1 april 1803

the are all in the dumps to day with the arounts of the Late of 3 tols lobih which with very like war - but I mether Think the Reser and the falls are all owner to Slock Jobbins Reports - and that there is no real Foundation for ather but ousely this discupion with Bonapark must armente an end - four Smiller seems to a Channe for a ledgery in newgate - how blick child I have thought that he for he the Subject for much description on the Ale of Bond - the Educate seems to fight a good Buch for himes I curnet understand how you can have a go & the sayal Bank unlife the great Bush to and the Shreet were to be taken which I support is not meant - do you with to carry away the sheps and make a large and Entry in Munplace - of ou I dont under at the Infrations with habilities of the Land heirs frightines I she not like to time above such an operation m - you went in two many topper pitates There takes on the two Shows are by their desired for the Balt of poor meters and and they mu his purches and me has what can are to with their for tolkens to have to brouble you Down of our them - you to we have small to refuse

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 Page 1 of 2

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.

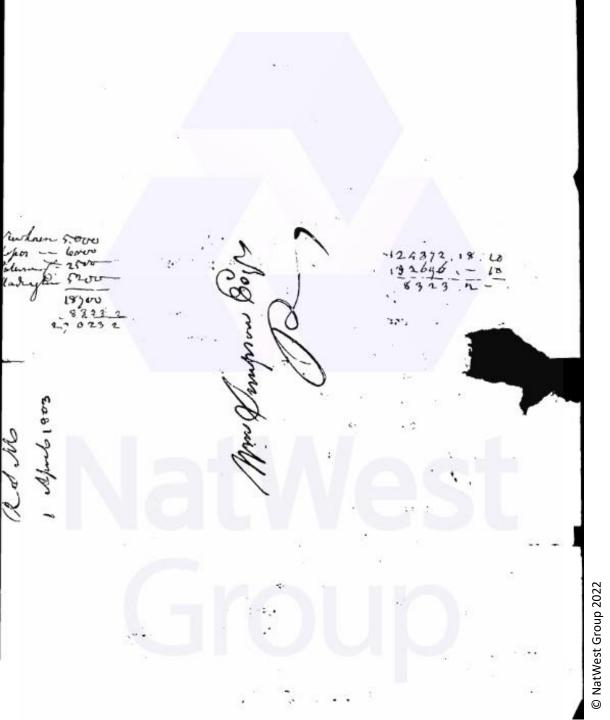
Poor Trotter seems to stand a Chance for a lodging in Newgate. How little could I have thought that <u>he</u> would be the subject of so much discussion in the House of Commons. The advocate seems to fight a good Battle for him.

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 RB/837/1055 Page 2 of 2

RSM 1 April 1803

Wm Simpson Esq

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[also includes some jot figures, not transcribed]

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2 april 1803 such desappended on opening the Nacht this mores to find no 1- fum you - but it was good in gurge to winte me tand I beseed you on him bet me hear about you arry day I mad not son pryou my oher Smend his anyours In his I hear' that there fainful formplaints have left you and that your an again wheath in the offer - I shall have no heart to go on here with I hear you are there I have a Latter to day from Mo : - with a new Trans: - firene of anders Connel shares the former harroy her informal - low Down in hehen very ile - Tree is me work " Mour Mr Bank Doruha who a coming onto theme have inally pepular man much in mater a min of the the must of every gout the durither of the B of they the two new Amiles army - he Be any much connected with their hour the former I am gluesto ou to Thinks h Downs Daughter -It was 2 The Rammer the says is in some degree wide mr The comman in but that her de denends the grene des and hand have will not come with him Bard Chranden is our satting member - how Houshow whether 2022 Red aperale the Espine he has been at NatWest Group

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 RB/837/1056 Page 1 of 4

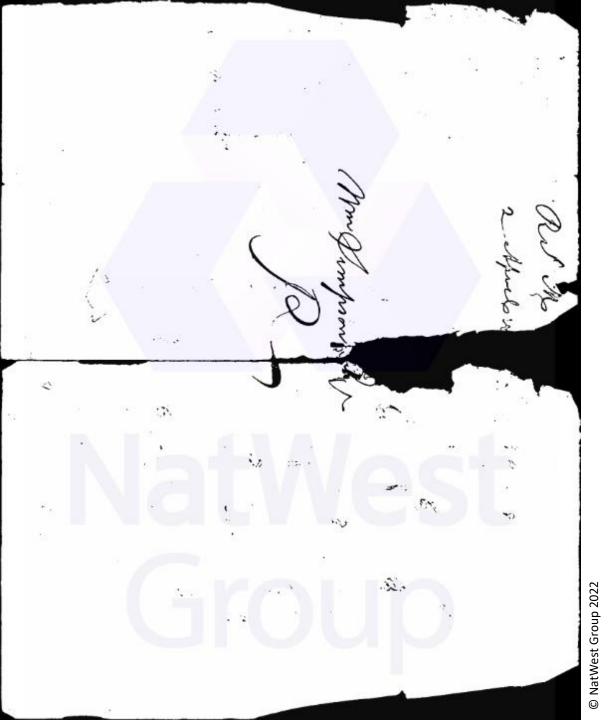
2 April 1803

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.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 April 1803, enclosing a note about the Muirkirk Company RB/837/1056 Page 2 of 4

RSM 2 April 1803

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Wm Simpson Esq

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Muchurk & Bes du april \$ 7068.2may June 4568.12. 5058.13.6 2099 1145 15.1 me the last muto - shell the Bus on guld tem and , coming whe as every day to du the hale properts of being tithe - and seeing the my prenues to she thin them mafining one Bill Linhord there and

202 © NatWest Group 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 RB/837/1056 Page 3 of 4

Muirkirk Co Bills due		
In April	£7068.2	
May	48294	
June	4568.12	
July	5058.13.6	
August	2099.4.8	
September	<u>1145.15.11</u>	
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 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 RB/837/1056 Page 4 of 4



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5 april 1803

Much did to revive me this morning upon opening the Pachet to ew yor do Thist again - and happy and that the honest Doctor's openhing upon yo Talumark have been allowed with such good " That he more that he has down away that obshinate tain I heperyou will sown come rolund and be again my daily tost as you call to _ but I shall not think you are guite negto als I hear that you are daily bridgery out give how Plyreen - which will do you more good than all the doctors Laterta Bottles - age Triends here the Repters Goston general and and and and much comforded they they days Intelly med or the hines at chief Baron - and lache theys an gone what affecting sharping Scene this is I at that a Chilgrap and thighing thereof the the is lowers Mr I shuffy about the tennemen Towety -the other part of to I make - I was last night the not 28 of us sat Some to a ment elegant Dupper at its montaths the young couple lighter make only 37 years - they there a grand denner to day at & Pullen's country dime whether my unter many and an gone - but from aluss any to fig - so for Bills happing to be due this months NatWest of Bills dis counted on towas - to is must face full the hero My lis

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 April 1803 RB/837/1059 Page 1 of 2

5 April 1803

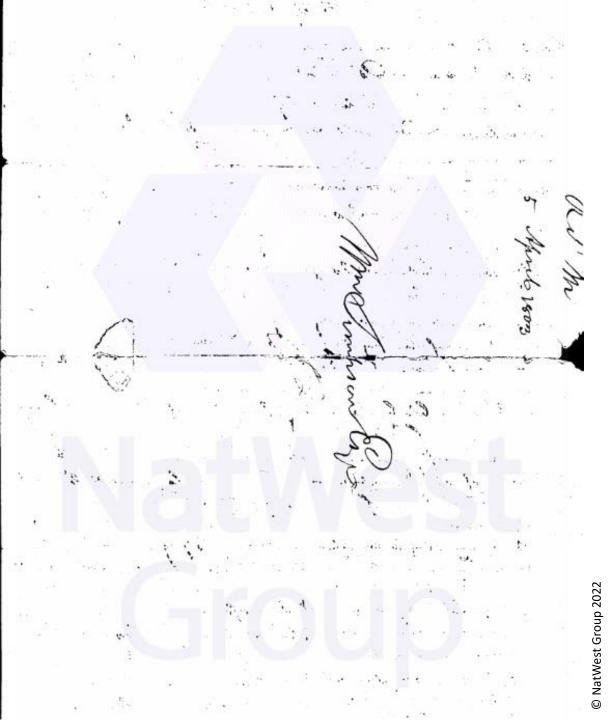
Much did it revive me this morning upon opening the Packet to see your <u>old Fist</u> again, and happy am I that the honest Doctor's operations upon your Tabernacle have been attended with such good Effects. Now that he has driven away that obstinate Pain I hope you will soon come round and be again my <u>daily Post</u> 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 fadeth! 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 RB/837/1059 Page 2 of 2

RSM 5 April 1803

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Wm Simpson Esq

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6 April 1803 Somerely d. I give in Thank quing with you to the author of all our mercies, for your on quest deliverame - I hape this Thumpers has of the Cast all the morter matter out (of yo Mody and that you whe have no neture of there Complants - Gregory may take his Saugh its us his he might have write me - Mr Male with the Bh herry on yo dawn a formand yo base -Ih fine with you to set in yo dening room at you telling while fat my Desk here and hhe to be torn to preces for 10 to 4 every bay - it is really the more fairful work to be mort any ones on the one hand to keep down our him of down and on the other to keep the Puple of an mer let there who berry who with good Paper he test - webrahay helenen there has prients is the duly goloffice of very day - Myarden of Hamilton Garden was at me this moved - his Parlow Hamilton in the Ranfewster Bank - on that around me wished to. get char of theme but on his representing sometime aft That the Barnets here had no ourt of connection with the to and, as they are respected the Porfer new have have to a have have have been boduned second to anot a Bill to theme now he hely me the Barmh Algourach a w la que ap allogther 2022 The whole is to be done here by him and Hamiller Group is to be a sheeping Vartner - therefore he wants to 20 enhalf with as and that me of he mere liberal NatWest And him to now impossible that he Dags to the Renford Bloger - he and he was going not Ele in Dags or have and wither held began about to. I have

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 April 1803 RB/837/1060 Page 1 of 2

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 his de so but I an our I know out ahutyou and make of her - I you were full of mong it whereas going a ling as it atill go infront of Safely - but to be some his Basuch is of here value to the Bank - and There an other Bartimers who have a tuter litte to our god -what are you to do about the Bog - I and lite What anyou to do about the This long brack is likely to know up the is alloche 9- lou I kins Someth - so Third sand here yerten for with Galact's therefor biller hind on a lo que that in along no they bring the mon ho to he and his the office - un child not affer a 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 April 1803 RB/837/1060 Page 2 of 2

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

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8 april 1803 -

I have your two P. , - mer than I expected from you this day linight - but I shall any no men of y bomplants the for any offer cure or melitary fand that to know that you am again trudging out sin from Parsons Green -I an our many and a facounte with you - she is a fine buck good and made a complement ty une at the marneys by dir anyong of laying deligtefully - and many Heaklers have the faint - she has no fault and to be forked or yol on plan ~ glady here - . Shite an are in Anfine as to the Ifter if this nycholin - Gu machenlest, bour unter him fun Paris that there will be no war - not from want of good when to it in Bonaparte - but he says the matum is so averse to to that I do does not make up matters most us he was live an plan and pulacly his hes So Bannalyne tiles one some mere Stock Buchers an falun - patheneng looper wher are very encounter -Seeing you have silled makers with the 10 ablend frack in must amform - but it will be a sad brought the and my our testers who are often so much taken upourne about with our hunder of Bles that we amount get hald of theme do you mean that a Boy shaller ben every day - and when do your commence? I so think shin a punch enough and gutan tells me he has a clud with Gabrel unlins Sinceps what a Oftation of Busines in how had he day by our miliculous practice here of diving no Businets Datunday monday - a hun Galdon cales ony in que a civil ans wer that let to be such as you provent his know as any mere - how we are harrifed with one gander?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 April 1803 RB/837/1062 Page 1 of 2

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 <u>Certificate</u> 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 <u>Hecklers</u> 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 <u>giddy head</u>. 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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Ind Lumes Darn goes in -Cer this afarmen a further hepply by him - open notes I'm lance month - there are in the - and dui him vonic 13 I was info Amale -- main or of your cannot formin - and wet

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 April 1803 RB/837/1062 Page 2 of 2

Your Friend Lumsdain 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

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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, 9 April 1803 RB/837/1063 Page 1 of 2

9 April 1803

9 april 1803 No P- he dan - which I compute he you have to answer I hefer you an enjoying this dely your being unmile and unlisting chiefly to easy that no Dunningham went to the foundry on the to make up the muged notes an an ton har of brought the Boy said 2022 Group NatWest Relation at shall Enlitusons a anguage

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.

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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 RB/837/1063 Page 2 of 2



RSM 11 [sic] April 1803

Wm Simpson Esq

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11 April 1803 ____ what a number of deaths with your - and mart of them my auguantames - Sur Var must genery . In to whiteford y damed Rainy - these are load balls to us - To remember our it cannot now be for dislant with any of us - I have a duit form the herest Doctor civility my you can that - he cated forgin and found you was gone out alchange with her says was the very last around churd got of your - gun him my hert ner Junter stren still we are mourpense the Tubles - un must just have fatures and hope Mu hert - I whender from the B mape was our of the ment emenent that touten ans donny the producers that in the Stacks it is mounder that there Solders que to Ruin - it is an alumenally Trude - I work a daw und be made to she to - what a homele dere the is of had - theretyonery, - that savage Busings shind also be prohibited - or I sur you have and ID made link of May and where here back a pin me - it is a fairful Busings to refuse good tuple - for this my doube much - and after all I halen you the un refuer too

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 1 of 2

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 ad 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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Sunds down come wife with the Bays at a Colothick but we don't open this the tomorrow - I hope the Board anory and my soon to guesd on we have a large dem of anged Attes to up 2022 NatWest

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

Lumsdain 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

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12 april 1803 chums law a a fore shady quit dad - for the Sour sometimes a afarring young on between him and owne of the other theless, I have In we wake a good Teller - he was blashing to new about the Bearburs of Placen - I she like to en to new last I don't see her that ever can be - Cunninghous I suppose was not in Edra he as his denvis to go to the former and flancy and -fishing Equillem - what dely lofue weather a I it fain hope noing yo feeld sime at Pgmen me own long to to to this Aut Sheart speaks of going in to Cer again on Thursday to alond his Broken who is tester, but never can be gopule to be for for duly again - I wer show at Bops, or the Saidle bags by him - Wsupper the of Boyas ande not Sui the new Carriege - I you mean them to come every day they may be much smaller - There wile Stocky of I new a Bank Director Mun 62 mil tin ashili in any of them lant the B of Bright Stuck - for the fland mander that you can never he ably to all buit when they are low - the have no formation with the James Pourson who has shift but who it a support whe fay all or nearly ale - The James Paterson you men I suppose is of the Bart by aske who has als it and with us and a very rafe- I an back the Roleadso. have a Ble you Sut is on the former or Greened him when Jour had of hefore theken gminny putuled in a Nete to Day from Rallangton desuring un a descount the latter's make to the former at 3/min for \$1200 - while an an refusing discounts to our very hert Cartomers, I really the of to an anon of - I therefore referred to - I hay you will onate my af Rupe on how withy of, and that fory own low fall asked back

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

Lumsdain 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 <u>blashing</u> 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.

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 Edinburgh People or to People we know nothing of, and that if my own son had asked such a discount it would have been refused.

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The smile June alkans come on the two last weeks I see in him of well some thereards on Bills des and - that we have ouch a time coming in the week as unternathe us I hope to long the Bale I least to whit it was Land on fighting it out the 2022 NatWest Group 0

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

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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 Page 3 of 4

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 Lumsdain 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 RB/837/1067 Page 4 of 4

[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 Thenny's here and ender the belief one form all quarters tooks very warthe indud - for how me adale he able to enjoy in a new har, which will I druct not he more rancesous them ever I know not - we must confide in the over muchay how of god who my can save this furth I mentioned haller I your Confinement - I can handly figure him he is to labour at the Car from 11 to 5 - and alund his public dithes I wante him that he of get orm shardy achier hand bred when house to take the dowedging of him bast demands on us to day for Biles on Down and you so want hims of siles in Sindon coming in - how the Trade of this has is inenading and ought to be dominished I have not been more shough a the any Quelent as melanchely one shut occurred at Gardry mindy afternoon a fin good an arphan when madelies there had for michad as a Child and who was mortusaful to thim and mafavorte of every body - mps aby hower who a there tonding for her health on a very quiet toney - des the the Gut to have to ride - another young gut my lady the 2022 Brant whom the other desided to go into the hour and his Group mor algo and an come out and gue her descetures for they were in the Park man the house - when they went out they NatWest formand the ford by how fallen of the boney by my of earth and the Breat good away - the had not of the bone har might the morney and the Borkers time fill more hope of the Recourty the the stand of the and the second the the second the

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

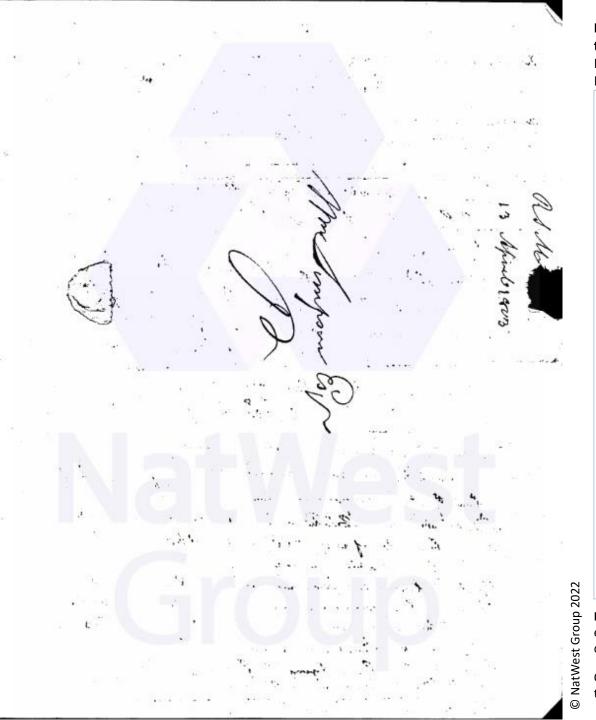
Henry's letter and indeed the Intelligence from all quarters looks very war like indeed, and how we shall be able to engage in a new war, which will I doubt not be more rancorous than ever, I know not. We must confide in the over ruling hand of God which only can save this Country.

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 <u>has increased is increasing and ought to be diminished</u>.

I have not been more struck with any accident than a melancholy 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 RB/837/1069 Page 2 of 2

RSM 13 April 1803

Ρ

Wm Simpson Esq

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14 april 1803 I have than bush Sales facture on Malounsters Vinto-only a Glame of him on the forener - I shard like much to them orms Days of him - but indeed until you and guito stort ayour I sho gradge taking him andy from you - glad am to find from her that you was or wet yerbert Un hour or great Facture at Greened - Hugh Mathie The Man whom Mature the murch bits me last year was much " orcher than he was - Mala had great Connetures it him and his Now well her in some thousands - but he can hear it very well - he is anyour that the toles we get from him yesterdy and some you drawn by matter the despect In how only by Milly with Mathie' names on them on of them \$2500 - to minunch - the other of 200 for one by a very gits man mather two to Skrhap and to Ruche the for larger hims on by HMather of and it is and they will pay as third one several ned partners - the yes to so work that I ded not abserve at when I mude out the Mole I sherver mome - I shak therefor our me quito safe but he was a Parking Lellen and his Franking whe shake makender of Greenach - Millen 2022 show Bank they say and doing mothing for Group all the Banks there are almost standing she © NatWest adren - up I must go to that will Dinner I kno mother

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 <u>H Mathie & Co</u> and it is said they will pay as there are several rich partners. The <u>& Co</u> 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

Ρ

Wm Simpson Esq

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15 april 1803

I am glud you are gen out to Pfreen ageen where Shope this delightful hundther will soon disting you to perfect lealthe I should below to have a Strate moth you as this new Garden of yours - down dues it a here and the de one with I throught very pleasant and as milined as of the amere not on the Top of a the _ Jo mak , Tamily gen to Marnhal Ray and mut oursely he on Thur in this weather. my why many mo R. gate me - so you may have a tray left mi this morning latter when you pledge - that a quet here have a day by white it was yesterday - Mr Bairs as you call this and ther wealthy Parents wind Auppy- I negociced you bouns the and mit farte The quietres himener is only upstans them is Bustlegidg nusing enough - that poor forestine King has kein worker me and I have been ablyed mit and 280-ampt of is Polleson to to him, to enable him to make his progents in this offer to Day - he says he has as much in good theses and valiable goods by him as will clear his proyents to the and of July - but that depe can be that on these foruge comern - mathie of 6 are letting their auflus be portable - it seems they a 2022 make no projecto ble the Partner Steming who bo endered NatWest Group meturns and as to a alike was stiller the they say he is able to mall he much of he pays when he miterros in that light threedings alunt hime what things you of Monafart severy albushing 0 at must insi on being

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 <u>Bairns</u> as you call them and their wealthy Parents were however very happy. I regretted your Counsellor would not partake. The quietness however is only <u>upstairs</u> – 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 <u>& Co</u> 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.

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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

Ρ

Wm Simpson Esq

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16 april 1803 I new heard of this shecking they on the that Boyl ate I got you Aller but I our along amount of a unterdays due and a she hing story to s enough to alarm all Banks and shake Thur loonfirm, in their Arranto in they are s. respectable Iply abraham - inder me may entry into he dechings mon nen ment people - one way gandher the Hesponskly allacked to our Station is frightful - there is no guarding against Kloing - In have met with a very thing her onthis there for days the I am persually and form the same bause - Rep has but I 200 - and after working with his bank a Knichers some Tuesday to canno find to out - the providence is mesonable I think he has not emproved and he became Takes but mether lost his smartrep and become more shiped mother Tailue with produce sonver Offerts at Greened he dealt chuffy with the Bortinenlos agont, find they I should suppose will have much of his Toper - This Respen the Bral I dow ony mellager to think they lugan at a bad time - " Chap allow Whallfor when the an ant with us and a Show on Samacen is run off - An Ans hear boy finated - I cannot thead are have any this Bills that ouch as and will arvered but stay any there are many of his to the in the Corcher 2022 These Occurrences minder Banking a kittle Voule indies Group as the Man (ho more al - and the dutes of this Mahan defeatt and anyives _but we must fay on at the NatWest Pour Pansie Syberf and alun yerholay and after much bleeding and spoken how or there words - no Tracherer Anaviered, and the Doubors to out allegether dufacer -0

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.

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 <u>Kittle Trade</u> 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.

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all after chang to he says me Bee is Thing has brington m Sutamin - in A.S. of Occurlany of thete up 2022 NatWe

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 <u>Mr</u> <u>Pitt is Secretary of State</u>.

RSM

P

16 April 1803

Wm Simpson Esq

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18 april 1803 -It is great nonsoned in John to think that the People can selv linn for theme - I always tall theme that keeping the good article - selling remonable and shaving allention to their fistimers is which they anythe the depend upon find of they are on the det in that wing they were not want Bastimers - be antes ne hervere that you have taken a fife from him - of the put very good take no more of their enne - que this held when he comis aparray - I chander what has The goven and I have bring you als to right very how it w delight me to survey the Trimepos asht ; story seems to grow worse every day - and minis much there who have miletuops of money tremble what can the septet have done with the money - I was dening at Row bank on Salunday a here me much owen Mup here mot Dale not heren yet gone out for the Summer was anying to him he had tackled to up firely - Big oned he to this hekled up me, and when som out of my Nochet _ I Daw say he cand get come thrusand that for it now - Me price of daw when mey low here a geny beyond all how weason - the net to Sutem longet some years ago & acres went fun aners in at \$ 125 be thought a very high from - he all to the other day to James 2022 White me wonthe at \$ 1300 me acre - this is same Group madrep - and y to unkno generally how what they are duray - and that has made acreat dial of menel NatWest that way _ Proper ser and storing oniney to the Store one mehean had 2 m ledged with us and as much with michips he called ap both to day and look our bruft onle

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 <u>tickled</u> it up finely. Ay said he it has <u>tickled</u> 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 McIlwham 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 large Bles in the on Machie 2936. a Thomas 2992. of new paper but at 500 - to John Memurel maleda my Respects to the bouns len I have his by the Molany unto the on this greshin - ancher of and 2792 when of Rum tole lim Mather - but a mit deferer it with he form scen consequence he sent them has BM on gaughe by thigh mathe of and So the Rum ning delivered - and they when hered book abby ants in the Bill lound to them - last it is said by a late deer ais - no Compy can be brind as Junches without th all the Partners with Bry - I part und grilled this - the

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 <u>William Mathie</u>, but would not deliver it until he found security. In consequence he sent them his Bill on & accepted by <u>Hugh Mathie & Co</u> 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 <u>Form</u> of the Company I should think makes them liable for the Bill on which it is given.

RSM

2022

18 April 1803

Wm Simpson Esq

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20 april 1803 . Mr J. Intelligence with Garthlund: and where form Hieth maken a lo satisfed with makes me hele we may hear tomorrow merning that matters are at least in a glod Train I forget when Mr Time had gone to - was it alroad -I am glen me Tonys many a blerably flentfilmetinden I am sure it is not ou here - mener was there with squeezery " to a Daily fight - mesisky apprealuns for des unreling tales and when the paper seems to lar good one does not hours what he do to keep within Brund's and at the same time to kup Perple up - I was alleged to take a blace follow Bu of moren's to day for four they to help him alies anhu Hamilton tites me that Dasgavel onforms him the highest prove that has you threen given for Jonkne stares is \$80 and he thinks that the value Do you had best take Mort allan's offeren I musto Len thenyon's opinion the greatest Nonsense _ it will never shind in fractice what has become of Bob allows Plea - I when sorry I he were really found have for the Pinallies of usury to winderful to what tyling he goes on with These governook who Bills you sind us - to he save 2022 they are well pair hetherto - but I wish he more gove with them -A bamplule liles me Maques A anderson are likely to sequestrate after ale and + Rober Sheart work my wom were Trashe - I hartly think to most his while and hat I south ame 6

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 sequestrate 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 Page 2 of 2

RSM 20 April 1803

Ρ

Wm Simpson Esq

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21 april 1803 Here we were desappended this morny - the News fupers as war like as ones the the Atocks seem to be gettery better -monestry where loved at the meeting of Parliament on Guerday to very something and I think we shall on Salusday have some liver graf how things are to go what course storing huether we have had all this week and how defferent from the week hepre-I have hen numbery how to a meanmade you at Plyseen you as hardly get out of the house how and agraintances shop off I well remember Johny Greve and what allody manke was in the Coursel to years age whe is this Sor Ia Shart mit succeds sim is it allesbark I am glad for James is getting butter -I have yo Counsellers have and have ordered Mille on you Porter to allend An boach for annen at 4 - and as to we seem Drys dale will not toust Mr they of her board Boy to any one I surrow own porter must be walking mit only to put on but to the out the Boy every Day - the fort all not he very broublesome as one boach goes Apopuly 2022 NatWest Group at the hour - but the time of around is more uncertain and may accasion marting - Moraemer ather Bago an come safe - I am surry here by a chow from non mone that Mathie's 31Bles an refered with making I memore farther in 0

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.

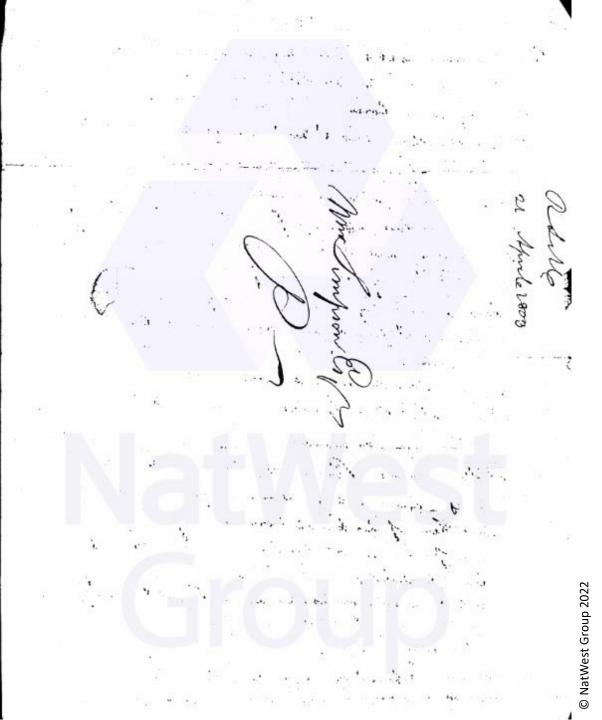
What coarse stirring weather we have had all this week and how different from the week before. I have been thinking how it would incommode you at P Green. You would hardly get out of the house.

How our old acquaintances slip off. I well remember Johny 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 Mcmurich 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

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Wm Simpson Esq

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22 april 1803. Not having Nerver to gow persolomerale as answer knowing here comet to a he affected - I denned Nonry who is his quent Intend to announce to to him about met let him come to me the has been at him the fear breakers is quite overcome - but will not it seems get que it up and ques into Car Mus Every or tomerrow merry to be the how ay an - I really know not whit we can with Profnely do for tim - I believe he is an hinest week sperita Greature - but he has surge heer sanguene and molificenthes -I don't suppose he is work above I or at most 2m he says he ones here alone gon and the is all with his for in the I helieve the Reschation to ungles of when the gets the watered of his Goods from theme may be depended on - tout that its an uncertain terior - and his strends who and one this Bills to row money on the mean how, the taken higether I behave they are very only out they do not mean he pay these Bills for and may be ableged to remew them vine die This is an autward Butmete for a Bank and to such an amit as to My Munketh I know not note what he say he you he is certainly anordered at frink as very ofulent he and 12 or 53 on out of Pakedan Manlak Bo- and he succeeded to his share of his Bonty Fortune - he paid the other mores 14m and and amschinely onen to Reter) and how An which of James; Property Munnets upon hims ef -the was thought a very quart and shaking and that mene oning than he that has he needpang to carry to on the Countermales genamifactures - it is arlainly a very deep Marinep-yet he has made this quat purchasiv of day 2022 and Robert has also lought form 20 to 30 m of land Group The form of ale about men than 50 m must and out of Henry's Situits - Shitled Franks hit a tind Far NatWest as it often bar - I she think the may be and asyes of which to we have for and in the 13/ to the his Balls on 0

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 Somervill 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 <u>9m</u> 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 <u>sine die</u>. 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 <u>sticking</u>. 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 Weller anyo a to me about the Tomale ship I suppose he boes not mean to stand for at - I he does he while hum our toto for that the a merces of in had fin who ar eling that while abod affect to adder My adver from mile alches on a day - pier Pansay is thingsto just by my - the inamity 10 and there tome v can to unfo 2022 Group NatWest 0

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

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23 april 1803 -The and the many in the weeked where the gelandrer - reconciled to their muspolices when they are others supering the like the is mother adaabahead kind of Phasure _ my nepher near Port under me that he never hard such a shew of the pomes . but the stormy night almost distroyed them all - I did not see any thing of Tabler - is he Banknipt - it we he will for the Gunning of he be abliged to bear to - what a patrick old hav, this has been who has so deranged yrgend bound lars Calenterius - his Results she umfort once that while Third Filler Benaparte lives goingers I have on hepe of a sitch Peace Them what alady he says to day - I think me must new very soon to at an with and - I heard of the the Lines agent argrande - then are so many going every without any - it is frightful - you had need book after you agents a Wirk man the me mut the low the having some duficias as to what was going on at the Porth offer - sent our a frend Inspiritet whent going Arleast warnery - who heat up mars hills Quarkers at 10 ablesh at my to - water tend immiduliky upon a stute and Malo of back you this was emast work - the principal loberts was des migue the is give & Gammel and gets South the Salary _ I she mit with you had accasion for such an Ephilitum to this - but it 2022 apun you I know mothing to que me qualer Measure than your fifting in upon is att 10 ablied or any hour massing hour unks the Now of the Bles in br not -Dichie's absence and he has taken no london Bills forst because them are most of them - I have dended him a find the En no win yo of Rep 205 ment wary - and have going of me

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 <u>Agents</u>. 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

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Wm Simpson Esq

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25 april 1800 Teor Communde was at me this more of - to tete me of his want of theup at love - and what he and do I know out - I advised him to go to his loss and just till them that he (ad pay them as fast as he fast the hor weeds of his goods from I bely - he lather about algored to on Sendon I all him that was a most eppension mude of raising money and that we was take no Balls from him but upon indonthed heres and solared by alchis I was happy to find on Sakendy the fiver Good was heller - by aBlister to her had her Pulse mas brought down from BU to go - and the the Doctors are she doubled they have now have hopes them over - fry meet haber you know mention this to him dove desine him to Winghold - May sam in hich life pareificient to day - in but I don't achan the minintry and get been whether it and he fran or war on the you go cande - I have a Silver from Cannel Finsker he says O about Publies - but alses by saying - I and "at present much - compred at the Band when we have " he present infature mapphility of such a Breach "of Trust as un have lating appenenced" This is sleeping the door of an the Steed is states as to nulsoach. I don't think we shall be quite so secure of moderat heap the They and the sale 2022 Referen of the boach Box - but such to any way NatWest Group you please - the hads said they had a to sond in this Box this money - I suppor they mere on such harry est away on Salundy that they do no when knet cont on make that came an that day - I and not the this 0

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 Somervill 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 0 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 stecking 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 0 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

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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, 25 April 1803, enclosing a note concerning debts in suspense RB/837/1084 Page 3 of 4

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

Thispene Bala g July 1803 \$ 12568.7.1 1803 By Bal Willow, not June 257

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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 4 of 4

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26 april 1803 -

I she me hear eyoully what was the hours of the descripted of the Port. Clush further them that nothing dis herest was law to the Charge of him or Marshall that I was only some Irrequesties, and the Back sond they behaved to desmile ather the one or the other I I have never heard what was lead to the Bharge of the Br timen agent at Greenerks - but the many Instances of take I at Breach of mit an enough to frighten one at having any chasp of the Imparty of others - and somehours make me 1 sigh for the ment out of danger and out of Suft of such thoys The orherine Bow this morning damped me muse than thing that has accurred own there Bankinghues began -" Callow how be it is seem have stope - they began only ergres 20m on these works with our thought boles in a most facound I heaten - undeckely we look this 2530 All for Lechie Commy How many of them ded I refer afarm and merely heaven I and not su what 13 annels an Inon Go that to Irne such to les - but about the snow line we took has mere from them 350 x 250 - which me hubt male Downthe end of this month - they and heremen bud obser by and Alralle tinny to who are state extensite and I hope as the here and could for find and he able to take them apo-It a sand some English Perfle are in Truty for buyers up the Galder los works - if or an may of to get but I have belle dependence upon this and tillto 2022 mething can be appuled from Sechre obs - a the Nipalem there will Bankarphies que us I have a Liker from mo I to buy menturing the thep of Strunge a mehilles don in low that mele make a Treve to when whe More Steppings he 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 any any of you for striping you fulle Lemb by going to all an my huge-whe she have alled on you are you all to well to Plyneen got - it is too much you the such a to ach - me atten to the gover Cour this week and she vary at much at Plyneer I desched her to mbridine his husband to you whe is a four small fillow - what a queezery we have had to day - among the sent that conclude these is my daily torment -

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

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Wm Simpson Esq

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27 april 1803 -I am glow you are hegen to drew Blow again of her Laship and hope you will continue to administer such Rementhing to her they whe do her much good - I amoony for me Guldati 2p - of more on for the per hurband me Brown Genry Monterth called mat andry as he came from his Eilet this mover, and wells me pour Pansey is continuity butter - that my sharky - at and he happy of after and a formen pun of her Brain her mind is not affahr I have been at the Drawing the ; Endor Im los Male Munkening ummidule Schoone hi snys Muster the Manager has term on England mychaling for a new Partner gloonmiliuns - that he is on his my time - he thisper by , addy all Tuesday when he apputs he mile he here had In able to my something to our thefation. as the works are in the most forounde there had and they have much no low debbs - I canno think but she know me get something unsidenthe if not the while and of them - Mon other Mos Mer you maker a day an all good - hunt I and min for sind me former Bopproptates p 2022 I onpyne Bob and he and you by this how ondo more have brought your Bof & notes I which end as a stare ----

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 Page 1 of 2

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 Mushet 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 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.

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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 Page 2 of 2

RSM 27 April 1803

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Wm Simpson Esq

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28 april 1803 Shrange shings and evening out about show baller housed when has been advancery ale the mong had out upon to think you but londy allen - mit hemself inder on a allent for - but his Son: hosier how & allow hendlo - and no doubt under his direction - as Horizon they have been dany op tremelie with and made 5 I kom within then for years - that the Tally I lowseling out they say hward 20 m on this for with is unpassionally - they supported them alues they Drawing on Themson les lendon - then Bus on news com back and I angipen a Signastrahu which applied mondully - for youry allow has taken his to a to alours of his is the other Partner - Nating songe is me partner - but he he own he derethed the as our work one draft of these on Dobron Linder fordage the on mand we was superil anoper but at the lime . I mule them ledge on the me a good glanger the & 26g -The the the formers to pay afe - I the Do not I think that is all the risks our sur with them - of we have one or his of their Into an Thissource they are will forderand - on Bu m how of a allow and in this how \$\$500 - with has men hun anyted and office who he actured sigt week - last their thends are gute district and there is no doubt un are safe them - he formers to gue us money to order to back homerow - but that I dones be an another Taikere very mappented at Greenersh 2022 Malpin to of the dy ar house there - it is said NatWest Group human they well fury all - Une have more of their Paper but no onthe Bills frame by John Campbell Sont de May more truthed largely by In W Inden minte when a how one we Bastorias 0

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 1 of 2

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.

Another Failure very unexpected at Greenock Mcalpine & Co of the Sugarhouse 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.

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I regard that you an ou will as to he able to thingh home But you are for I pain - I hope you will reap my incho how the medical droping your here go al motion as than ever antes you hear how tholar founded the house of forms - The Speaker with yourt almand of him why he derryand of the warrants Trour on Dor Spracher of that hem before it was unto and whan hem they do not lell me any they about The hour di understand around for said - the Scalet munless trent a langhing - me wind white the of place - but age muchang to lake Pin m is not work they were hay and measure 2022

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

I rejoice 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 <u>better understanding</u> than ever you had.

Speaking of <u>hirpling</u>: 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 <u>Indeed Sir I god</u> fre hem before it was sent and whan <u>I came hem again</u> 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.

RSM

28 April 1803

Wm Simpson Esq

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29 april 1803 (yn popper place this morny men met a pleasant aus to Breakfast - they are all good human but that inde to them they by @ allan of - I went unmerhality not have it up but only the other obligant they shared me adults of guarante for it by Mondbury Lunden what into them the Ball_ that with the Buy Porter I some ant to Down to my well the the mert opendy raffiched measures Mondburg ather other Obly anto, and Ind fain they who mush the money out of them y he and has pread for the MS. W on Alibson orchand autot arrive but with the Samacen. Jay for the supposed Mall on come buch - to Mannelyne and Lady go noto tell to marrow afor who so you on mereday you will such with him alunt lours from the other Mannety ne's slock and as he proposes hims as areather upon madeunly of it also in his own name - you may out the me to ind for him which in car- and his own any the men to he pay up the de - he cames his Buch with him shut you may en how I some a her his allegalin mant shows contryen on his hence they aught the two souths abyander - another Lachine Cart myht - fler 2022 Valme Muchanno tertis Son of Dr. Buchananwas Partner with me in to month this Prostfield 0 U U lost his forst behalad there - he afterwards mint into the NatWest Marn Trade when he has lost more - he ones 10m beaus to has 8 m to pay the sometimes descalence a Smile Bill a her but thinking he was & in think any press we have grate gold independent of him 0

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 1 of 2

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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Mobis like in coming down makes me a hill anyone aluit his - I auspire he must be well -

2022 Group : NatWest

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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

Bob's delay in coming down makes me a little anxious about him. I suspect he must not be well.

RSM 29 April 1803

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Wm Simpson Esq

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30 april 1803 you may sake a mixing of the undersed - seal and Send to he yo neighbour - I have got chan of a dample quite pland une myself for what I have donce you I am one Done for Danean and not approve of any that and distance mable or not for my Internet -I mus gla to get no Copperfictes to Ruhah to my Breakfart this more -I hear of no mine Bankmighter & Day - but the many suit have huppened makes one tremtho at enny Transacher and surfut any hely -That fallant and helf a doren more night to be for in Linko - Mene is no curry thim as Bragefiel sand about Thieves - he never Now any of them and that by hunging O the Muschief that will greed does hastening to be met men prese themselves More with many torrows - how much I Anne seen that Somphine verified - I wish I were where I at ou less of to 2022 There is a fine day I think you will he enjoying the green - and the fuble tent carrying you first the the premises atWest

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

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 would 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.

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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 Page 2 of 2

RSM 30 April 1803

Wm Simpson Esq P

Private

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