

1 April 1803

We are all in the dumps to day with the accounts of the Fall of 3 per cents which looks very like war - but I rather think the Rises and the falls are all owing to Stock Jobbing Reports - and that there is no real Foundation for either - but surely this discussion with Bonaparte must soon come to an end - Poor Trotter seems to stand a Chance for a lodging in Newgate - how little could I have thought that he had be the subject of so much discussion in the House of Commons - the Advocate seems to fight a good Battle for him -

I cannot understand how you can have a good Entry to the Royal Bank unless the great Building at the end of the Street were to be taken down which I suppose is not meant - do you wish to carry away the Shops and make a large arched Entry in their place - if so I don't wonder at the Proprietors & Inhabitants of the Land being frightened I should not like to live above such an operation going on - You sent us too many Copperplates this morning - but I think we shall lose 0 by them. These Bills on the two Shaws are by their desire for the Balance of poor Mcfie's cash account - they were his Suresties and are his Brothers in Law. What can we do with these poor Soldiers' widows. It's hard to trouble you & Down & ourselves with them, yet it would be cruel to refuse them -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 April 1803

RB/837/1055

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1 April 1803

We are all in the dumps to day with the accounts of the Fall of 3 per cents to 61½ which looks very like war. But I rather think the Rises and the falls are all owing to Stock Jobbing Reports, and that there is no real Foundation for either. But surely this discussion with Bonaparte must soon come to an end.

Poor Trotter seems to stand a Chance for a lodging in Newgate. How little could I have thought that he would be the subject of so much discussion in the House of Commons. The advocate seems to fight a good Battle for him.

I cannot understand how you can have a good Entry to the Royal Bank unless the great Building [paper missing] it and the Street were to be taken down [paper missing] which I suppose is not meant. Do you wish to carry away the shops and make a large arched entry in their place - if so I don't wonder at the Proprietors & Inhabitants of the Land being frightened. I should not like to live above such an operation going on.

You sent us too many Copperplates this morning, but I think we shall lose 0 by them. These Bills on the two Shaws are by their desire for the Balance of poor Mcfie's cash account. They were his sureties and are his Brothers in Law.

What can we do with these poor Soldiers' widows. It's hard to trouble you & Down & ourselves with them, yet it would be cruel to refuse 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, 1 April 1803

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RSM

1 April 1803

Wm Simpson Esq

P

[also includes some jot figures, not transcribed]

Richard 5000  
Lyon 6000  
Blair 2500  
Lindsay 5000  
18700  
8222 2  
27023 2

124372.18.10  
192646.10  
8323.2

Wm Simpson Esq

R. S. M.  
1 April 1803

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2 April 1803 -

Sadly disappointed on opening the Packet this morning to find no P from you -- but it was good in George to write me and I beseech you or him to let me hear about you every day - I need not say to you my dear Friend how anxious I shall be till I hear that these painful Complaints have left you and that you are again in health in the office - I shall have no heart to go on here until I hear you are there -

I have a letter to day from Mr T with a new Transference of Andrew's Canal Shares the former having been informal - Old Down is taken very ill - Free is not worse - Mr Pitt the Bank Director who is coming into their house is a very popular man - much in the way of the late Mr Pitt - The most of course quit the direction of the B of Eng - but the two new Directors coming - Mr Buller & Mr Bowden are much connected with their house - the former is married to Down's Daughter - I am glad to see the Rumour of Mr Pitt coming in he says is in some degree credible but that his old Friends the Grenvilles and Windhams will not come with him - So Boyd Alexander is our sitting member - how Houston will be mortified after all the Expense he has been at

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 April 1803, enclosing a note about the Muirkirk Company

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2 April 1803

Sadly disappointed on opening the Packet this morning to find no P from you. But it was good in George to write me, and I beseech you or him to let me hear about you every day. I need not say to you my dear Friend how anxious I shall be till I hear that these painful Complaints have left you and that you are again in health in the office. I shall have no heart to go on here until I hear you are there.

I have a letter to day from Mr T with a new Transference of Andrew's Canal Shares the former having been informal. Old Down is taken very ill. Free is not worse. His Brother the Bank Director who is coming into their house [paper missing] popular man - much in the [paper missing] well in a man of Business. He must of course quit the direction of the Bank of England, but the two new Directors coming in Mr Buller & Mr Bowden are much connected with their house. The former is married to Down's Daughter. I am glad to see he thinks money not quite so scarce as it was. The Rumour of Mr Pitt coming in he says is in some degree credited but that this old Friends the Grenvilles and Windhams will not come with him.

So Boyd Alexander is our sitting member. How Houston will be mortified after all the Expense he has been at.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 April 1803, enclosing a note about the Muirkirk Company

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RSM

2 April 1803

Wm Simpson Esq

P

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Muirkirk Co Bills due

in April	£ 7068.2-
May	4829.4
June	4568.12-
July	5058.13.6
Augt	2099.4.8
Sept	1145.15.11
Guarantee Bills 3000	
Cash account 2000	24769.8.5

Just about £1000 increased since I sent you the last note - still I believe the Bills are good but really the demands coming upon us every day to such an amount and the little prospect of things being better - and seeing the poor man in such distress, is rather too much for my nerves - yet to stop them which we would do by refusing one Bill, and be still more distressing - we are in a sad Hobble there - and how to get out of it I know not.

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Muirkirk Co Bills due

In April	£7068.2.-
May	4829.-.4
June	4568.12.-
July	5058.13.6
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Cash account 2000	
	24769.8.5

Just about £1000 increased since I sent you the last note. Still I believe the Bills are good but really the demands coming upon us every day to such an amount and the little prospect of things being better, and seeing the poor man in such distress, is rather too much for my nerves, yet to stop them which we would do by refusing one Bill would be still more distressing. We are in a sad Hobble there, and how to get out of it I know not.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 April 1803, enclosing a note about the Muirkirk Company

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5 April 1803

Much did it revive me this morning upon opening the Packet to see your old Fist again - and happy am I that the honest Doctor's operations upon your Tabernacle have been attended with such good Effects - now that he has driven away that obstinate Pain I hope you will soon come round and be again my daily Post as you call it - but I shall not think you are quite right till I hear that you are daily trudging out your Iron from Plymouth - which will do you more good than all the Doctors Labelled Bottles - your Friends here the Hopkirk's, Gordons & your Anna have been anxiously inquiring about you and are much comforted by this day's Intelligence -

So the honest old Chief Baron - and his wife Anna are gone - what a feeling strange scene this is! I am think a whisper and trifling news like the flowers that soon fade! - I have a letter to day from Mr T chiefly about the Jennerian Society - the other part of it I inclose - I was last night the night come in town for to at young John Pattison's marriage 28 of us sat down to a most elegant supper at St Monteth's the young couple together make only 37 years - they have a grand dinner to day at John Pattison's country house whither my wife & Mary Ann are gone - but from admittance any more Entertainments I am off - I have other fish to fry - so few Bills happening to be due this month makes it most distressing work to keep the Balance of Bills discounted as it was. It is most painful indeed to be obliged to refuse a vast number of the best Bills.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 April 1803

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5 April 1803

Much did it revive me this morning upon opening the Packet to see your old Fist again, and happy am I that the honest Doctor's operations upon your Tabernacle have been attended with such good Effects. Now that he has driven away that obstinate Pain I hope you will soon come round and be again my daily Post as you call it. But I shall not think you are quite right till I hear that you are daily trudging out & in from P Green, which will do you more good than all the Doctor's labelled Bottles.

Your Friends here the Hopkirks, Gordons etc have been anxiously inquiring about you and are much comforted by this day's Intelligence.

So the honest old chief Baron and Wallie Hog are gone. What a fleeting changing scene this is! All Flesh is like Grass, and the Glory thereof like the Flowers that soon fade! I have a letter to day from Mr T chiefly about the Jennerian Society - the other part of it I inclose.

I was last night tho' not much in trim for it at young John Pattison's marriage. 28 of us sat down to a most elegant supper at John Monteith's. The young couple together make only 37 years. They have a grand dinner to day at John Pattison's country house whither my wife & Mary Ann are gone, but from any more Entertainments I am off. I have other Fish to fry. So few Bills happening to be due this month makes it most distressing work to keep the Balance of Bills discounted as it was. It is most painful indeed to be obliged to refuse a vast number of the best Bills.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 April 1803

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RSM  
5 April 1803

Wm Simpson Esq  
P

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6 April 1803

Sincerely do I give in Thanksgiving with you to the Author  
of all our mercies, for your so great deliverance - I hope  
this Thumper has extracted all the morbid matter out  
of your Body and that you will have no return of these  
Complaints - Gregory may take his Laugh at us but  
he might have wrote me - The Ball with the  
Ball being in your Favour and forward your Cure -

It's fine with you to sit in your dining room at your Jottings  
while I at my Desk here am like to be torn to pieces from  
10 to 4 every day - it is really the most painful work  
to be most anxious on the one hand to keep down our  
sum of discounts - and on the other to keep the People up and  
not let those who bring undoubted good Paper be destroyed  
- vibrating between these two points is the duty & difficulty  
of every day - Mr Garden of Hamilton Garden  
was at me this morning - his Partner Hamilton is in  
the Renfrewshire Bank - on that account we wished to  
get clear of them but on his representing  
sometime ago that the Business here had no sort of connection with their Bank, as they are  
respectable People and have long had accounts with us we have been induced occasionally to  
discount a Bill to them - Now he tells me the Business at Greenock is to be given up altogether the  
whole is to be done here by him and Hamilton is to be a sleeping Partner. Therefore he wants to do  
entirely with us and that we should be more liberal. I told him it was impossible, that he should go to  
the Renfrew Bank etc. He said he was going into Edinburgh in a day or two and wished to talk to you  
about it. I begged

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 6 April 1803

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6 April 1803

Sincerely do I give in Thanksgiving with you to the author of all our mercies, for your so great deliverance. I hope this Thumper has extracted all the morbid matter out of your Body and that you will have no return of these Complaints. Gregory may take his Laugh at us but he might have wrote me. The Balance with the B—ch being in your Favour would forward your Cure.

It's fine with you to sit in your dining room at your Jottings while I at my desk here am like to be torn to pieces from 10 to 4 every day. It is really the most painful work to be most anxious on the one hand to keep down our sum of discounts and on the other to keep the People up and not let those who bring undoubted good Paper be destroyed - vibrating between these two points is the duty & difficulty of every day.

Mr Garden of Hamilton Garden & Co was at me this morning. His Partner Hamilton is in the Renfrewshire Bank. On that account we wished to get clear of them but on his representing sometime ago that the Business here had no sort of connection with their Bank, as they are respectable People and have long had accounts with us we have been induced occasionally to discount a Bill to them. Now he tells me the Business at Greenock is to be given up altogether the whole is to be done here by him and Hamilton is to be a sleeping Partner. Therefore he wants to do entirely with us and that we should be more liberal. I told him it was impossible, that he should go to the Renfrew Bank etc. He said he was going into Edinburgh in a day or two and wished to talk to you about it. I begged

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he wd do so - but I am sure I know not what you can  
make of him - if you were full of money it wd be as good  
a way as it could go in point of safety - but to be sure  
his Business is of little value to the Bank - and there  
are other Customers who have a better title to our aid -  
What are you to do about the Box - I am told  
this long Coach is likely to knock up the 10 o'clock  
Coach - so Reid said here yesterday - if so I know not  
but you had better fix with Gabriel's successor whose  
waggon is to go thro in a day - whomever you agree  
with let it be conditioned that they bring the Box to  
the office - we could not afford a Porter to wait for it -  
in the address from Bob yesterday - safe in London after crossing Bay of Biscay

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 6 April 1803

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he would do so, but I am sure I know not what you can make of him. If you were full of money it would be as good a way as it could go in point of safety, but to be sure his Business is of little value to the Bank, and there are other Customers who have a better title to our aid.

What are you to do about the Box. I am told this long coach is likely to knock up the 10 o'clock coach, so Reid said here yesterday. If so I know not but you had better fix with Gabriel's successor whose waggon is to go thro in a day - whomever you agree with let it be conditioned that they bring the Box to the office. We could not afford a Porter to wait for it.

We had a letter from Bob yesterday safe in London after crossing Bay of Biscay.

You will probably have no letter tomorrow it being our Fair day.

RSM

6 April 1803

Wm Simpson Esq

P

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8 April 1803 —

I have your two Ps — more than I expected from you this day sennight — but I shall say no more of your Complaints — tho I shall be glad to have Gregory's Certificate that you are fit for any office civil or military and to know that you are again trudging out & in from Parsons Green — I see our Mary Ann is a favourite with you — she is a fine lively Girl and made an auspicious Figure at the marriage by her singing & playing delightfully — and many Hecklers have been looking after her, but I doubt none of them will come to the point — she has no fault unless it be perhaps a giddy head — State we are in suspense as to the issue of this negotiation — Geo Mackintosh's Brother writes from Paris that there will be no war — not from want of good will to it in Bonaparte — but he says the nation is so averse to it that if he does not make up matters with us he will lose his place and probably his head — John Bannatyne tells me some more Stockbrokers are fallen — particularly Cope who was very eminent — seeing you have settled matters with the 10 o'clock coach we must conform — but it will be a sad trouble to be sending our Porters who are often so much taken up running about with our hundreds of Bills that we cannot get hold of them. Do you mean that a Box should be sent every day, and when do you commence? I should think twice a week enough. Archie Graham tells me he has settled with Gabriel Watson's successor. What a splatter of Business we have had to day by our ridiculous practice here of doing no Business on Saturday & Monday. When Garden calls on you give him a civil answer but let it be such as will prevent him pestering us any more. How we are harassed with one & another!

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 April 1803

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8 April 1803

I have your two Ps — more than I expected from you this day sennight, but I shall say no more of your Complaints, tho I shall be glad to have Gregory's Certificate that you are fit for any office civil or military, and to know that you are again trudging out & in from Parsons Green.

I see our Mary Ann is a favourite with you. She is a fine lively Girl and made an auspicious Figure at the marriage by her singing & playing delightfully, and many Hecklers have been looking after her, but I doubt none of them will come to the point. She has no fault unless it be perhaps your Complaint a giddy head. Still we are in suspense as to the issue of this negotiation. George Mackintosh's Brother writes him from Paris that there will be no war — not from want of good will to it in Bonaparte, but he says the nation is so averse to it that if he does not make up matters with us he will lose his place and probably his head.

John Bannatyne tells me some more Stockbrokers are fallen — particularly Cope who was very eminent.

Seeing you have settled matters with the 10 o'clock coach we must conform, but it will be a sad trouble to be sending our Porters who are often so much taken up running about with our hundreds of Bills that we cannot get hold of them. Do you mean that a Box should be sent every day, and when do you commence? I should think twice a week enough. Archie Graham tells me he has settled with Gabriel Watson's successor.

What a splatter of Business we have had to day by our ridiculous practice here of doing no Business on Saturday & Monday. When Garden calls on you give him a civil answer but let it be such as will prevent him pestering us any more. How we are harassed with one & another!

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Your Friend Lumsdaine goes in to Edinburgh this afternoon  
to return on Monday morning - you had need send us  
a further supply by him - your notes fly off at a great  
rate - there are in the Chest just of our large and 1m  
small - I wish you could give him some Bank of England  
notes or if you cannot some Gold - we are quite out  
of the former - and when People are going to England  
we must give them the one or the other to pay  
their Charges.

R.S. Mc  
8 April 1803  
Wm Simpson Esq  
J.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 8 April 1803

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Your Friend Lumsdaine goes in to Edinburgh this afternoon to return on Monday morning. You had  
need send us a further supply by him. Your notes fly off at a great rate. There are in the Chest just  
7m large and 1m small. I wish you could give him some Bank of England notes or if you cannot some  
gold - we are quite out of the former, and when People are going to England we must give them  
the one or the other to pay their Charges.

RSM

8 April 1803

Wm Simpson Esq

P

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9 April 1803

No P to day, which I impute to your having none to answer, and not to your being unwell. I hope you are enjoying this delightful day at P Green. I write this chiefly to say that no Box is sent you to day. Cunningham went to the Country on Wednesday night and as it is his office to make up the mixed notes and he does not return till Monday none have been made up. Besides the Man who brought the Box said he was not to bring it again so our porter thought it needless to send the empty Box. I suppose you will have Boxes of a smaller size made on purpose for the Coach. No news I see to day, but that silly Paper published at Hamburg which to be sure looks like war.

Poor Jamie Robertson of Robertson Tate & Co who married about 18 months ago a Miss Gray a Relation of Miss Aitchison's an acquaintance of mine lost her this morning. On Sunday she was delivered of a dead Child, and soon fevered, but no danger was apprehended till [paper missing] day. He had enow good hopes. I saw him last night.

9 April 1803

No P to day - which I impute to your having none to answer - and not to your being unwell - I hope you are enjoying this delightful day at P Green - I understand chiefly to say that no Box is sent you to day - Cunningham went to the Country on Wednesday night and as it is his office to make up the mixed notes and he does not return till Monday none have been made up - besides the Man who brought the Box said he was not to bring it again so our porter thought it needless to send the empty Box - I suppose you will have Boxes of a smaller size made on purpose for the Coach - no news I see to day - but that silly Paper published at Hamburg which to be sure looks like war - Poor Jamie Robertson of Robertson Tate & Co who married about 18 months ago a Miss Gray a Relation of Miss Aitchison's an acquaintance of mine lost her this morning - on Sunday she was delivered of a dead Child - and soon fevered - but no danger was apprehended till [paper missing] day. He had enow good hopes. I saw him last night.

*Original text in cursive script with some words in grey.*

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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 April 1803

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RSM  
11 [sic] April 1803

Wm Simpson Esq  
P

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11 April 1803

What a number of deaths with you - and most of them were once  
my acquaintances - Sir James Montgomery - Sir John Whiteford & James  
Rainy - these are loud Calls to us - to remember our Caller and  
it cannot now be far distant with any of us - I have  
a letter from the honest Doctor certifying your convalescent  
state - he called for you and found you was gone out in  
a Chaise with his boys was the very best Account he  
could get of you - give him my best respects and thank  
for his letter - state we are in suspense as to  
the Publics - we must just have Patience and hope  
the best - I understood from Mr Bannatyne that  
Mr Cope was one of the most eminent Stock Brokers  
considering the prodigious Fall in the Stocks it is  
no wonder that these Jobbers go to Ruin - it is  
an abominable Trade - I wish a Law could be  
made to stop it - what a horrible Duel  
this is of Col - Montgomery - that savage Business  
should also be prohibited - so I see you have  
made little of Mr Garden and I doubt he  
will be back upon me - it is a painful Business  
to refuse good People - and it is my daily  
work - and after all I believe you think  
we refuse too little

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 April 1803

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11 April 1803

What a number of deaths with you, and most of them were once my acquaintances. Sir James Montgomery, Sir John Whiteford & Jamie Rainy. These are loud Calls to us, to remember our Caller and it cannot now be far distant with any of us. I have a letter from the honest Doctor certifying your convalescent state. He called for you and found you was gone out in a Chaise which he says was the very best account he could get of you. Give him my best respects and thanks for his letter.

Still we are in suspense as to the Publics. We must just have Patience and hope the best.

I understood from Mr Bannatyne that Mr Cope was one of the most eminent Stock Brokers considering the prodigious Fall in the Stocks it is no wonder that these Jobbers go to Ruin. It is a damnable Trade. I wish a Law could be made to stop it. What a horrible Duel this is of Col Montgomery. That savage Business should also be prohibited. So I see you have made little of Mr Garden and I doubt he will be back upon me. It is a painful Business to refuse good People, and it is my daily work, and after all I believe you think we refuse too little.

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Lumsdaine came safe with the Bags at 1 o'clock but we  
don't open them till tomorrow - I hope the Coach conveyance  
will soon be opened as we have a large sum of mixed Notes to  
send -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 11 April 1803

RB/837/1066

Page 2 of 2

Lumsdaine came safe with the Bags at 1 o'clock but we don't open them till tomorrow. I hope the  
Coach conveyance will soon be opened as we have a large sum of mixed Notes to send.

RSM

11 April 1803

Wm Simpson Esq

P

Adm

11 April 1803

Wm Simpson Esq

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



12 April 1803

Lumsdaine is a fine steady quiet Lad - and tho I see sometimes a sparring going on between him and some of the other Tellers, I hope he will make a good Teller - he was blashing to me about the Beauties of P Green - I should like to see it now, but I don't see how that ever can be - Cunningham I suppose was not in Edin - he asked Leave to go to the country and I fancy was on a fishing Expedition - what delightful weather I would fain hope using your feeble Limb at P Green will soon bring it to strength.

Robert Stuart speaks of going in to Edin again on Thursday to attend his Brother who is better, but never can be expected to be fit for duty again - I will send a Box, or the saddle bags by him - I suppose the old Boxes will not suit the new Carriage - if you mean them to come every day they may be much smaller - These vile Stocks! If I were a Bank Director there should not be a shilling in any of them but the Bank of England stock, for this plain reason that you can never be obliged to sell but when they are low.

We have no connection with the James Paterson who has stopt but who it is supposed will pay all or nearly all. The James Paterson you mean I suppose is of the East Sugarhouse who has a cash account with us and is very safe. I see Scott M & Robertson have a Bill you sent us on the former.

A Greenock house whom I never heard of before, Kippen & Murray presented us a Note to day from R Allan & Son desiring we would discount the latter's note to the former at 3/mo for £1200. While we are refusing discounts to our very best Customers, I really thought it unreasonable to advance such a sum 3 months to people we know nothing of. I therefore refused it. I beg you will make my apology to Mr Allan. Tell him we never discount to Edinbrough People or to People we know nothing of, and that if my own son had asked such a discount it would have been refused.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 April 1803, enclosing a note of the agency's cash balance

RB/837/1067

Page 1 of 4

12 April 1803

Lumsdaine is a fine steady quiet Lad, and tho I see sometimes a sparring going on between him and some of the other Tellers. I hope he will make a good Teller. He was blashing to me about the Beauties of P Green. I should like to see it now, but I don't see how that ever can be. Cunningham I suppose was not in Edinburgh. He asked Leave to go to the country and I fancy was on a fishing Expedition. What delightful weather. I would fain hope using your feeble Limb at P Green will soon bring it to strength.

Robert Stuart speaks of going in to Edinburgh again on Thursday to attend his Brother who is better, but never can be expected to be fit for duty again. I will send a Box, or the saddle bags by him. I suppose the old Boxes will not suit the new Carriage. If you mean them to come every day they may be much smaller. These vile stocks! If I were a Bank Director there should not be a shilling in any of them but the Bank of England stock, for this plain reason that you can never be obliged to sell but when they are low.

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From the small sums which have come in the two last weeks  
I see we have exceeded some thousands on Bills discounted - but  
we have such a sum coming in this week as will enable us  
I hope to bring the Balance at least to what it was, and  
sad fighting it will be.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 April 1803, enclosing a note of the agency's cash balance

RB/837/1067

Page 2 of 4

From the small sums which have come in the two last weeks I see we have exceeded some thousands on Bills discounted, but we have such a sum coming in this week as will enable us I hope to bring the Balance at least to what it was, and sad fighting it will be.

RSM

12 April 1803

Wm Simpson Esq

P

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 April 1803, enclosing a note of the agency's cash balance

RB/837/1067

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Balance 12 April 1803  
Given Tellers per Book £97618.15.5  
Large Notes 21200  
20/ ditto 1050  
Silver 700  
Incidents 100  
Note 1522.16.6  
£122191.11.11  
Notes for Mr Lumsdaine  
not stated 30000

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Balance 12 April 1803

Given Tellers per Book	£97618.15.5
Large Notes	21200 ----
20/ ditto	1050 ----
Silver	700 ----
Incidents	100 ----
Note	<u>1522.16.6</u>
	£122191.11.11

Notes per Mr Lumsdaine not stated 30000

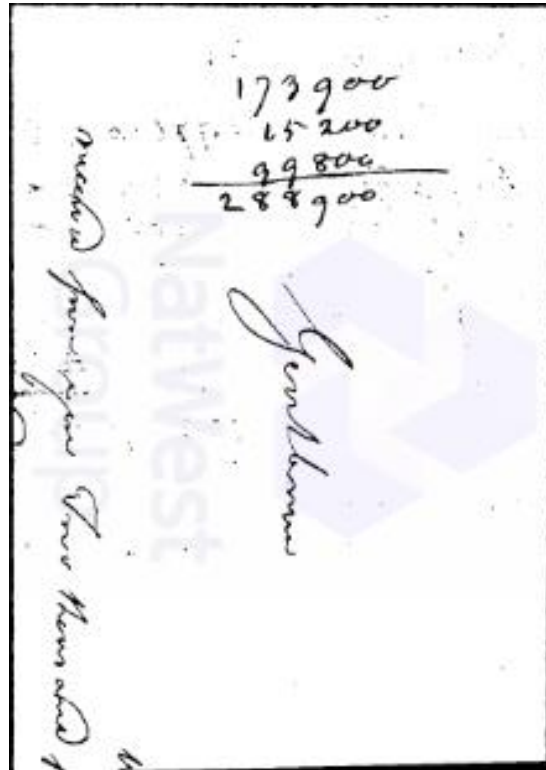
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 April 1803, enclosing a note of the agency's cash balance

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[some jot calculations and Partial scrap text, probably surviving from a previous use of the paper; not transcribed]

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13 April 1803

Henry's letter and indeed the Intelligence from all quarters looks very war like indeed - and how we shall be able to engage in a new war, which will I doubt not be more rancorous than ever - I know not - we must confide in the overruling hand of God which only can save this Country I mentioned to Mr T your Confinement - I can hardly figure how he is to labour at the oar from 11 to 5 - and attend his public duties I wrote him that he should get some steady active hand bred in the house to take the drudgery off him -

Vast demands on us to day for Bills on Down and you see vast sums of Bills on London coming in - how the Trade of this has increased is increasing and ought to be diminished

I have not been more struck with any accident than a melancholly one that occurred at Airdrie Monday afternoon a fine Girl an orphan whom the Ladies there had adopted and treated as a Child and who was most useful to them and the favourite of every body - Miss Alexander who is there riding for her health on a very quiet Pony - desired the Girl to learn to ride - another young Girl was leading the Beast whom the other desired to go into the house and bid Mr Alexander come out and give her directions for they were in the Park near the house - When they went out they found the poor Girl having fallen off the Pony, lying speechless and the Beast gone away. She had not spoken nor moved this morning and the Doctors have little or no hope of her Recovery. The Family in the deepest distress - I am in Willie's letter of this

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 April 1803

RB/837/1069

Page 1 of 2

13 April 1803

Henry's letter and indeed the Intelligence from all quarters looks very war like indeed, and how we shall be able to engage in a new war, which will I doubt not be more rancorous than ever, I know not. We must confide in the overruling hand of God which only can save this Country.

I mentioned to Mr T your Confinement. I can hardly figure how he is to labour at the oar from 11 to 5 and attend his public duties. I wrote him that he should get some steady active hand bred in the house to take the drudgery off him.

Vast demands on us to day for Bills on Down and you see vast sums of Bills on London coming in. how the Trade of this has increased is increasing and ought to be diminished.

I have not been more struck with any accident than a melancholly one that occurred at Airdrie Monday afternoon. A fine Girl an orphan whom the Ladies there had adopted and treated as a Child and who was most useful to them and the favourite of every body. Miss Alexander who is there riding for her health on a very quiet Pony, desired the Girl to learn to ride. Another young Girl was leading the Beast whom the other desired to go into the house and bid Mr Alexander come out and give her directions for they were in the Park near the house. When they went out they found the poor Girl had fallen off the Pony, lying speechless and the Beast gone away. She had not spoken nor moved this morning and the Doctors have little or no hope of her Recovery. The Family in the deepest distress. If you see Willie tell him of this.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 13 April 1803

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Page 2 of 2

RSM

13 April 1803

Wm Simpson Esq

P

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14 April 1803

I have had little satisfaction in the Counsellor's Visit - only a Glance of him in the forenoon - I should like much to have some days of him - but indeed until you are quite stout again I should grudge taking him away from you - glad I am to find from him that you was so well yesterday - We have a great Failure at Greenock - Hugh Mathie the Man whom Malcolm Mcmurich told me last year was much richer than he was - Malcolm had great Connections with him and his Bank was in some thousands - but he can bear it very well - he is anxious that the Bills we get from him yesterday and sent you drawn by Mathie be accepted - We have only 4 Bills with Mathie's names on them one of them for £500 - to Mcmurich - the other of £200 indorsed by a very good man - the other two to Stirlings and to Auchie & Co for larger sums - and it is said they will pay as there are several rich partners - The & Co is so wrote that I did not observe it when I made out the Note I showed Mr More - I think therefore we are quite safe - but he was a dashing Fellow and his Failure will shake the Credit of Greenock - The Renfrewshire Bank they say are doing nothing and all the Banks there are almost standing still - Adieu - up I must go to that vile Dinner - I had rather

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 April 1803

RB/837/1071

Page 1 of 2

14 April 1803

I have had little satisfaction in the Counsellor's Visit - only a Glance of him in the forenoon. I should like much to have some days of him, but indeed until you are quite stout again I should grudge taking him away from you. Glad I am to find from him that you was so well yesterday.

We have a great Failure at Greenock - Hugh Mathie the Man whom Malcolm Mcmurich told me last year was much richer than he was. Malcolm had great Connections with him and his Brother will be in some thousands, but he can bear it very well. He is anxious that the Bills we got from him yesterday and sent you drawn by Mathie be accepted. We have only 4 Glasgow Bills with Mathie's name on them one of them per £500 to Mcmurich, the other of £200 indorsed by a very good man, the other two to Stirlings and to Auchie & Co for larger sums are by H Mathie & Co and it is said they will pay as there are several rich partners. The & Co is so wrote that I did not observe it when I made out the Note I showed Mr More. I think therefore we are quite safe, but he was a dashing Fellow and his Failure will shake the Credit of Greenock. The Renfrewshire Bank they say are doing nothing and all the Banks there are almost standing still.

Adieu - up I must go to that vile dinner. I had rather -----

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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 April 1803

RB/837/1071

Page 2 of 2

RSM

14 April 1803

Wm Simpson Esq

P

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15 April 1803

I am glad you are gone out to P Green again where I hope this delightful weather will soon restore you to perfect health. We have had more summer this week than we had all last year - I should like to have a stroll with you in this new Garden of yours - how does it stand with the old one which I thought very pleasant and as retired as if it were not on the Top of a Hill. - Is Mr R's Family gone to Barnton? They will not surely be in Town in this weather - is Mrs R quite well again? - My wife & Mary Ann left me this morning - so you may have a long from the latter when you please - what a quiet house I have to day by what it was yesterday - the Bairs as you call them and their wealthy Parents were however very happy - I regretted your Counsellor did not partake - the quietness however is only upstairs - here there is Bustle & squeezing enough - that poor Creature King has been working me and I have been obliged to discount a £280 - acceptance of J<sup>r</sup> Pattison & Co to him, to enable him to make his payments in this office to day - he says he has as much in good Bills and saleable Goods by him as will clear his payments to the end of July - but little dependence can be had on these foreign concerns - Mathie & Co are letting their acceptances be protested - it seems they can make no payments till the Partner Fleming who is in London returns and as he is a litigious Fellow tho they say he is able it will be much if he pays when he returns without legal proceedings against him - what think you of Bonaparte seizing Flushing etc! It must bring on war - it must soon be over

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 April 1803

RB/837/1072

Page 1 of 2

15 April 1803

I am glad you are gone out to P Green again where I hope this delightful weather will soon restore you to perfect health. We have had more summer this week than we had all last year. I should like to have a stroll with you in this new Garden of yours- how does it stand with the old one which I thought very pleasant and as retired as if it were not on the Top of a Hill. Is Mr R's Family gone to Barnton? They will not surely be in Town in this weather. Is Mrs R quite well again?

My wife & Mary Ann left me this morning, so you may have a song from the latter when you please. What a quiet house I have to day by what it was yesterday. The Bairs as you call them and their wealthy Parents were however very happy. I regretted your Counsellor would not partake. The quietness however is only upstairs - here there is Bustle & Squeezing enough. That poor Creature King has been working me and I have been obliged to discount a £280 acceptance of John Pattison & Co to him, to enable him to make his payments in this office to day. He says he has as much in good Bills and saleable Goods by him as will clear his payments to the end of July, but little dependence can be had on these foreign Concerns. Mathie & Co are letting their acceptances be protested. It seems they can make no payments till the partner Fleming who is in London returns and as he is a litigious Fellow tho they say he is able it will be much if he pays when he returns without legal proceedings against 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, 15 April 1803

RB/837/1072

Page 2 of 2

RSM

15 April 1803

Wm Simpson Esq

P

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16 April 1803

I never heard of this shocking story in the Bank of England till I got your letter - but I see a long account of it in today's Sun and a shocking story it is. Enough to alarm all Banks and shake their confidence in their Servants be they ever so respectable. I pity Abraham - indeed we may enter into his Feelings more than most people - one way & another the Responsibility attached to our Station is frightful - There is no guarding against Villainy - We have met with a vexing thing too within these few days tho' I am persuaded not from the same Cause. Ross has lost £200 and after working with his Cash & Vouchers since Tuesday he cannot find it out. The poor Creature is miserable. I think he has not improved since he became Teller, but rather lost his smartness and become more stupid.

Mathie's Failure will produce serious Effects at Greenock. He dealt chiefly with the British Linen company's agent, and they I should suppose will have much of his Paper. The Renfrewshire Bank I dare say will begin to think they began at a bad time. A Chap Donald McCallum who had an account with us and a store in Jamaica is run off. He has been long pinched. I cannot think we have any of this Bills but such as are well covered, but they say there are many of his Bills in the circle. These occurrences render Banking a Kittle Trade indeed as the Man told Mr Dale - and the duties of this station difficult and anxious. But we must fag on at it.

Poor Pansie Sydsorf was alive yesterday and after much bleeding had spoken two or three words. No Fracture discovered, and the Doctors do not altogether despair.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 April 1803

RB/837/1073

Page 1 of 2

16 April 1803

I never heard of this shocking story in the Bank of England till I got your letter, but I see a long account of it in today's Sun and a shocking story it is. Enough to alarm all Banks and shake their confidence in their Servants be they ever so respectable. I pity Abraham - indeed we may enter into his Feelings more than most people. One way & another the Responsibility attached to our station is frightful. There is no guarding against Villainy. We have met with a vexing thing too within these few days tho' I am persuaded not from the same Cause. Ross has lost £200 and after working with his Cash & Vouchers since Tuesday he cannot find it out. The poor Creature is miserable. I think he has not improved since he became Teller, but rather lost his smartness and become more stupid.

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Poor Pansie Sydsorf was alive yesterday and after much bleeding had spoken two or three words. No Fracture discovered, and the Doctors do not altogether despair.

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King has brought me in a letter from his Correspondent in London. In a P.S. after closing it he says Mr Pitt is Secretary of State

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 April 1803

RB/837/1073

Page 2 of 2

King has brought me in a Letter from his Correspondent in London. In a PS after closing it he says Mr Pitt is Secretary of State.

RSM

16 April 1803

Wm Simpson Esq

P

R.S.M.

16 April 1803

Wm Simpson Esq

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18 April 1803 -

It is great nonsense in John to think that other People can sell wine for them - I always tell them that keeping the good Article - selling reasonable and showing attention to their Customers is what they ought to depend upon and if they go on steadily in that way they will not want Customers - he writes me however that you have taken a pipe from him - if it be not very good take no more of their wine - you have thus included when he comes your way - I wonder what has become of Bob -

The Green will I trust bring you all to rights very soon how it will delight me to survey the Premises!

Astel's story seems to grow worse every day - and must make those who have the Charge of money tremble - what can the wretch have done with the money!

I was dining at Rosebank on Saturday & had Mr Dale over with me, Mr Dale not having yet gone out for the Summer he was there however - he has been up the place - he was saying to him he had tickled it up finely - he said he it has tickled up me, and taken 10m out of my Pocket - I dare say he could get some thousands Profit for it now - The price of Land in this neighbourhood is going beyond all sense & reason - the rich Mr Mclwham bought some years ago 6 acres west from Anderston at £125 per acre thought a very high price - he sold it the other day to James Hill the writer at £1300 the acre - This is surely madness, and yet writers generally know what they are doing, and Hill has made a great deal of money in that way. People I see are sending money to the Stocks. One Mckean had 2m lodged with us and as much with the Ship. He called up both to day and took our draft on Down for 4m with which he is off in the mail coach to buy Stock.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 April 1803

RB/837/1076

Page 1 of 2

18 April 1803

It is great nonsense in John to think that other People can sell wine for them. I always tell them that keeping the good article, selling reasonable and showing attention to their Customers is what they ought to depend upon and if they go on steadily in that way they will not want Customers. He writes me however that you have taken a pipe from him. If it be not very good take no more of their wine. Give him the incosed when he comes your way. I wonder what has become of Bob.

The Green will I trust bring you all to rights very soon. How it would delight me to survey the Premises!

Astel's story seems to grow worse every day - and must make those who have the Charge of money tremble. What can the wretch have done with the money?

I was dining at Rosebank on Saturday where Mr & Mrs Owen keep house, Mr Dale not having yet gone out for the Summer. He was there however. How he has dressed up the place - I was saying to him he had tickled it up finely. Ay said he it has tickled up me, and taken 10m out of my Pocket. I dare say he could get some thousands Profit for it now. The price of Land in this neighbourhood is going beyond all sense & reason. The rich Mclwham bought some years ago 6 acres west from Anderston at £125 per acre thought a very high price. He sold it the other day to James Hill the writer at £1300 the acre. This is surely madness, and yet writers generally know what they are doing, and Hill has made a great deal of money in that way. People I see are sending money to the Stocks. One Mckean had 2m lodged with us and as much with the Ship. He called up both to day and took our draft on Down for 4m with which he is off in the mail coach to buy Stock.

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The larger Bills we had on Mathie £936. & Stirling's £792  
to Auchie & Co are both taken up so we have none more  
of their paper but a £500 - to John Mcmurich Malcolm's  
Brother & Heir which must be very good to us.

My Respects to the Counsellor I have his by the  
Notary with the Keys - Let me know his opinion  
on this question - Auchie & Co sold £792 value of Rum to William  
Mathie - but did not deliver it until he found security - in  
consequence he sent them his Bill on & accepted by Hugh Mathie & Co  
and so the Rum was delivered - and they considered both the  
obligants in the Bill bound to them - but it is said by a late decision  
of Lord Kenyon - no Company can be bound as sureties without the consent  
of all the Partners in the Company - I don't understand this - the Form  
of the Company I should think makes them liable for the Bill on  
which it is given

Recd  
18 April 1803

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 18 April 1803

RB/837/1076  
Page 2 of 2

The larger Bills we had Mathie £936 to Stirlings & £792 to Auchie & Co are both taken up so we have  
now none of their paper but a £500 to John Mcmurich Malcolm's Brother & Heir which must be very  
good to us.

My Respects to the Counsellor. I have his by the Notary with the Keys. Let me know his opinion on  
this question. Auchie & Co sold £792 value of Rum to William Mathie, but would not deliver it until  
he found security. In consequence he sent them his Bill on & accepted by Hugh Mathie & Co and so  
the Rum was delivered, and they consider both the obligants in the Bill bound to them. But it is said  
by a late decision of Lord Kenyon no Company can be bound as sureties without the consent of all  
the Partners in the Company. I don't understand this - the Form of the Company I should think  
makes them liable for the Bill on which it is given.

RSM  
18 April 1803

Wm Simpson Esq  
P

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

20 April 1803

Mr T's Intelligence with Garthland's and a letter from Keith  
to Shawfield saying that all was settled in a way that the  
nation wd be satisfied with, makes me hope we may hear  
tomorrow morning that matters are at least in a good Train  
I forget where Mr Free had gone to - was it abroad -  
I am glad Mr T says money is tolerably plentiful  
I am sure it is not so here - never was there such squeezing  
it is a daily fight - resisting applications for discounting Bills  
and when the paper seems to be good one does not know what to  
do to keep within bounds and at the same time  
to keep People up - I was obliged to take a £400 Cotton  
Bill of Mr Owen's today for poor King to keep him alive  
Archie Hamilton tells me that Dargavil informs  
from the highest price that has yet been given for  
Tontine Shares is £80 - and he thinks that the value  
so you had best take Bob Allan's offer  
I thought Lord Kenyon's opinion the greatest  
Nonsense - it will never stand in practice -  
what has become of Bob Allan's Plea - I wd be sorry  
if he were really found liable for the Penalties of usury  
it's wonderful to what extent he goes on with  
these Greenock wind Bills you send us - he wd be sure  
they wd be paid better - but I wish he wd be  
done with them - Mc Campbell tells me Menzies  
& Anderson are likely to sequester after all and he  
& Robert Stuart wish my wife were Trustee - I should  
hardly think it worth his while <sup>it will be troublesome work</sup> and both I doubt to come in

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 20 April 1803

RB/837/1079

Page 1 of 2

20 April 1803

Mr T's Intelligence with Garthland's and a Letter from Lord Keith to Shawfield saying that all was settled in a way that the nation would be satisfied with, makes me hope we may hear tomorrow morning that matters are at least in a good Train.

I forget where Mr Free had gone to - was it abroad. I am glad Mr T says money is tolerably plentiful in London. I am sure it is not so here. Never was there such squeezing. It is a daily fight, resisting applications for discounting Bills and when the paper seems to be good one does not know what to do to keep within bounds and at the same time to keep People up. I was obliged to take a £400 Cotton Bill of Mr Owen's to day for poor King to keep him alive.

Archie Hamilton tells me that Dargavil informs him the highest price that has yet been given for Tontine Shares is £80, and he thinks that the value so you had best take Bob Allan's offer.

I thought Lord Kenyon's opinion the greatest nonsense. It will never stand in practice.

What has become of Bob Allan's Plea. I would be sorry if he were really found liable for the Penalties of usury. It's wonderful to what extent he goes on with these Greenock wind Bills you send us. To be sure they are well paid hitherto, but I wish he were done with them. H Campbell tells me Menzies & Anderson are likely to sequester after all and he & Robert Stuart wish my William were Trustee. I should hardly think it worth his while. It will be troublesome work and little I doubt to come in.

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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 April 1803

RB/837/1079

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RSM

20 April 1803

Wm Simpson Esq

P

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21 April 1803

How we were disappointed this morning - the News papers as warlike as ever tho the Stocks seem to be getting better - Ministry would be boned at the meeting of Parliament on Tuesday to say something and I think we shall on Saturday have some better Guess how things are to go -

What coarse stirring weather we have had all this week and how different from the week before - I have been thinking how to (w) incommode you at P Green you wd hardly get out of the house -

How our old acquaintances slip off - I well remember Johnny Greve and what a leading man he was in the Council 40 years ago - who is this Sir John Stuart that succeeds him is it Allanbank. I am glad Sir James is getting better -

I have yr Counsellors here and have ordered Willie our jr Porter to attend the Coach of Braemer at 4 - and as to (w) seem Drysdale will not trust the Key of the Coach Box to any one - I wd have our porter must be waiting not only to put in but to take out the Box every day - the first will not be very troublesome as the coach goes off exactly at the hour - but the time of arrival is more uncertain and may occasion waiting - Braemer & the Box are come safe - I am sorry to see by a Note from Mr More that Mathie's 3 Bills are refused which will bring John Mcurich farther in.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 April 1803

RB/837/1081

Page 1 of 2

21 April 1803

Here we were disappointed this morning. The newspapers as warlike as ever tho the Stocks seem to be getting better. Ministry would be boned at the meeting of Parliament on Tuesday to say something and I think we shall on Saturday have some better Guess how things are to go.

What coarse stirring weather we have had all this week and how different from the week before. I have been thinking how it would incommode you at P Green. You would hardly get out of the house.

How our old acquaintances slip off. I well remember Johnny Greve and what a leading man he was in the Council 40 years ago. Who is this Sir John Stuart that succeeds him is it Allanbank. I am glad Sir James is getting better.

I have your Counsellor's line and have ordered Willie our junior Porter to attend the Coach & Braemer at 4, and as it would seem Drysdale will not trust the Key of the coach Box to any one, I suppose our porter must be waiting not only to put in but to take out the Box every day. The first will not be very troublesome as the coach goes off exactly at the hour, but the time of arrival is more uncertain and may occasion waiting.

Braemer & the Box are come safe. I am sorry to see by a Note from Mr More that Mathie's 3 Bills are refused which will bring John Mcurich farther in.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 21 April 1803

RB/837/1081

Page 2 of 2

RSM

21 April 1803

Wm Simpson Esq

P

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22 April 1803

Not having Nerves to give poor Somervell his answer knowing how much he would be affected - I desired Penny who is his great Friend to announce it to him and not let him come to me. He has been at him the poor Creature is quite overcome - but will not it seems yet give it up and goes into Edin this Evening or tomorrow morn<sup>g</sup> to see Mr More & you. I really know not what we can with Propriety do for him - I believe he is an honest weak spirited Creature - but he has always been sanguine and indifferant - I do not suppose he is worth above 1 or at most 2m - he says he owes little above 9m and that is all with his Son in Italy. I believe his Resolution to wynd up when he gets the value of his Goods from them may be depended on - but that is an uncertain Period, and his Friends who would indorse his Bills to raise money in the mean time, tho taken together I believe they are very safe - yet they do not mean to pay these Bills and we may be obliged to renew them sine die. This is an awkward Business for a Bank and to such an amount.

As to Henry Monteith - I know not well what to say to you. He is certainly considered at present as very opulent. He carried 12 or 13m out of Robertson Monteith & Co - and he succeeded to his share of his Brothers Fortune - he paid the other Brothers 14m each (considerably more to Robert) and took the whole of James's Property & Business upon himself - this was thought a very great and rash thing and that more money than he had had he necessary to carry on the Cotton mills of manufactures - it is certainly a very deep business - yet he has made this great purchase of Land and Robert has also bought from 20 to 30m of Land the price of all which more than 50m must come out of Henry's Estate - I should think he may be in danger of sticking - under all these Circumstances you must judge whether it would be prudent in the Bank to take his Bills in place of an heritable Bond.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 April 1803

RB/837/1082

Page 1 of 2

22 April 1803

Not having Nerves to give poor Somervell his answer knowing how much he would be affected, I desired Penny who is his great Friend to announce it to him and not let him come to me. He has been at him the poor Creature is quite overcome, but will not it seems yet give it up and goes into Edinburgh this Evening or tomorrow morning to see Mr More & you. I really know not what we can with Propriety do for him. I believe he is an honest weak spirited Creature, but he has always been sanguine, and in difficulties. I do not suppose he is worth above 1 or at most 2m. He says he owes little above 9m and that is all with his Son in Italy. I believe his Resolution to wynd up when he gets the value of his Goods from them may be depended on, but that is an uncertain Period, and his Friends who would indorse his Bills to raise money in the meantime, tho taken together I believe they are very safe, yet they do not mean to pay these Bills and we may be obliged to renew them sine die. This is an awkward Business for a Bank and to such an amount.

As to Henry Monteith, I know not well what to say to you. He is certainly considered at present as very opulent. He carried 12 or 13m out of Robertson Monteith & Co and he succeeded to his share of his Brother's Fortune. He paid the other Brothers 14m each (considerably more to Robert) and took the whole of James's Property & Business upon himself. This was thought a very great undertaking and that more money than he had would be necessary to carry on the Cotton mills & manufactures. It is certainly a very deep business, yet he has made this great purchase of Land and Robert has also bought from 20 to 30m of Land the price of all which more than 50m must come out of Henry's Funds except what may be borrowed on the land. Should Trade take a bad turn as it often does, I should think he may be in danger of sticking. Under all these Circumstances you must judge whether it would be prudent in the Bank to take his Bills in place of an heritable Bond.

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As Willie says 0 to me about the Trusteeship I suppose  
he does not mean to stand for it - if he does he shall  
have our Note for that Bill on Menzies & Co we had from  
Watson & Ewing - that will be a bad affair it would seem  
My a letter from Miss Aitchison to day - poor Pansy  
is thought just dying - the Family in the greatest distress  
I mean to go out there tomorrow afternoon and do what  
I can to comfort them

R. S. M.

as above

Henry Monteith

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 22 April 1803

RB/837/1082

Page 2 of 2

As Willie says 0 to me about the Trusteeship I suppose he does not mean to stand for it. If he does  
he shall have our Note for that Bill on Menzies & Co we had from Watson & Ewing. That will be a  
bad affair it would seem.

By a Letter from Miss Aitchison to day, poor Pansy is thought just dying. The Family in the greatest  
distress. I mean to go out there tomorrow afternoon and do what I can to comfort them.

RSM

22 April 1803

[Pencil annotation in another hand:] Henry Monteith

Wm Simpson Esq

P

23 April 1803 -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 April 1803

RB/837/1083

Page 1 of 2

23 April 1803

There are too many in this wicked world like your Gardner - reconciled to their misfortunes when they see others suffering the like. This is rather a diabolical kind of Pleasure. My nephew near Perth writes me that he never had such a Show of Blossoms but the stormy night almost destroyed them all. I did not see any thing of Fletcher. Is he Bankrupt - it will be well for the Country if he be obliged to leave it. What a patriotic old Lady this has been who has so deranged your good Counsellor's Calculations. His Results should comfort one, but while that Fellow Bonaparte lives & reigns I have no hope of a settled Peace. From what Addington says to day, I think we must now very soon be at our wits' end.

I heard of the British Linen agent at Greenock. There are so many going wrong in that way. It is frightful. You had need look after your Agents. A Perth man told me that the old B—ch having some suspicions as to what was going on at their Perth office, sent over a special Inspector without giving the least warning, who beat up Marshall's Quarters at 10 o'clock at night, insisted immediately upon a state and Balance of Cash etc. This was smart work. The principal Clerk was dismissed, he is gone to Gammell and gets double the Salary. I should not wish you had occasion for such an Expedition to this, but I assure you I know nothing would give me greater Pleasure than you popping in upon us at 10 o'clock or any hour, warning or not. Fraser writes the Note of the Bills in Dickie's absence and he has taken the London Bills first because there are most of them. I have desired him to put the Edinburgh first. No word yet of Ross's £205 - most vexing. I am just going out to see the afflicted Family at Airdrie.

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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 April 1803

RB/837/1083

Page 2 of 2

RSM

23 April 1803

Wm Simpson Esq

P

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25 April 1803

Poor Somerville was at me this morn'g - to tell me of his want of Success at Edin'burgh, and what he will do I know not - I advised him to go to his Creditors and just tell them that he would pay them as fast as he received the proceeds of his Goods from Italy - He talked about a Credit on London. I told him that was a most expensive mode of raising money and that we would take no Bills from him but upon undoubted houses and indorsed by all his Friends. - I was happy to find on Saturday the poor Girl was better - by a Blister to her head her Pulse was brought down from 130 to 90 - and tho' the Doctors are still doubtful they have more better hopes than ever - I have not written you more mention this to her and desire her to tell my wife - Things seem to look less pacific - in truth I don't suppose the Ministry can yet tell whether it will be peace or war, more than you & I can do. I have a letter from Samuel Thornton. He says O about Publics, but closes by saying "I am at present much occupied at the Bank where we hope to prevent in future the possibility of such a Breach of Trust as we have lately experienced" This is sticking the door after the steed is stolen. As to the Coach - I don't think we shall be quite so secure if we don't keep the Key and the sole Possession of the Coach Box, but settle it any way you please. The Lads said they had O to send in the Box this morning. I suppose they were in such hurry to get away on Saturday that they did not take time to sort the notes that came in that day. I did not till this morning think of calling on Gilbert for Dunlop's dividend.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 April 1803, enclosing a note concerning debts in suspense  
 RB/837/1084  
 Page 1 of 4

25 April 1803

Poor Somerville was at me this morning, to tell me of his want of Success at Edinburgh, and what he will do I know not. I advised him to go to his Creditors and just tell them that he would pay them as fast as he received the proceeds of his Goods from Italy. He talked about a Credit on London. I told him that was a most expensive mode of raising money and that we would take no Bills from him but upon undoubted houses and indorsed by all his Friends.

I was happy to find on Saturday the poor Girl was better. By a Blister to her head her Pulse was brought down from 130 to 90, and tho' the doctors are still doubtful they have now better hopes than ever. If you see Willie you may mention this to him and desire him to tell my wife. Things seem to look less pacific to day. In truth I don't suppose the Ministry can yet tell whether it will be peace or war, more than you & I can do. I have a letter from Samuel Thornton. He says O about Publics, but closes by saying "I am at present much occupied at the Bank where we hope to prevent in future the possibility of such a Breach of Trust as we have lately experienced" This is sticking the door after the steed is stolen.

As to the Coach - I don't think we shall be quite so secure if we don't keep the Key and the sole Possession of the Coach Box, but settle it any way you please. The Lads said they had O to send in the Box this morning. I suppose they were in such hurry to get away on Saturday that they did not take time to sort the notes that came in that day. I did not till this morning think of calling on Gilbert for Dunlop's dividend.

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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 April 1803, enclosing a note concerning debts in suspense

RB/837/1084

Page 2 of 4

RSM

25 April 1803

Wm Simpson Esq

P

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RSM  
25 Apr 1803

Wm Simpson Esq





Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 April 1803, enclosing a note concerning debts in suspense

RB/837/1084

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Debts in suspense Balance 9 February 1803	£12568.7.1
1803 April 22 by Balance to Ross note due 9 February & 4/interest	<u>25.4.-</u>
	£12543.3.1
25 By dividend 6s per £ on James Dunlop's debts	<u>229.12.5</u>
Balance 25 April 1803	£12313.10.8

Debts in suspense Bal<sup>ce</sup> 9 Feb<sup>r</sup>y 1803 £12568.7.1  
1803 April 22 By Bal<sup>ce</sup> to Ross note due 9 Feb<sup>r</sup>y & 4/interest 25.4.-  
12543.3.1  
25 By divid<sup>nd</sup> 6s per £ on Jas<sup>s</sup> Dunlop's debts 229.12.5  
Bal<sup>ce</sup> 25 April 1803 £12313.10.8

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26 April 1803

I find not hear exactly what was the cause of the dismissal of the Perth Clerk further than that nothing dishonest was laid to the charge of him or Marshall - that it was only some Irregularities, and the Bank said they behoved to dismiss either the one or the other. I have never heard what was laid to the charge of the British Linen Agent at Greenock - but the many Instances of late of Breach of Trust are enough to frighten one at having any charge of the Property of others - and sometimes make me sigh for Retirement, out of danger - and out of sight of such things. The returned bill this morning damped me more than any thing that has occurred since these Bankruptcies began - The Calder Iron Co it would seem have stopt - they began only a year or two ago and have laid out a great sum not less than 20m on these works which are thought to be in a most favourable situation. Unluckily we took this £530 Bill from Leckie Ewing & Co. Many of them did I refuse afterwards merely because I could not see what business an Iron Co had to draw such Bills, but about the same time we took two more from them 350 & 250, which no doubt will come down the end of this month. They are however indorsed by Archibald & Walter Ewing & Co who are still solvent and I hope as they have considerable property will be able to take them up. It is said some English People are in Treaty for buying up the Calder Co's works. If so we may yet get payment but I have little dependence upon this, and little or nothing can be expected from Leckie & Co. O the vexation these vile Bankruptcies give us. I have a letter from Mr T to day mentioning the stop of Strange Lord Melville's son in law. That will make a noise. When will these stoppings be over!

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 April 1803

RB/837/1086

Page 1 of 2

26 April 1803

I did not hear exactly what was the cause of the dismissal of the Perth Clerk further than that nothing dishonest was laid to the Charge of him or Marshall, that it was only some Irregularities, and the Bank said they behoved to dismiss either the one or the other. I have never heard what was laid to the Charge of the British Linen Agent at Greenock, but the many instances of late of Breach of Trust are enough to frighten one at having any charge of the Property of others, and sometimes make me sigh for Retirement, out of danger, and out of sight of such things.

The returned bill this morning damped me more than any thing that has occurred since these Bankruptcies began. The Calder Iron Co it would seem have stopt. They began only a year or two ago and have laid out a great sum not less than 20m on these works which are thought to be in a most favourable situation. Unluckily we took this £530 Bill from Leckie Ewing & Co. Many of them did I refuse afterwards merely because I could not see what business an Iron Co had to draw such Bills, but about the same time we took two more from them 350 & 250, which no doubt will come down the end of this month. They are however indorsed by Archibald & Walter Ewing & Co who are still solvent and I hope as they have considerable property will be able to take them up.

It is said some English People are in Treaty for buying up the Calder Co's works. If so we may yet get payment but I have little dependence upon this, and little or nothing can be expected from Leckie & Co. O the vexation these vile Bankruptcies give us.

I have a letter from Mr T to day mentioning the stop of Strange Lord Melville's son in law. That will make a noise. When will these stoppings be over!

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I am very angry at you for stressing your feeble Limb by going to call on my wife - she should have called on you are you able to walk to P Green yet? - it is too much you should take a Coach - Mr & Mrs Bannatyne go to Edinburgh this week and she says she must be at P Green I desired her to introduce her husband to you who is a fine sensible fellow - what squeezing we have had to day - among the rest that creature King is my daily Torment -

RSM

26 April 1803

Wm Simpson Esq

J

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 April 1803

RB/837/1086

Page 4 of 2

I was very angry at you for stressing your feeble Limb by going to call on my wife. She should have called on you. Are you able to walk to P Green yet? It is too much you should take a Coach. Mr & Mrs Bannatyne go to Edinburgh this week and she says she must be at P Green. I desired her to introduce her husband to you who is a fine sensible fellow.

What squeezing we have had to day - among the rest that creature King is my daily Torment.

RSM  
26 April 1803

Wm Simpson Esq  
P

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27 April 1803 -

I am glad you are begun to draw Blood again of her Ladyship and hope you will continue to administer such Evacuations to her they will do her much good - I am sorry for Mr Gilchrist's Loss - and more so for the poor husband Mr Brown  
Henry Monteith called in at Airdrie as he came from his Estate this morning, and tells me poor Pansey is continuing better - but very slowly - it will be happy if after such a concussion of her Brain her mind is not affected - I have been at the Drawer of the Calder Iron Co's Bill threatening immediate Diligence he says Musher the Manager has been in England negotiating for a new Partner & Connections - that he is on his way home - he therefore begs a delay till Tuesday when he expects he will be here and be able to say something to our satisfaction - As the works are in the most favourable situation and they have made no bad debts - I cannot think but the Creditors will get something considerable if not the whole out of them - The other Bills all you return to day are all good - but I wish you would send me fewer Copperplates  
I suppose Bob will be with you by this time and will have brought your Bank of England notes of which send us a share -  
I think we shall have some Intelligence from Addington by tomorrow's post

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 April 1803

RB/837/1088

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27 April 1803

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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 April 1803

RB/837/1088

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RSM

27 April 1803

Wm Simpson Esq

P

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28 April 1803

Strange things are coming out about that Calder Iron Co - who has been advancing all the money laid out upon it think you but Sandy Allan - not himself indeed or A Allan & Son, but his son; Hosier house D Allan Junr Co - and no doubt under his direction - as Hosiers they have been doing extremely well and made 5 or 6m within these few years - but the Folly of branching out they say towards 20m on the Iron work is unpardonable - they supported themselves by drawing on Thomson & Co London - these Bills are now coming back and I suppose a Sequestration will be applied for immediately - poor young Allan has taken his Bed upon it - a cousin of his is the other Partner - Sandy says he is one partner - but he is sure he directed the whole - we took one draft of theirs on Dobson London for £298 the 12 March which was refused acceptance but at the time we took I made them lodge with me a good Glasgow Bill £269 - the Balance he promises to pay up - if he should not I think that is all the risk we ran with them. If we have one or two of their drafts on Thomson & Co they are well indorsed. One Bill we have of A Allan & Son on Findlay & Co London per £500 which has never been accepted and I fear will be returned next week - but their Funds are quite distinct and there is no doubt we are safe there. He promises to give us money to order to back tomorrow - but that I doubt he cannot do.

Another Failure very unexpected at Greenock Malpine & Co of the Sugar house there - it is said however they will pay all - we have none of their Paper but one or two Bills drawn by John Campbell Sen. & Co - they were trusted largely by the W India Merchants - when shall these vile Bankruptcies be over.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 April 1803

RB/837/1090

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28 April 1803

Strange things are coming out about that Calder Iron Co - who has been advancing all the money laid out upon it think you but Sandy Allan - not himself indeed or A Allan & Son, but his son's hosier house D Allan Junior Co, and no doubt under his direction. As Hosiers they have been doing extremely well and made 5 or 6m within these few years, but the Folly of branching out they say towards 20m on the Iron work is unpardonable. They supported themselves by drawing on Thomson & Co London. These Bills are now coming back and I suppose a Sequestration will be applied for immediately. Poor young Allan has taken his Bed upon it. A cousin of his is the other Partner. Sandy says he is no partner, but to be sure he directed the whole. We took one draft of theirs on Dobson London for £298 the 12 March which was refused acceptance but at the time we took I made them lodge with me a good Glasgow Bill £269 the Balance he promises to pay up. If he should not I think that is all the risk we ran with them. If we have one or two of their drafts on Thomson & Co they are well indorsed. One Bill we have of A Allan & Son on Findlay & Co London per £500 which has never been accepted and I fear will be returned next week, but their Funds are quite distinct and there is no doubt we are safe there. He promises to give us money to order it back tomorrow, but that I doubt he cannot do.

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I rejoiced that you are so well as to be able to hirple home and that you are free of pain - I hope you will reap much Benefit from the medical dressing you have got and long have a better understanding than ever you had.

Speaking of hirpling: did you hear how Trotter confounded the House of Commons - The Speaker with great dignity demanded of him why he disregarded the warrant of the Speaker of that House - Trotter said - Indeed Sir I god fre hem before it was sent and whan I came hem again they did not tell me any thing about it - The house did not understand a word he said - the Scotch members burst out a laughing - Mr William Dundas tried to explain - but as it was necessary to take down the exact words they were puzzled beyond measure in minuting Trotter's answer.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 April 1803

RB/837/1090

Page 2 of 2

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RSM

28 April 1803

Wm Simpson Esq

P

Adelle

28 April 1803

Received

Wm Simpson Esq

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29 April 1803

Your copper plates this morning were not a pleasant accompaniment  
to Breakfast - they are all good <sup>Debitors</sup> however, but that indorsed  
by D Allan & Co - I went immediately to them, they could  
not take it up but said the other obligants were good and  
they showed me a Letter of Guarantee for it by Samuel  
Bradbury London who sent them the Bill - That Letter  
with the Bill of Protest I have sent to Down & Co requesting  
they will take the most speedy & effectual measures against  
Bradbury & the other obligants, and I would fain hope  
they will make the money out of them - Sandy  
you see has paid for the Bill on Dobson ordered back  
but until the Jamaica Packet arrives he cannot  
pay for the refused Bill on Findlay & Co - so it must  
come back - So Bannatyne and Lady go into Edin  
tomorrow and will see you on Monday - you will settle  
with him about transferring Bannatyne's stock  
and as he proposes having his account here upon the security  
of it also in his own name - you may as well make  
out the new Bond for him which is due - and get  
his order on the new Co. to pay up the old - he  
carries his Book with him that you may see how  
his account stands - I have taken his obligation to  
accept the two drafts sent you on his house by  
Alexander - Another Failure last night - poor  
Jamie Buchanan tertius son of Dr Buchanan - he  
was Partner with me in John Monteith's Printfield and  
lost his first Capital there - he afterwards went into the  
yarn Trade where he has lost more - he owes 10m and  
says he has 8m to pay it - we sometimes discounted  
a small Bill to him but thinking he was doing no good  
we think any Bills we have quite independent of him -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 April 1803

RB/837/1092

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29 April 1803

Your Copperplates this morning were not a pleasant accompaniment to Breakfast. They are all good however and taken up, but that indorsed by D Allan & Co. I went immediately to them, they could not take it up but said the other obligants were good and they showed me a Letter of Guarantee for it by Samuel Bradbury London who sent them the Bill. That Letter with the Bill of Protest I have sent to Down & Co requesting they will take the most speedy & effectual measures against Bradbury & the other obligants, and I would fain hope they will make the money out of them. Sandy you see has paid for the Bill on Dobson ordered back but until the Jamaica Packet arrive he cannot pay for the refused Bill on Findlay & Co, so it must come back. John Bannatyne and Lady go into Edinburgh tomorrow and will see you on Monday. You will settle with him about transferring his Findlay & Bannatyne's stock and as he proposes having his account here upon the security of it also in his own name, you may as well make out the new Bond for him while in Edinburgh, and get his order on the new Creditors to pay up the old. He carries his Bank Book with him that you may see how his account stands. I have taken his obligation to accept the two drafts sent you on his house by Alexander. Another Failure last night - poor Jamie Buchanan tertius son of Dr Buchanan. He was Partner with me in John Monteith's Printfield and lost his first Capital there. He afterwards went into the yarn Trade where he has lost more. He owes 10m and says he has 8m to pay it. We sometimes discounted a small Bill to him but thinking he was doing no good we think any Bills we have quite good independent of him.

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Bob's delay in coming down makes me a little anxious  
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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 April 1803

RB/837/1092

Page 2 of 2

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RSM

29 April 1803

Wm Simpson Esq

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30 April 1803

You may take a reading of the inclosed - seal and send it to your neighbour - I have got clear of a Law plea you see - but I don't know how it is - I don't feel quite pleased with myself for what I have done - yet I am sure Director Duncan will not approve of any thing that was dishonourable or not for my Interest -

I was glad to get no Copperplates to give a Relish to my Breakfast this morning -

I hear of no more Bankruptcies to day - but the many that have happened makes one tremble at every Transaction and suspect every body -

That Callant and half a dozen more ought to be put in Limbo - There is no curing them as Braxfield said about Thieves - he never knew any of them cured but by hanging -

O the Mischief that vile Greed does - hastening to be rich men pierce themselves thro' with many sorrows - how much I have seen that scripture verified - I wish I were where I should see less of it -

There's a fine day I think you will be enjoying the Green - and the feeble Limb carrying you finely thro' the premises -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 April 1803

RB/837/1094

Page 1 of 2

30 April 1803

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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 April 1803

RB/837/1094

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RSM  
30 April 1803

Wm Simpson Esq  
P

Private

RSM

30 April 1803

X

S

Wm Simpson Esq

Private

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