just gary out le Da like no that mor Bahe were as quest on 0

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. 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.

You would 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 <u>acceptance</u> 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.

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Plushen her just her at me new astraky aft the made of our welly Epcha nether the B of allow wet their in manda afternicens the day of over Bale and when they are makery upply the Notes for the up the with the other Banks on Tresdy morings the says descer ranger them anythally and he knows mit how to go that with the what he what is that they it mos with us as the other Banks die on as they do with the other Banks - I such this with the homestics - on say to him the and not epocher with this in any other may than with the other Bands or with they be with the That the Malaes an ochopy NatWest Group 2022 23 0

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 <u>will</u> 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.

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RSM 11 September 1802 Wm Simpson Esg

13 Aprison_ I shall be glad to hear tomorrow that max makes a glod quarter of it - I en our Remettes has quarker on Lendon une about yours lefs them the former - oble it is a larger how find our dept and a fint 35m ineriand - on part counts the advance about of m the Some out on Biles descrimted melt help he seddie Hom by the fut the for the for the the two you to properties that my 2 Stato in show your 3 flas we les abour bo - but what the liller we the Bank ho of they the me to 80 - then as the time you cannot afor sell out - in the mean and for every plan you been at alme you are lessing of a year of Interas Inching lips in the unling willes them about at the Grans under 5/46 maken, I have given him a Touch upon the Mart of they make to be ablack it will disarrange us ep beday Them the Rise of the Barow I ever despiny for dry with hrather - but it is dark bild grainy to day - In my nedo on taturity I did not an any thing like repu commany Buy her and this from Buch shis liter - Me formers he wit not flirt with the latter althe at made many totte have been as ungullant - Me maker Suppose was the is mis my again Marshall -I extend on pour Shat Thian this more and forend here in great diship - her Partness are all in tenden by Lillers from This to I my, he says these Brs was to meet as this day - That they are superform conveying alether hunds there over to theor Group 2022 and my nearly if out fully pay them, ma Any proset a construction fait of new Tunds are abread - if this Preparal is augher he thinks their maken whe soon he wild the hear her NatWest (whi foren the same course - the dett on dender he says was about 22m - the delt here but lofting and he that mother kinger we her but town by them - he does not thenk there is a bield 0

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/ 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 anything 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 would 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

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BW in our hunds I have not yet hind home to luck our an to les with this tries - but I a hope man saf exampling as highers smith Bill on whilfied go with pe Daid uns by mintho and to he had an oran about 2 ?? one Shund to My - I you for the some they really Mr. Milion to boy of they can get to mon on here- Nott says they will a he hopes my will weak h mand the yo prot her

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

Bill in our hands. I have not yet had time to look over our Bills with that view, but I would hope we are safe excepting as to that small Bill on Whitfield & Co which he said was by mistake over drawn about £20. Would it be proper to desire them to accept for the sum they really owe Stewart C & Co – 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 15th 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.

RSM 13 September 1802

Wm Simpson Esq

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14 dpr 1802 To Jame walker in mit deeper to apply to me to the best continue his Junchy and I have no objection to be relieved but the Boy when Tamily being or highly opened at my allowing my an to go but Parton atarther when he had day maked in truly redicators - I the Robertson shall advistary his with running - unter you tate he huping up the Turn of 1 Tofo appears to me alsand - of bun a man of any name or Torhine there we have been nearon for to - but he was just ablest of the honest B. took into purchasship recould before his des I do not understand there through so ande as yes onney Be- be to me there in appier no defficilly whim and with non candled - to plat a new note of the same No Mr Thanken uns to have and so as to any member of been here this night that by allow from here he arrive at tell yuthoway that he did and upput to be he to marine at mum - my wife is laying thur during with us tomorno S. Jaya in the 10 oblich boach un n in non to da purpose like thing it had he might have a full dis cupon when him green slands of will more the Slock 1 I have have north of I this merning - a far ber Gillent I think I new sow men Bills quin coming good frew of paper Docturn arriver makes unit de NatWest Group 2022 dulla sahilyon m WV When IOm of dales from to mit I those Part last thing and the pris of to mseen at a quet for of Sterat collin a plaw this I have heard more The Clair later one rop dening room ? 0

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

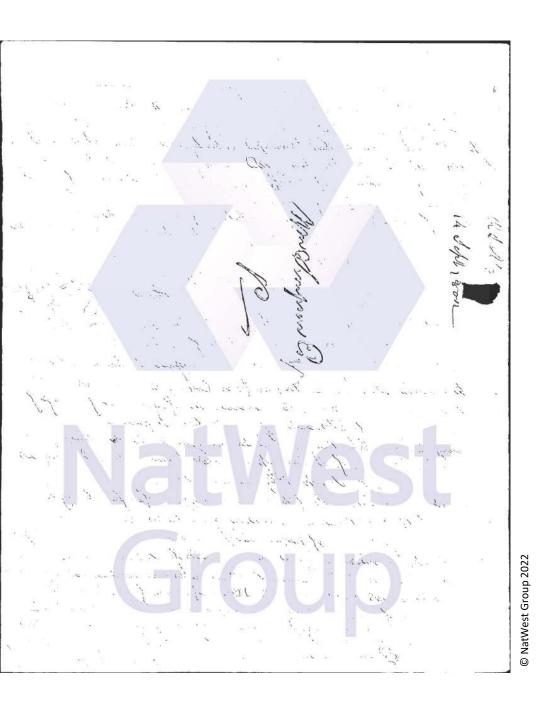
So Jamie Walker would not deign to apply to me to continue his surety and I have no objection to be relieved, but the Boy & his Family being so highly offended at my allowing my son to go into Partnership with a Partner whom he had dismissed is truly ridiculous. I think John Robertson should advertise 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.

I do not understand these things so well as you, but to me there would appear no difficulty when an old torn note was cancelled, to put a new note <u>of the same N</u> 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.

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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 Page 2 of 2

RSM 14 September 1802

Wm Simpson Esq

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16 eliph 1802 I am I am not quele of to the Banky Busines - the work direct he a defeally in managing the town mitig - a numbers of there, well comme on might be known and my yet by fulling the Kember in depent parts - and in the trude t of the toto phases that defreally might may what que numbered - I are no other any of ascurban smale miles a Pedles lampy might fone and without Buch Check I know that him they can be restre I I was any Pyreen Stock the Call cured arme to us yould fin had a very aquest B. Quan Sunily - So Mayles on and mordule, who muse m pleased with the for the ment be greenable this morner the Quen ensisted on his evening to denve when he Jordantik on his milien Muthis Dut at Tamily an toke burns, and meason to none they was sure me formere mut me think of the and une in with he in his Churce in the Curry - so the Dean is to have a pury at the door for me at to all with the a ant mup thrombos to bordon am Imith, carried to go nto 6 last myst as my wife her engaged - the Mother plater are applied her I shall have and - and he goes Atomeron whorn has her at me to ou I vern and of him whither the B of B Dorfmelors are oup 2022hum another Bonus - or Exchand de to not likely he will lett me ouch these new she there to meet he a very ofin Mon at Barnhow - but of weaker were horses Biggon in mile-0

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 Dreghorn 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 Page 2 of 2

RSM 16 September 1802

Wm Simpson Esq

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18 depr 1802 I refer you to the entrue and do not on hew you can will onfor the honest onen for they cannot the waters and the Secondy of lack Souths Bills as unquestionally he of the of 8m to les pair 1/4 Cub in this may - to be sond to is fulling At the payment of money which has been and a shad for abrendyth a king day I hant may can make no beller of it - honor got some other 3m of these Bills? Minto this & have for dan ask - like there att tomorrow " to meet him) from themes to bashale where his to and to m um in addingthe Mrs Myun and has Shoo- with as wh she dering to les - I have and my wife that an annut fay memto getting up an Sect that that four only give to & Bib of furning an Ind end us the Rut Day he may got the me

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

© NatWest Group 2022

[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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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

NatWest Group 2022

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18 September 1802

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20 m 1802you for all be up in the Buckle This morring with of Bonus and bousdo at go - the fort is a neal Requisition to the lor of Pallop - but whether 3 gloss he to ba-go or 80 - it is the same they to you foryou and no likely parts with it her you are deliged to do this the price where her low I was were pour Parts theart this merry - his ditters The his and and astress song that on the Logs they expected a Submint when they lows there they properies abomportun of 15/ F In 3 Instalments of 5/ cart Me have fort by they your mites -I much from May and engaging for men than they can fulfer and Relate is of the same mind - but not hunny any particular Noto of the Lendon Funds In connot judge - In hus no dout the bos here where and in same mannen's pour Lillers Show not what my hews are after the Allenned Butis your meters me on her how are all taken what a deap of dondow to for you have to day - I will help you to buy mow 37600 lat I sho like B of O tuck littler - there is NatWest Group 2022 An up musythin something coming out of mor of the woop - I musto M Thorala And on a drole Lave when I have him what Bob Drughorn descould one to ask of hime mint the small Gold - and small Bol & After 0

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

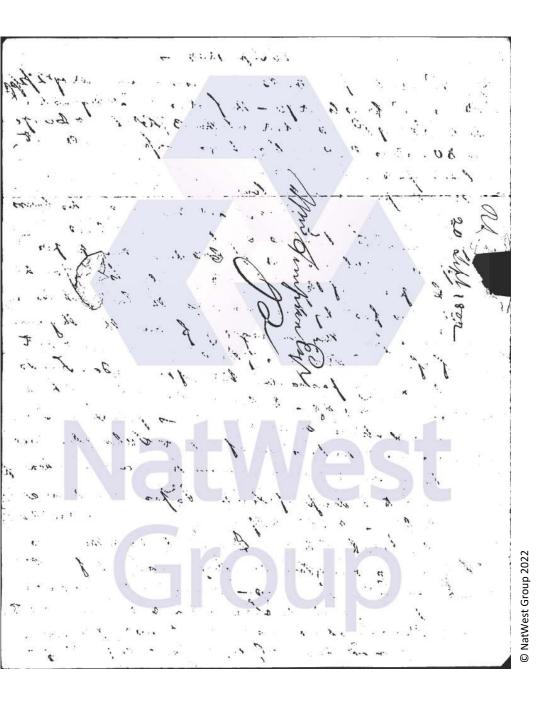
You would all be up in the Buckle this morning with your 2½ per cent Bonus and Consols at 70. The first is a real acquisition to the Credit of Profit & Loss, but whether 3 per cents be at 60 or 70 or 80, it is the same thing to you, for you will not likely part with it till you are obliged to do so, 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 RB/837/825 Page 2 of 2

RSM 20 September 1802

Wm Simpson Esq

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

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 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 dpr 1802 -I have not sun Pofer Paryplet nor hears of it - but Iom glad to observe to day the Trands are still healthy Juhn - all bale whit they were les int n they while in a Tarrele from San came in to me stique -An & Bur As- Mugh Morn Min Sum Dorrecht any the the seeking at hund no dim with yu by our he & I am goin the to burnetwo Muto the Antonetion NatWest Group 2022 much Inherty mount 0

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 Page 1 of 2

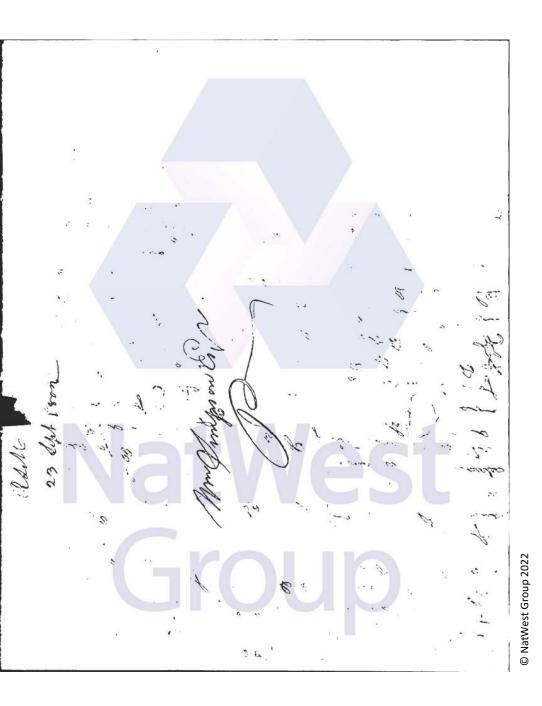
23 September 1802

I have not seen Pope's Pamphlet nor heard of it, but I am glad to observe to day the Funds are still <u>healthy</u>. 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 <u>Considerations on</u> <u>the late Elections in Westminster & Middlesex</u>. 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 <u>fash</u> yourself seeking after Ladies to dine with you. <u>They</u> 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 RB/837/828 Page 2 of 2

RSM 23 September 1802

Wm Simpson Esq

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24 Jup 1802 -Kinny's Inhibigene is inharshing arough - of Bunapartu hollowlyround - to likely me shale over hear of to blown - letter Do Jenny his blowing how in the Qin hury a Bur 6 anto I know of how the In mito his of some burnes 13 my E s CAR. Seller Alaques us with thim disk. by me 340.19-Dr h & you back the money - May Sor M Lerber Co and is - Let me know of you to mony mm Opinion of Rold NatWest Group 2022 his you pro at his and him sale as me thick tog this morel have in a greater dec au an amouras for an as the Ship arrived some how ago - ayou and write 0

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 1 of 2

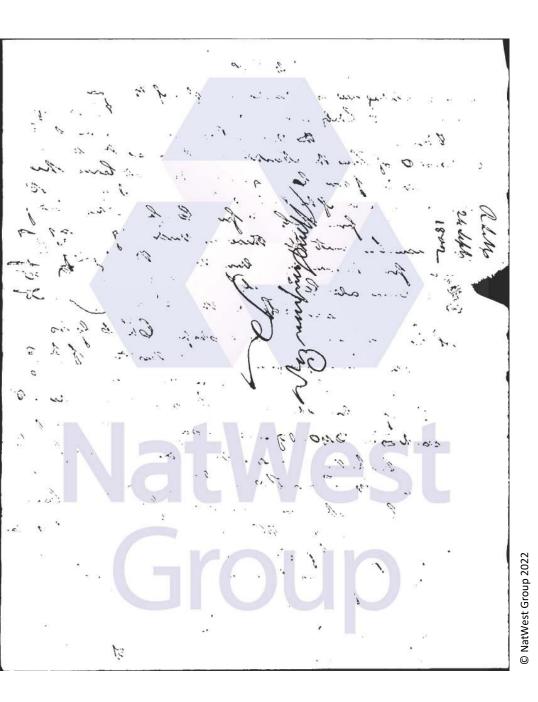
24 September 1802

Henry's Intelligence is interesting enough. If Bonaparte is on <u>hollow</u> 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 0 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 <u>my Company</u>. I disclaim all connection with her, and it is Sandy Duncan's Fault that I am not out of her List.

That stupid Chield 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, wich 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

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25 Apr 1802 I show nead they and meterson it your - and myset the op you shale have one of the papers of bons domaking on the There is a dely tofue day - afre Undminster Ehilum -I hope un shale have a tract of alled heather to bring Eau maushuks do Infuder the mit apply for a new Set - for suthing and Mayerbrules my you than changing them Welling for Sup - to hep ale here a for My the By I are smerel Philete metrod on they have as they might expect This Mr. mehinder upping - It was there Lord on anyles I was n sprand of - Rubert titrs me there is not another the circle and he wonths to his Part have about therey the another - shall a answer - or shake Inchirm to beyou to to london to operate again lime I have placed to the debut Robert, Partners un get marky sittled with their Es an to fay 12/10 that by instats This own nikes for 210 NatWest Group 2022 to and In more Gibsons money herry repard - I have vent for him but cannot find him - I want made man mit hup to - what, the meaning of this Part of Willie Kerss 0

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

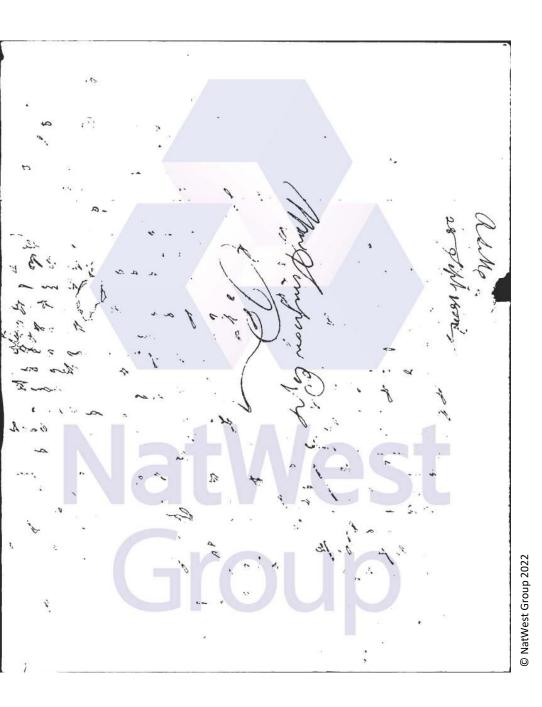
25 September 1802

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 <u>Set</u>, 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 accepter. 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 Debts 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 Page 2 of 2

RSM			
28 [sic] September 1802			
Wm Simpson Esq			
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27 Lpr 1802 Gubson is in a Pother client his miny and not without neares onny to you as he had puy their drugt on him which he Chi on Sohrdy - I was bad in them to hale the money when they that drewn on him for it - they wante him to draw on him at St for to but he had deathe theme the stary he fore he fory to back to you - I hepe we shall hear to mirrow that you have got to escaped me to ask how about Them - I mounted about 6 Robo he says they have get large Remittees and well yetedan other Orler and you sent us was for this from Quehu wine 60 to dad that our Letter hym of the 10" bur and you answer of the 11" meatern the clim to be 2000 - but awihe do pay it was 4000 - and the Jales ou for that Som i I thank Immember I was 4000 and as they are merted in the Sales as gothe Erus he and un had non Mur by Mat ship Ihave gue thin the whole - mothan's was for 2500 the and no anot of the yet the the ship arrived los ago -m serme have worth Down & about them a large Quantity to Ray - had - they complain what say you to stocks price herry volone falling again - form new Pheterenen In mo teke to first my money on This - but I have some to NatWest Group 2022 I have not a Stow of one kind or another Problest and the I shale get on a quantity sulling with the Tellers this Corring - I do at appent more than they are need honorive copray and avadde hup full by forst safe apporty -0

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

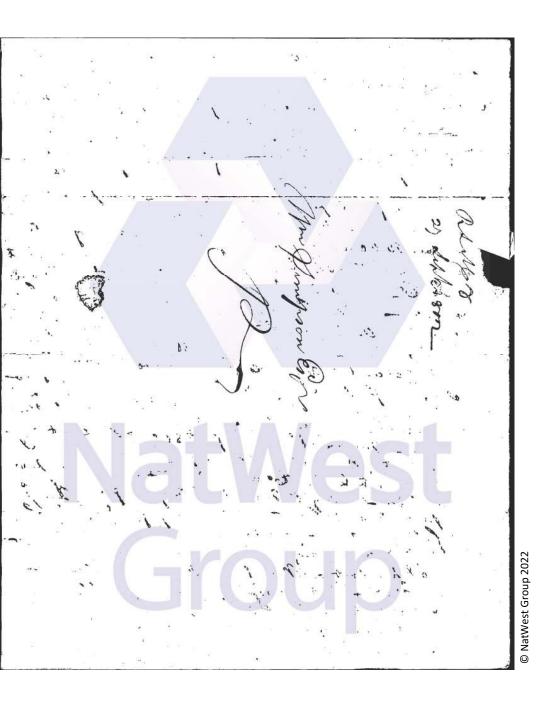
27 September 1802

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 10th Current and your answer of the 11th mention the Sum to be <u>2000</u>, 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 RB/837/831 Page 2 of 2

RSM 27 September 1802

Wm Simpson Esq

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29 dpr +802 -I get a dough at Breakfast about this onerry- at the being hard but I have the of a m Turken 10m A as diash a Duly to the Store Ca. man sure taking things in mitte h on onvelight and dues out mathe allewan in Thistiahuss in Iswhit m onlynning and whole brunky Jushus to how NatWest Group 2022 In alar Anno of the They were us quito her mine 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 September 1802 RB/837/834 Page 1 of 2

29 September 1802

I got a Laugh at Breakfast alone this morning, at the Idea of <u>you</u> being hard upon <u>me</u> – you are really making <u>me</u> bleed at every pore, but <u>I</u> have need of a Bleeding to bring down <u>my</u> proud spirit – so take your wall of <u>me</u> 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 form 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 RB/837/834 Page 2 of 2

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

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300 pr 1802 The suppy by my flas ford come very sussandly - a part of it is give alitady - but I the some muchs - not however ble mar concerne when ale our subs go, especially our Empre of these his hier questor of the I th small of the shift cally - and (hild men come of our other y I tile him what emeansemences to him I did is to another nehen as be lef differently as to the stace all. my uch aporting that I approved Iliberts on before it was suchs part - never was there NatWest Group 2022 the charge I gan I can harity or insincking such has said vu - it was after Reberts on hold me chamilied in the mos to remain in his here - that I sign the Janus, The 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 September 1802 RB/837/835 Page 1 of 2

30 September 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 later I think than usual. I had a conversation with Peterkin. He seems sensible of the difficulty, and told me that he heard some of our other young men going into concerns. I told him what Inconveniences we had felt formerly and 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 <u>before</u> 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 beware of hinting or insinuating such a thing I can hardly believe <u>he</u> 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. I once

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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, 30 September 1802 RB/837/835 Page 2 of 2

thought of writing to James, but I believe it is hardly worth my while to trouble myself about the Matter. I have a grateful letter from John Riddell with the bills, but think it needless to send it you.

RSM 30 September 1802

Wm Simpson Esq

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