

1 Dec 1803

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

RB/837/1398

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1 December 1803

I am thankful both our colleagues antediluvians are getting better. Mr R will get something to amuse him by tomorrow's Box - No.2 for last month in which he will see a great number of payments, and if it had not been for these ugly Bills on Blanche & Kemble, the account would have pleased him.

Poor Dickie I see must go. Peterkin told me last night that he could not remain in the office if Dickie did. As to filling up the Vacancy I think Mr More should settle that as he is most interested. I have a letter from Willie and have desired him to apply to Mr More. Mr Dale & I were thinking of recommending a son of Mr Wardlaw's a sober Lad well qualified for it and married, but we have not mentioned it to him. Stirling and the other Lads I see would wish poor George to be taken to that station, which from his knowledge of all our customers and our modes of doing Business, he would be particularly well qualified for, and he would like it the better that he would have no charge of money but after what he did there may be an Impropriety in giving him Promotion. Let your Counsellor settle these points.

I don't believe Miss Maxwell was serious in taking out her £500 on account of my removal. If she was I am sure not another customer will do so - no no - the Royal's credit does not depend upon that of her cashiers - not even the first Cashiers. Walter Ewing Maclae was saying that from this new Income Tax Law, he suspected all the banks would be obliged to account to Government for a proportion of the Interest they pay on deposit accounts - can this be possible. If it be so it will be a troublesome Business.

Indeed it gave me a sore heart to burn all my letters particularly the Bundles of Ps which often gave me so much pleasure, but I saw no purpose in carrying them to Edinburgh and plaguing my Executors with examining them. I have still a vast number of volumes of letter books, wash books etc etc which I know not what to make of as they will not easily burn, but I must get clear of them. My labours these 40 years have not been small, but alas cui bono. I would have been a richer man if I had done nothing.

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Could I do any real service to you or the old Royal - nothing should I like better than a Trip to London - but I cannot conceive it to be in my power to do you any good in forwarding the Charter - Messrs Thornton & Chalmers will I doubt not exert themselves as much without my probing - you will surely hear from them in a few days of their getting the Business settled - Do inform me when you do - What do you say to the enclosed Proposal from Wm Anderson - he says he wishes to have it settled before our Form is changed - As your Board have resolved never to grant a discharge, I suspect it cannot be listened to - At the same time Mr Dale & I were rather surprised at his offering so much and we think there is little chance indeed of so much or any thing being got from him otherwise -

R. S. M.

1 Dec 1803

Wm Simpson Esq

R

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

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Page 2 of 2

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RSM

1 Dec 1803

Wm Simpson Esq

P

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2 June 1803

Stewart I hope will bring security to you if not payment - James's lad tells me he has got a great quantity of Pigs since his Bill was protested and that he will soon have enough to cover all his Engagements - James is so ill King tells me that the Doctors say he cannot stand it more than a few days - I do not hear any thing of the Partners coming forward with the money necessary to carry on the works and I do not expect it -

I sent John Lang the Copy - and what you say upon it - and I do not see they can possibly prevent us ranking - I shall try to let the settlement of Kibble's Bills stand till my successor comes to manage it - when does he come west - why you say to him that the fine Loch Fine salt herrings are expected at the Broomielaw tomorrow - I forget how many firkins he desired me to bespeak for himself and friends - if you want any let me know - I have always got the best from the People who have these -

You would get John Pattison's papers by this day's box - I hope your Counsellor will examine them and find them right - I never looked into them - John is in great spirits - his goods have sold much better than he expected - and if he gets a Bargain closed for the heritable Property I mentioned to you he will be greatly relieved - but I must tell him that I have always found People of his Cast incurable and that I hope my successor will keep him short by the lead - the other John - Monteith is just of the same kind - and will need a curb - I am sick of them both -

Alexander is to pay an Instalment tomorrow of 4/ per £ which will bring us about £500 on his lying over Bills. For this I was obliged to take these too long dated notes of SM & Robertsons and to advance him £600 on 4m dollars. So near do these people run.

Mr Dale I am sorry to find is not quite so well to day. I am just going down to see him -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 December 1803

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2 December 1803

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This ordering the Volunteers to march looks serious indeed - in a few days now I think we must hear of Bonaparte's motions last night if his boats were at sea would do for them. There is a letter from Petersburg by a ship to Leith which gives great pleasure here - it would appear Alexander is roused and coming to help us - this rise of the stocks looks like it -
Bob surprised me this forenoon - he & Thomas Bonar are come west to travel with the Grocers for their Malaga Trust

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 December 1803

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Bob surprised me this forenoon - he & Thomas Bonar are come west to travel with the Grocers for their Malaga Trust.

Pray send me back Kibble & Co's state of Bills as I find they want it settled. We mean to make Whyte Lawson & Co take up their Bill, and take the new Bills from McBrair & Co only.

RSM

2nd Dec 1803

Wm Simpson Esq

P

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Ad. No. 2 Dec 1803
My dear Mr Simpson
I have just received your letter of the 29th inst. and am glad to hear that you are well. I am well at present and hope these few lines will find you the same. I have just received a letter from Mr. Bonar and he says that he is coming to Glasgow in a few days. I shall be glad to see him. I have just received a letter from Mr. Kibble and he says that he is coming to Glasgow in a few days. I shall be glad to see him. I have just received a letter from Mr. Whyte Lawson and he says that he is coming to Glasgow in a few days. I shall be glad to see him. I have just received a letter from Mr. McBrair and he says that he is coming to Glasgow in a few days. I shall be glad to see him.

Wm Simpson Esq
JR

3 Dec 803

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

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3 December 1803

Indeed I should think it clearly for the Interest of the Bank to agree to both Anderson & Pattison's Proposals. The £600 from the former will just be so much to Profit & Loss which we never could expect otherwise, and as to Pattison - it is not only cutting a good slice off No.2, but getting heritable security for the amount of these lying over Bills, in place of the other obligants in them, and at the same time keeping the company of J P & Co bound as Mr Graham tells me, by the deeds you still hold the company's security over & above the heritage. I hope you will determine the matter so as he will get either the £7500 or the £11000 on Wednesday.

We surely sent you some of Andrew Stirling's Instalment bills for the first Instalment which I think is due beginning of this month. One of them was from Mr Dale. We have no claim upon Stirling & Co but for those of their Bills to David Walker & Co who are under sequestration and it is expected will pay pretty well. We gave in our claim against them and have been at their Trustee about Stirling's note. He says he cannot get him without giving up the old Bills which are in our hands. What he proposes is that we should give him these 3 Bills on his Receipt & obligation to deliver them back to us, or Stirling & Co's Instalment Bills in their place which he would indorse. At the same time oblige himself to pay us the dividends from Walker & Co's Estate, and upon our debt being paid up, he would get back from us such of Stirling & Co's notes as would not then be due. I think this proposal is reasonable enough shall we agree to it? I saw the correspondence between the Prince of Wales & his father & Addington. The Prince writes admirably, but I can see good reasons for not allowing him to come into great Power. Dividing the Sovereignty is most dangerous and it is always so when the Heir Apparent participates in it. It has therefore since the Revolution been a State Principle to keep him at a proper distance. I can hardly think the honest King's letter is a fair copy - I have been assured by those who have seen many of his letters that no man in England can write a better one.

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How we shall be plagued by that fellow Mackenzie - his returned bills on Robertson & Co we sent to Dobie & Thomas. Robertson writes us a long letter that he accepted that and another Bill on Mackenzie's Promise that he would remit against it, that he cannot pay £10 himself - and must be ruined if we prosecute him. Dobie & Co send us the Form of an affidavit to be sent them if we mean to arrest him tho they suspect we will make 0 of it. They also send a Form of an affidavit for arresting Gilbert Elliot. These fellows who accept Bills knowing they have not the means of paying them ought to be punished - shall we execute these affidavits? You would observe Thomas Caw's acceptances are not in No. 2 - as I have always been expecting they would be taken up and there is another of £160 - due 5th current - have you heard any more of them? - I hope you will soon have good accounts from Jamie Chalmers.

R. J. M.
3 Dec 1803
1st Dec 1803
2nd Dec 1803

Wm Simpson Esq

R

Caw
Pattison
Anderson

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 December 1803
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RSM
3 Dec 1803
Wm Simpson Esq
P

Caw
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5 Decem 1803

My successor need not be afraid - he will have work enough in whipping up No.2 - If John Pattison's plan is agreed to - Blanch & Kemble pay 10/ and Smith Lindsay & Co pay 4/ per £ as they talk of - it will give a good Blow to No.2 in the course of a week or two - Dunlop S & Co pay 2/6 per £ tomorrow - but how they are to allow us to rank I know not - I sent you the Bill on Reid per Box this morning - Mr Dale has been poorly for some days - but it has ended in a fair fit of the Gout which I am glad of as it will remove all his other complaints - I saw him in good spirits with his stilts this morning and told him he would be bright upon the Bills tonight - Jamie Hopkirk told me some days ago that he had got an alarm with his wife the night before, but it proved a false one - I have not heard of them since, but suppose she is not yet delivered as I beg'd he would send me notice when she was - I wish it were well over - Poor Mr Gordon continues worse & worse quite insensible - it is wonderful how he stands it out so long - I dined at Possill with Walter Ewing MacLae and was surprised to find from him that such friends would really come forward as would yet support the Muirkirk Works until a sale could be made - he assured me of this - But how it is to be I cannot conceive - Their clerk came to me this day sent by John Robertson with some Bills entreating I would discount them to pay the Carters who had brought on Iron and would not go away without the money - He wanted some hundred pounds for that purpose - The Bills I believe were all good - but I told him that I could not begin this work again without orders from Edinburgh and that Mr Robertson should send a specific Proposal in writing to be transmitted you - in the meantime to keep them from being disgraced with their Carters I gave him money for Cadell's £160 note sent you - Pray let me know what I am to do with such applications, for I shall be daily pestered with them - All James's Indorsations up to this date excepting Stewart's are paid.

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

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5 December 1803

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You see Gibson has got quite of his Bill on Muirkirk Co he sent
it to somebody at Stirling and they marked it due 3 months hence -
how happy I am at closing this to receive the inclosed from the
Elder for you - a son and the good wife doing well
are great matters

But we know how many Tushing Herrings it was
that Mr More desired me to send him and how
to direct them for I have forgot

RSM
5 Dec 1803

Wm Simpson Esq

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the bank's cashier, 5 December 1803

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You see Gibson has got quit of his Bill on Muirkirk Co. He sent it to somebody at Stirling and they
marked it due 3 months hence.

How happy I am at closing this to receive the inclosed from the Elder for you - a Son, and the good
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5 Dec 1803

Wm Simpson Esq
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Monday morning 5 Dec

Inclosed is the Bill on Reid as you desire - make the most
you can of him - but I fear you will make 0 - for I am told
he was a mere man of straw - W Smith told me on Saturday
that the Bill Baillie sent him to retire that Bill indorsed
by one Carr which you would not take he has regularly
negotiated it is not yet due - but when returned we shall
be entitled to it - Carr was said to be in decent credit
at that time but has since stopt - so I fear as little
will be made of it - Inclosed is Dobie & Thomas, but
also one from Dan Robertson with if you will return
by Wednesday's Box with the forms of the affidavits
These fellows who accept Bills knowing they have not
the means of paying them should really be punished
but whether we shall plague ourselves by being
Executioners of the Law I leave you to determine
by arresting Elliot - Robertson & Reid I presume would
do little good to ourselves - but as it would be a good
service to the Public - as it might put a stop to
that kind of work in future -

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the bank's cashier, 5 December 1803

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Monday morning 5 December

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for I am told he was a mere man of straw. W Smith told me on Saturday that the Bill Baillie sent him
to retire that Bill indorsed by one Carr which you would not take he has regularly negotiated it is not
yet due, but when returned we shall be entitled to it. Carr was said to be in decent Credit at that
time but has since stopt, so I fear as little will be made of it. Inclosed is Dobie & Thomas's last letter
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the bank's cashier, 5 December 1803

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William Simpson Esq
R Bank

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6 Decem 1803

Our Friend James is no more - he died early this morning - from the state he was in, and his great sufferings - his departure must rather be a Relief to his Family - Such is the end of our fighting & Bustling thro' this vain life. What a struggling time of it he has long had - he was not quite a year older than I am - so I should be taking warning & making ready - but alas all I can do is to throw off my cloaths before I lie down in my last Bed - that I hope to do soon

Mr Dale was pretty lively on the Bills last night - but I don't think the Gout ever forms so completely with him as I had wish'd and I hear he is not quite so well to day -

I sent a note with your message to Robert Lindsay - I suspect he consults some petty fogging Lawyer, or he wd not think of the arrangement you mention - I wish you may not have lost your time with your Claim on Dunlop S & Co. They were to pay to day but as their money lodged is not drawn out I suppose they have delayed it till tomorrow. I saw a letter from Manchester saying that Mitchell & Cantrell were paying their dividends. It does not say how much but I hear it is 3/4d per £. We must send our Bill to Manchester, to Mr Owen's friend there -

I am glad there is a prospect of Mr Caw's Bills being soon taken up. One of them was indorsed by a very good man Mr Burns whom we made pay it. I wish he may not attack them -

I have told John Pattison well that he must recall his heritage and repay the Bank and he seems determin'd to do so, but he will need much spurring - a task I leave upon my good successor. I hope the writers would get the Papers examined so as we may have orders to pay the money tomorrow - we have made up the account of lying over Bills to be ready and wd not lose a penny - Anderson has been peddling at his old Trade the tanning business for some years. He took his mother in law Mary Brown in partnership with him merely as a cover for I believe she drew nothing from the concern. The Form Brown & Co. I do not find they have been doing any good - we never had the least regard to their name on a Bill.

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

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6 December 1803

Our Friend James is no more. He died early this morning. From the state he was in, and his great sufferings, his departure must rather be a Relief to his Family. Such is the end of our fighting & Bustling thro' this vain life. What a struggling time of it he has long had. He was not quite a year older than I am, so I should be taking warning & making ready. But alas all I can do is to throw off my cloaths before I lie down in my last Bed. That I hope to do soon.

Mr Dale was pretty lively on the Bills last night, but I don't think the Gout ever forms so completely with him as I would wish and I hear he is not quite so well to day.

I sent a note with your message to Robert Lindsay. I suspect he consults some petty fogging Lawyer, or he would not think of the arrangement you mention. I wish you may not have lost your time with your Claim on Dunlop S & Co. They were to pay to day but as their money lodged is not drawn out I suppose they have delayed it till tomorrow. I saw a letter from Manchester saying that Mitchell & Cantrell were paying their dividends. It does not say how much but I hear it is 3/4d per £. We must send our Bill to Manchester, to Mr Owen's friend there.

I am glad there is a prospect of Mr Caw's Bills being soon taken up. One of them was indorsed by a very good man Mr Burns whom we made pay it. I wish he may not attack them. I have told John Pattison well that he must recall his heritage and repay the Bank and he seems determin'd to do so, but he will need much spurring - a task I leave upon my good successor. I hope the writers would get the Papers examined so as we may have orders to pay the money tomorrow. We have made up the account of lying over Bills to be ready amount with interest £5700 odd. Anderson has been peddling at his old Trade the tanning business for some years. He took his mother in law Mary Brown in partnership with him merely as a cover for I believe she drew nothing from the concern. The Form Brown & Co. I do not find they have been doing any good - we never had the least regard to their name on a Bill.

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What do you say to the inclosed letter from John Robertson - It
would be pity to let them go to destruction if there was any hope of
Friends & Funds to come forward at some time if they are
to go on as James did with me - I shall pity my successor
Glad was I to see the inclosed from Stewart that I think
nearly makes us safe for all the long list of Muirkirk Bills
I sent you

Mr Dale thinks it would be promoting George
too much after what has passed to place him in the
Accomptant's Office and I believe he is right. He wishes much if Dickie
must go to recommend a young man Gourlay in his place

Ad. M.

6 Dec 1803

294810. 23

Wm Simpson Esq

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

RB/837/1408

Page 2 of 2

What do you say to the inclosed letter from John Robertson. It would be pity to let them go to
destruction if there was any hope of Friends & Funds to come forward. At same time if they are to
go on as James did with me, I shall pity my successor.

Glad was I to see the inclosed from Stewart. That I think nearly makes us safe for all the long list of
Muirkirk Bills I sent you.

Mr Dale thinks it would be promoting George too much after what has passed to place him in the
Accomptant's Office and I believe he is right. He wishes much if Dickie must go to recommend a
young man Gourlay in his place.

RSM
6 December 1803

294810. 23

Wm Simpson Esq
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7 Decem 803

I just feel as you do as to these London Swindlers - I would fain be at them and I would fain save the Bank the Expense if it is to bring in nothing - I leave you & your wise men to determine the point -

Mr Dale had a good night and was very cheerful when I saw him this morning - I wish however he had a more smart fit of the Gout - Thom Hopkirk junior was just calling with the debenture. He tells me his mother had a fine night - I asked what like his Brother was he said a very decent Boy very like him - I sent Mr Stirling with your Affidavit to Willie Smith last night - He would not receive it but said he would call on me this forenoon and explain the matter - He has not however called nor have any orders appeared on his Account as Factor for the Creditors, so I rather suppose the payment of his 2/6 Dividend is somehow suspended - While writing this a £1500 at 3 o'clock appears - I have desired this had to be come directly and speak to me -

It was very odd in the Advocate to bungle the Barron's in this manner and what I did not have expected from him - I shall hope Mr T will make all right his not being in London makes me fear his health must be worse - Let me know when you hear from him -

I hope Jo Patterson's Barron's will be settled one way or another with you to day or as our Clerk has your orders tomorrow - I have ordered the 3 Firkins for the R Bank which it is expected will be sent off the end of the week -

I told Thom Hopkirk that unless Newbigging must get some private hands to manage their debentures at Edinburgh as the Bank could not take the Trouble of them -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 7 December 1803

RB/837/1409

Page 1 of 2

7 December 1803

I just feel as you do as to these London Swindlers. I would fain be at them and I would fain save the Bank the Expense if it is to bring in nothing. I leave you & your wise men to determine the point.

Mr Dale had a good night and was very cheerful when I saw him this morning. I wish however he had a more smart fit of the Gout. Thom Hopkirk junior was just calling with the debenture. He tells me his mother had a fine night. I asked what like his Brother was he said a very decent Boy very like him. I sent Mr Stirling with your affidavit to Willie Smith last night. He would not receive it but said he would call on me this forenoon and explain the matter. He has not however called nor have any orders appeared on his account as Factor for the Creditors, so I rather suppose the payment of his 2/6 dividend is somehow suspended. While writing this a £1500 at 3 o'clock appears. I have desired his lad to bid him come directly and speak to me. It was very odd in the advocate to bungle the Business in this manner, and what I would not have expected from him. I hope Mr T will make all right. His not being in London makes me fear his health must be worse. Let me know when you hear from him.

I hope John Pattison's Business will be settled one way or another with you to day so as we shall have your orders tomorrow.

I have ordered the 3 Firkins for the R Bank which it is expected will be sent off the end of the week.

I told Thom Hopkirk that Archie Newbigging must get some private hands to receive their debentures at Edinburgh as the Bank could not take the Trouble of them.

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the bank's cashier, 7 December 1803

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RSM

7 Dec 1803

Wm Simpson Esq

P

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8 Decr 1803 -

I have just got a letter to attend the honest man's Funeral on Saturday at 1 o'clock. I am glad to find the poor widow & Family will be supported out of that most profitable concern of Gorge Mackintosh. We shall pass what we consider to be undoubted Bills to the Extent of £600 a week till they get matters arranged. Instruct my good successor as to what is to follow. Smith & John Lang were with me this morning and are before 3 o'clock to pay 2/6 dividend on our claims excepting that for the Guarantee Bills and the one of Mitchell & Cantrells you sent us the other day. This came too late for this dividend but will be admitted they said for both dividends when the next is paid. As to the Guarantee Bills Mr Lang is to send me his objections which shall be transmitted you and he says he will discuss that matter with Mr More when he comes west. I told him he was much more up to it than I was. They seem not to doubt that our claim will be admitted at least for the £7200 Bills drawn directly on Smith Lindsay & Co. - but they say the articles decret must first be given. You are precluded from any resort to law, for by the Trust deed which we subscribed all questions of ranking are submitted to the final decision of Archibald Grahame & W Ewing Maclae. I think it is as well with them as with the Court of Session. -
We have settled with John Pattison, and he shall have no rest till he converts his heritage into money and repays at least a good part of the Loan you see he has got 2000 dollars - on the other hand he tells me you would this day have a returned Bill on him for £400 we got from him the other day - the acceptor was highly recommended to him by a house here, and he says he will make the money out of them. I will not obey your order to give Anderson his discharge for £600 - luckily enough last night at Mr Dale's I met with Mr Davidson a Tanner and a great acquaintance of Anderson's

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

RB/837/1410

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8 December 1803

I have just got a letter to attend the honest man's Funeral on Saturday at 1 o'clock. I am glad to find the poor widow & Family will be supported out of that most profitable concern of Gorge Mackintosh. We shall pass what we consider to be undoubted Bills to the Extent of £600 a week till they get matters arranged. Instruct my good successor as to what is to follow. Smith & John Lang were with me this morning and are before 3 o'clock to pay 2/6 dividend on our claims excepting that for the Guarantee Bills and the one of Mitchell & Cantrells you sent us the other day. This came too late for this dividend but will be admitted they said for both dividends when the next is paid. As to the Guarantee Bills Mr Lang is to send me his objections which shall be transmitted you and he says he will discuss that matter with Mr More when he comes west. I told him he was much more up to it than I was. They seem not to doubt that our claim will be admitted at least for the £7200 Bills drawn directly on Smith Lindsay & Co, but they say the articles decret must first be given. You are precluded from any resort to law, for by the Trust deed which we subscribed all questions of ranking are submitted to the final decision of Archibald Grahame & W Ewing Maclae. I think it is as well with them as with the Court of Session.

We have settled with John Pattison, and he shall have no rest till he converts his heritage into money and repays at least a good part of the Loan you see he has got 2000 dollars - on the other hand he tells me you would this day have a returned Bill on him for £400 we got from him the other day - the acceptor was highly recommended to him by a house here, and he says he will make the money out of them. I will not obey your order to give Anderson his discharge for £600 - luckily enough last night at Mr Dale's I met with Mr Davidson a Tanner and a great acquaintance of Anderson's

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

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inquiring slyly of him how the latter was going on we found he had got a great Bargain of the Tanwork and much contrary to our Idea had been making some money. Davidson knew of his offer of £600. I told him it was too little and he rather thought he might give a little more. I said in answer to his proposal we were only desired to inquire about him. It was hard to say what the result might be. That the Directors would not easily get over a solemn Resolution not to discharge, but coming away I desired Davidson to say to his Friend if he would frankly come forward with £1000 before I resign, I could pledge myself to get him discharged. Davidson promised to do what he could and was with me this morning to tell me that Anderson could not with the Knowledge of his Friends give more than the £600 by their Bill (which will be most undoubted) for that sum payable in 12 months, which was what he originally meant. But if I would keep it secret he would give me good discountable Bills for as near £400 more as he could make it and his Company note for any thing short of that sum so as to make up the £1000. I told Davidson to settle it so immediately and I should then subscribe his discharge by SM & D before the Firm was dissolved. This will be a small Cut on No1 - better old debts they say than old sores. This was a debt I expected the least from.

Smith has not brought his dividend. He said it might be tomorrow forenoon before he got the account made up. He is to pay us on your claim also which I shall advise when we receive it. But as Mitchell & Cantrell are certainly now paying 3/4 per £ he beg'd you would send to Manchester the Bill you sent us with the affidavit the other day. Shall I send it you in the Box for that purpose or will you insist on having it ranked here before you receive Mitchell & Co's dividend?

Should we allow John Pattison interest in interest account on the 11m from 28 November the date of his Bill. His clerk was asking that.

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6 o'clock

Mr Smith has sent me a Note of the payments which he is to make us tomorrow on
Our claim for 7 Bills £3745.11.5 @ 2/6 £468.3.11½

~~you have the Bill - 277.15.1/2~~

Mr Lang has not yet sent me his Objections to the claim for the Guarantee Bills - if it comes to night it will go in the Box tomorrow

Bob Graham has been dining with me and raving about Mr Duncan who he says is the most discreet cheerful kind man ever he met with - so much for the Honour of the Royal Bank direction - he thinks you rather a cruel man too - but a man of Dignity I told him you could crack a joke as well as the Director -
Your news from Holland are rather alarming - but I cannot imagine where they can have got 16 ships of the line - may we give any credit to this news from Down - I doubt it is a mere Report - yet I do think such an Event is probable - and that if the French Army is not employed they will rise against Bonaparte

Mr Dale continues pretty easy rather too much so I doubt for the Gout - Pray has Mr More fixed his day for coming west - I long to see him

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

RB/837/1411

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6 o'clock

Mr Smith has sent me a note of the payments which he is to make us tomorrow on

Our claim for 7 Bills £3745.11.5 @ 2/6 £468.3.11½

Your [paper missing] 2222.1 [paper missing] 277.15.[paper missing]

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RSM

8 Dec 1803

Wm Simpson Esq

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10 Decr. 1803 -

I see by your P that £600 - was the sum you authorised us to advance to the Muirkirk Co - but that is such a Trifle to their wants that it never entered my head you meant any thing but that sum a week - I shall see John Robertson at the Funeral and set that matter to rights - but notwithstanding what Mr Mclae said I much doubt if they will get Friends to come forward in the Effect - I have just come from the Funeral - and read to John Robertson the Passages from both your Letters so he understands it clearly and he hopes the £600 will do for a week or two and by that time that some arrangement will be made - I shall desire Mr Owen on Monday to send your Bill to his Friends in Manchester to receive Mitchell & Cantrell's dividend - Ours was sent some days ago -

John Pattison was at me to know what Mr Grahame should pay Mr Duncan as Mr Grahame is at a loss to determine, and he wishes you would inform me - I think Mr Grahame should be the best Judge, but you may say what you think it should be -

John Monteith and his refused Bills provokes me much. I was calling to abuse him, but he was not in. Glad I am that I shall soon be done with him and half a dozen more of the same Kydney. A Fatality seems to attend every man connected with our Glasgow Manufacturers - This Crowley & Co is a new Failure, and their credit was good. Both the Bills on them you have returned are taken up, but I fear we have several more of them. Whyte Lawson & Co have called a meeting of their creditors from which I suppose they will may no more 5/ per £. Peter Bousdon a decent sort of man (and who succeeded lately to £1000) has run off and taken in several People. Bowman Fleming I hear has stopt. So they go on. And what may have serious Effects - the Convoy from Leith for the Sound which sailed months ago with a vast value of Glasgow Goods both W India Produce & Manufactures, is put back, and Admiral Blygh has intimated that no Convoy will now be sent the Sound being shut up. So the ships must winter at Burntisland -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 December 1803

RB/837/1412
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10 December 1803

I see by your P that £600 was the sum you authorised us to advance to the Muirkirk Co, but that is such a Trifle to their wants that it never entered my head you meant any thing but that sum a week. I shall see John Robertson at the Funeral and set that matter to rights. But notwithstanding what Mr Mclae said I much doubt if they will get Friends to come forward in the Effect.

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RSM
10 Dec 1803

Wm Simpson Esq
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12 Dec 1803

Never was any thing so stupid as sending back the letters by the Box. I have been scolding our Porter Willie for it but he is so careful a Creature in general that I could not be angry at him. He takes the whole charge of the Box and seeing Parcels going to and coming from Edinburgh lying in the Box he had somehow confused the one with the other. I expect the Packets this afternoon and shall write Dobie tomorrow. We had another very distinct letter from them yesterday telling us they had got payment of 50 percent from Blanche & Kemble with all our charges as interest as you see by Down's Receipt and they write that Blanche & Co will pay 10 per cent more soon and the whole within a year. This is Business like and brings us off pretty well with Mcniel & Co considering the Immensity of our Transactions with them. No.2 is now down to 44m odd, but if Thomas Caw does not pay his lying over Bills to Sharp & Co before the 17th I must bring them on No.2. I wish this could be prevented.

John Lang has never sent me as he promised his objections to our ranking for the Guarantee Bills. As I told him Mr More would be here this week and was much able to answer his objections than I was, I think it likely he is just waiting till he see Mr More. They will be good hands to discuss the point and to bring it in a proper shape before the articers.

Mr Owen sends off to day your Bill & Protest by Mitchells & Cantrell to receive their dividend of 3/4 per £. When received I shall advise you.

So you & I are on different sides of Politics. The more I think of it the more I am satisfied that the King is right not to let the Heir Apparent come into a powerful situation either in the army or the State. He would soon form a Party that would embarrass if not overturn the executive. I have a Parrot whom I taught to say Pol's for the King Hurra which he says with great spirit. This very publication of these letters shows the ambition of the Prince and how regardless he is of his Father & Brothers' feelings. It will be very odd if the House of Commons interfere in the Business. I have a letter to day from Samuel Thornton. He says our political hemisphere brightens and there is hopes the Powers of Europe may join our Cause in the spring.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 December 1803

RB/837/1416
Page 1 of 2

12 December 1803

Never was any thing so stupid as sending back the letters by the Box. I have been scolding our Porter Willie for it but he is so careful a Creature in general that I could not be angry at him. He takes the whole charge of the Box and seeing Parcels going to and coming from Edinburgh lying in the Box he had somehow confused the one with the other. I expect the Packets this afternoon and shall write Dobie tomorrow. We had another very distinct letter from them yesterday telling us they had got payment of 50 percent from Blanche & Kemble with all our charges as interest as you see by Down's Receipt and they write that Blanche & Co will pay 10 per cent more soon and the whole within a year. This is Business like and brings us off pretty well with Mcniel & Co considering the Immensity of our Transactions with them. No.2 is now down to 44m odd, but if Thomas Caw does not pay his lying over Bills to Sharp & Co before the 17th I must bring them on No.2. I wish this could be prevented.

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Mr Dale was in the office a little this Forenoon - but is rather dull in his spirits - Have you no word from Henry - I see he is in the House of Commons - it will be very hard if I must go to London to prompt these agents of yours but I hope in a day or two to hear the Charter is signed G R - We heard that Mr More was to be here to day - when may we look for him - how I long to deliver up my charge to him - but how vexing these Tellers and their deficiencies - Cunningham wanted 95 and Peterkin 277 - some but Dale

RSM
12 Dec 1803

Wm Simpson Esq
P

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 December 1803

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RSM
12 December 1803

Wm Simpson Esq
P

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13 Decr 1802

I cannot yet hear what was done at Whyte & Co's meeting of C^{rs} but I
will try if I can learn before I shut this - I don't suppose Smith Lawson & Co
will be any way affected by them - tho as they are in the same Trade I wish
they may stand - what a sad Trade it is both these houses have for these
12 or 15 years been soberly and industriously engaged in it and I fear
they have now less than nothing - I have just wrote a long letter to
Dobie & Thomas and sent them 3 affidavits to arrest these chaps
Elliot Robertson & Reid - I do not expect to make much or any thing of
these arrestments but I think it very becoming the Bank to make Examples
of these Swindlers - Provost Caw has just been with me & promised
to settle with us for his Brother's Bills before the end of the week - I
am glad to find from him that the Perth Bank agency is quite
settled for more - it will be the pleasantest and easiest get money
ever he got - You must surely hear immediately from Henry - I can see
no reason for the Royal being postposed till the old Lady get her Act.
Where is all the money to come from that is to pay up that new stock.
I am sure I have it not for my shares. I wish from my heart I were
clear of them, and if it were not that I cannot bear to put a bad Bargain
into Sandy Duncan's hands I would press him to take them off on any
Terms he pleased. It's not my fault they were not sold long ago.
You say 0 by the Bye of the Fee John Pattison should pay him. I was
saying to Bob Graham it should be 5 Guineas. He says he would think
shame to offer less than 10, but he does not know the Edinburgh dues.
What a heap of London paper has come in to us to day! Almost too
much for my nerves yet it seems to be all good. Mr Dale took a Ride
out to Rosebank this forenoon -

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

RB/837/1419

Page 1 of 2

13 December 1803

I cannot yet hear what was done at Whyte & Co's meeting of Creditors but I will try if I can learn before I shut this. I don't suppose Smith Lawson & Co will be any way affected by them, tho as they are in the same Trade I wish they may stand. What a sad Trade it is both these houses have for these 12 or 15 years been soberly and industriously engaged in it, and I fear they have now less than nothing. I have just wrote a long letter to Dobie & Thomas and sent them 3 affidavits to arrest these chaps Elliot Robertson & Reid. I do not expect to make much or any thing of these arrestments but I think it very becoming the Bank to make Examples of these Swindlers. Provost Caw has just been with me & promised to settle with us for his Brother's Bills before the end of the week. I am glad to find from him that the Perth Bank agency is quite settled for More. It will be the pleasantest and easiest got money ever he got. You must surely hear immediately from Henry - I can see no reason for the Royal being postposed till the old Lady get her Act. Where is all the money to come from that is to pay up that new stock. I am sure I have it not for my shares. I wish from my heart I were clear of them, and if it were not that I cannot bear to put a bad Bargain into Sandy Duncan's hands I would press him to take them off on any Terms he pleased. It's not my fault they were not sold long ago. You say 0 by the Bye of the Fee John Pattison should pay him. I was saying to Bob Graham it should be 5 Guineas. He says he would think shame to offer less than 10, but he does not know the Edinburgh dues.

What a heap of London paper has come in to us to day! Almost too much for my nerves yet it seems to be all good. Mr Dale took a Ride out to Rosebank this forenoon.

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I have met with nobody yet that knows any thing of Whyte
Lawson & Co. I shall know tomorrow.

Wm Simpson Esq

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

RB/837/1419

Page 2 of 2

I have met with nobody yet that knows any thing of Whyte Lawson & Co's creditors. I shall know
tomorrow.

RSM

14 [sic] December 1803

Wm Simpson Esq

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Gene

R M O
Glasgow 17 Dec 1803

Our R Scott Moncrieff being to retire from
his station as one of the Cashiers of the Royal Bank here, the Business by
Appointment of the Directors will be after this date be carried on by our
David Dale in conjunction with Mr John More from the office at Edinburgh
under the Form of Dale & More whom you will be pleased to address
as Cashiers of the Royal Bank here in future. We are, etc, SM & D

It will be proper & necessary to send a Circular to the above
Effect to a dozen or two of our Correspondents by Saturday's post - if
you think so let me know in course that I may order them to be
wrote out - I keep a copy of the above but if you think any other Form
better send it me - I only wish to be expressed that I may not appear
to be dismissed like Hay Smith, Staig etc for bad conduct - perhaps
the first line might be better "Our RSM having resolved at this Period to retire"
perhaps after the word future might be added "whose signature" if
you have below - and they might add the new Firm - but
I believe this is hardly necessary or proper for the Cashiers of a
public Bank - should not an Advertisement be inserted,
in the Glasgow Papers at least, informing the Public of the alteration
in the Firm - if you think so send me a copy of such Advertisement
which should be put into our Saturday's Courier and Monday's
Herald

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

[this letter is undated, but the contents suggest it was written between 12/12/1803 and 14/12/1803]

RB/837/1425

Page 1 of 2

RB O

Glasgow 17 December 1803

Gentlemen

Our R Scott Moncrieff being to retire from his station as one of the Cashiers of the Royal Bank here,
the Business by appointment of the Directors will after this date be carried on by our David Dale in
conjunction with Mr John More from the office at Edinburgh under the Form of Dale & More whom
you will be pleased to address as Cashiers of the Royal Bank here in future. We are, etc, SM & D

Will it not be proper & necessary to send a Circular to the above Effect to a dozen or two of our
Correspondents by Saturday's post. If you think so let me know in course that I may order them to
be wrote out. I keep a copy of the above but if you think any other Form better send it me. I only
wish it so expressed that I may not appear to be dismissed like Hay Smith, Staig etc for bad conduct.
Perhaps the first line might be better "Our RSM having resolved at this Period to retire" Perhaps
after the word future might be added "whose signature" if you have below, and they might add the
new Firm. But I believe this is hardly necessary or proper for the Cashiers of a public Bank. Should
not an advertisement be inserted, in the Glasgow papers at least, informing the Public of the
alteration in the Firm. If you think so send me a copy of such advertisement which should be put
into our Saturday's Courier and Monday's Herald.

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the bank's cashier, c.13 December 1803

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RB/837/1425

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14 Decr 1803 -

There is no accounting for these Exchanges of yours - from the immense sum of our drafts that fell due last week I was expecting to hear that a great deal of Blood was taken from you -

The Tellers Losses I mentioned arose after the Balance the Monday last week - They are most vexing but surely the £277 - must be some misstatement - which I had yet fair hope will be found out -

So you I expect will settle with me tomorrow for his Brother's Bills - Whyte Lawson & Co's creditors ordered a state of their affairs to be laid before another meeting to be held next Monday when it will be known what they can do - the appearance is bad - it seems their partner Lawson who was in Germany sold 4m value of Goods to a parcel of Jews at Frankfurt who will never pay & they have above 2m value of Goods on board the fleet at Leith which have been onboard 3 months. Penny thinks they will not pay 10/ per £ - Smith Lawson & Co he says is no way involved with them - and he thinks they will pay in full -

I saw Archie Graham last night the arbiters have ordered John Lang to give in to us his objections against our ranking for the Guarantee Bills - Archie said he could give no opinion upon the question till he saw the arguments on both sides - when the objections come they shall be sent you. The arbiters & Trustees had a long meeting last night and have it seems decided several points -

So you must just wait till the old Lady can accompany you - the Advocate's conduct is quite provoking and what I would not have expected from him. Still no word of Mr More's motions. I am impatient to see him more I suppose than ever a man was to see his successor. There is a terrible uproar upstairs packing up etc and we go to Mr Dale's on Monday - Mr Owen is to write to his Partner to inform him about Mitchell -

So you must just wait till the old Lady can accompany you - the Advocate's conduct is quite provoking and what I would not have expected from him. Still no word of Mr More's motions. I am impatient to see him more I suppose than ever a man was to see his successor. There is a terrible uproar upstairs packing up etc and we go to Mr Dale's on Monday - Mr Owen is to write to his Partner to inform him about Mitchell -

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

RB/837/1420

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14 December 1803

There is no accounting for these Exchanges of yours. From the immense sum of our drafts that fell due last week I was expecting to hear that a great deal of Blood was taken from you.

The Tellers' losses I mentioned arose after the Balance the Monday last week. They are most vexing but surely the £277 must be some misstatement, which I would yet fair hope will be found out. John Caw I expect will settle with me tomorrow for his Brother's Bills.

Whyte Lawson & Co's creditors ordered a state of their affairs to be laid before another meeting to be held next Monday when it will be known what they can do. The appearance is bad - it seems their partner Lawson who was in Germany sold 4m value of Goods to a parcel of Jews at Frankfurt who will never pay & they have above 2m value of Goods on board the fleet at Leith which have been onboard 3 months. Penny thinks they will not pay 10/ per £. Smith Lawson & Co he says is no way involved with them, and he thinks they will pay in full.

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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 December 1803

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Page 2 of 2

RSM

14 December 1803

I have Mr More's packet with Dunlop S & Co Bills

Wm Simpson Esq

P

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15 Dec 1803

your P - this morning confounded me more than any I ever got from you
 Never was any thing more unexpected by me - and the gift in regard to
 myself at least, seems so disproportionate to my merits, that I could
 almost suspect you and your Gentlmen were not in your sober senses when
 you gave away such a large sum - sure I am it is not for value received
 my labours were most liberally compensated before - nevertheless I accept
 their Bounty with much Gratitude, it has come most opportunely to enable
 me to pay my house without borrowing money which I detest
 but I beg you will give me till I see you, and try to prepare
 a speech to you for it - I do not want it to come into this years
 Income, as it will be more needed the next - the £500 for Mr
 Dale you may if you please put to the credit of S M & D to be paid him
 here, and I shall leave him to make his acknowledgements - it
 was as unexpected to him - he is thankful for the liberal settlement
 you have made - as to the Bail Bond I care not how long the Principles
 remain bound ^{S. M. & D.} and the fortune of the latter is surely sufficient
 to answer for any thing that can possibly come against them - but
 I own it wd be a great Relief to my mind if you could contrive
 any way of releasing the sureties merely my particular Friends - the
 fear of any thing coming upon them has in dark times often hung
 heavy upon my mind - I found among my repositories the other day
 a letter on that subject I wrote to you (to be delivered on my death) rather affecting
 I leave you to do in this what you think right. I desire not to be released myself, but would have great pleasure in putting some document into the hands of my Friends, that they were
 be released myself - but I'd have great pleasure in putting some document into the hands of my Friends, that they were
 There shall be no circular letter seeing you think it unnecessary. I am perfectly sensible that there is no occasion for it, for the Credit of the Bank and I had no desire for such letters to be wrote merely to show that I was not dismissed but as we have a number of correspondents London Bankers etc it appeared to me proper that some Intimation should be made to them of the alteration on the Form otherwise
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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 December 1803
 RB/837/1421
 Page 1 of 4

15 December 1803

Your P this morning confounded me more than any I ever got from you. Never was any thing more unexpected by me, and the Gift in regard to myself at least, seems so disproportionate to my merits, that I could almost suspect you and your Gentlemen were not in your sober senses when you gave away such a large sum. Sure I am it is not for value received. My labours were most liberally compensated before. Nevertheless I accept their Bounty with much Gratitude, it has come most opportunely to enable me to pay my house without borrowing money which I detest. But I beg you will just keep it till I see you, and try to prepare a speech to you for it. I do not want it to come into this year's Income, as it will be more needed the next. The £500 for Mr Dale you may if you please put to the credit of SM & D to be paid him here, and I shall leave him to make his acknowledgements. It was as unexpected to him - he is thankful for the liberal settlement you have made. As to the Bail Bond I care not how long the Principles remain bound SM & D and the fortune of the latter is surely sufficient to answer for anything that can possibly come against them, but I own it would be a great Relief to my mind if you could contrive any way of releasing the sureties merely my particular friends. The fear of any thing coming upon them has in dark times often hung heavy upon my mind. I found among my repositories the other day a letter on that subject I wrote to you (to be delivered on my death) rather affecting. I leave you to do in this what you think right. I desire not to be released myself, but would have great pleasure in putting some document into the hands of my Friends, that they were.

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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 December 1803

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how are they to know that D & M are the same with SM & D. I still think there will be an awkwardness in not giving such intimation, and for the sake of the Country People who lodge money with us, I cannot see that a note in the newspapers saying D & M were appointed to act as Cashiers here would do any harm, and it would let these Bodies know that they would have the same security by their signature for their money as they had formerly. But of all this you wise men of the East are the best Judges.

Provost Caw is to settle completely with me tomorrow. I have told John Pattison what you think of Mr Duncan's Fee, and Bob Grahame will no doubt remit accordingly. What has John Anderson to do with it? I have had John Ure with me - he is a decent honest man, Partner in Auchie Ure & Co and from the view he gives of his funds all his Bills will be paid in a few months but I do not see diligence against him would do any good at present. We have a Bill of his lying over with a good Indorser too a John Donald, but he cannot pay a shilling. Gordon is still poorer. We have an Indorsation of his lying over, but I cannot see any good would be done by diligence against him, but probably much Evil. You would receive in to day's Box Dunlop Smith & Co's objections the weakest stuff I ever read - it is impossible they can be supported. But Mr More will bring west answers with him. Altho you will never say a word as to his motions he certainly means to be here on Saturday. If he does not I shall be deranged beyond measure.

There has been some Demur on the part of Mr Orr of Paisley in subscribing Anderson's £600 Bill he thinks too much is given the Bank. But I saw Templeton's letter agreeing to sign it and if he does it will make it

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of Paisley in subscribing Anderson's £600 Bill he
thinks too much is given the Bank - but I saw Templeton's
letter agreeing to sign it and if he does it will make it

a very good Bill - but Anderson expected Mr Orr to do it this
day - I have no doubt it will be filled tomorrow when I
desired him to bring a proper discharge and I would
subscribe it - what shall we do with the £1000 Bills
shall we just discount them off and apply the Proceeds
to Credit of the old No. 1 - or shall we keep them till due
and then apply them so as paid - I would like it best to
see that Reduction at once of No. 1 - write me
about this in Course - and also how we shall apply
above £40 - of interest on lying over Bills etc these
some months past - I suppose it should go to the
Fund for Losses Mr R's Child - say if any thing else
occurs to you to be done at making up the account
on Saturday - what a satisfaction it is to me today to
get John Monteith & Co's two Car[paper missing]
accounts paid up about £600 - you cannot imagine what
dunning it has cost me to get this brought to. Two days
ago I threatened them to put the Bonds in the Register
as I told them I was determined to do if not paid
before Saturday. Now all the debt of these wretched
Companies is paid up, and we shall have to get in
some candle ends of long wynded Bills to help the
next and following years Income. I do not think I
am engaged for one shilling now to the Bank here
excepting in Mr Dale's Bond for which you have good
security, nor do I know that I owe £5 to the whole
Town, or to the whole world. But to many I owe
Love - and most particularly to my best friend
WS Esq.

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

RB/837/1421

Page 3 of 4

a very good Bill, but Anderson expected Mr Orr would do it this day. I have no doubt it will be settled tomorrow when I desired him to bring a proper discharge and I would subscribe it. What shall we do with the £1000 Bills shall we just discount them off and apply the Proceeds to Credit of the old No.1, or shall we keep them till due and apply them so as paid. I would like it best to see that Reduction at once of No.1. Write me about this in Course, and also how we shall apply above £40 of Interest received on lying over Bills etc these some months past. I suppose it should go to the Fund for Losses Mr R's Child - say if any thing else occurs to you to be done at making up the account on Saturday. What a satisfaction it is to me today to get John Monteith & Co's two Car[paper missing] accounts paid up about £600 - you cannot imagine what dunning it has cost me to get this brought to. Two days ago I threatened them to put the Bonds in the Register as I told them I was determined to do if not paid before Saturday. Now all the debt of these wretched Companies is paid up, and we shall have to get in some candle ends of long wynded Bills to help the next and following years Income.

I do not think I am engaged for one shilling now to the Bank here excepting in Mr Dale's Bond for which you have good security, nor do I know that I owe £5 to the whole Town, or to the whole world. But to many I owe Love - and most particularly to my best friend WS 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, 15 December 1803

RB/837/1421

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RSM

15 December 1803

[pencil annotations in another hand:]

RSM

More

Misc

Wm Simpson Esq

P

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16 Dec 1803 -

how shall we have you apply the Forehammer by & By - but the substance I fear is so hard that it will make no impression on it but I wish I had a hammer to apply to your head for withholding every Information about Mr More's motions - I have said to every body that I was to retire tomorrow afternoon - the Cash will then of course be delivered up, the Books balanced etc. It was just the time for Mr More to receive his charge - but I feel very awkward that I can say O about him - Mr Stirling says a Mr Strong told him that he knew Mr More was engaged to dine in Edinburgh tomorrow. There is some mystery in all this -

you have a letter from Lindsay & Co saying their Trustees think some part of our claims will require to go to arbitration and desire to know if we are willing to submit to Messrs Grahame & Mclae. The arbiters are to meet on Monday - I wish Mr More were here to answer this letter.

Our Tellers are aware of the Greenock Forgeries and have refused many of these notes lately - but they cannot yet find out their own losses. Most vexing. You see we have settled with Provost Caw, and he has lodged with us Sharp & Mackenzie's note 1 November 10/mo per £1000 in security for payment of his draft on his Brother. I thought it reasonable we should still hold Mackenzie's security till we got payment.

I have Anderson's £1000 Bills snug in my desk and Mr Dale & I have subscribed on behalf of the Bank a formal discharge of all debts due by him preceding his sequestration in '94. The £600 Bill is indorsed by Messrs Orr & Templeton and as good a Bill as in the Bank. The others too I believe are very good. I shall know from you tomorrow how we are to do with them.

There is a cash account of Thomas Barclay Tanner for whom Andrew & John Jenkins were sureties on which a Balance is due of £126.9.2 after receiving the dividends from all the obligants' estates for they became all Bankrupt. We have allowed it to stand over always expecting something more would come in but I suppose we had better now bring it to No.1. It is the only cash account on which I think there will be loss.

Mackenzie's security till we get payment
I have Anderson's £1000 Bills snug in my desk and
Mr Dale & I have subscribed on behalf of the Bank a formal discharge
of all debts due by him preceding his sequestration in '94. The
£600 Bill is indorsed by Messrs Orr & Templeton and as good
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I shall know from you tomorrow how we are to do with them.

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

RB/837/1423

Page 1 of 2

16 December 1803

We shall see how you apply the Forehammer by & Bye, but the substance I fear is so hard that it will make no impression on it. But I wish I had a hammer to apply to your head for withholding every Information about Mr More's motions. I have said to every body that I was to retire tomorrow afternoon. The Cash will then of course be delivered up, the Books balanced etc. It was just the time for Mr More to receive his charge - but I feel very awkward that I can say O about him. Mr Stirling says a Mr Strong told him that he knew Mr More was engaged to dine in Edinburgh tomorrow. There is some mystery in all this.

We have a letter from Lindsay S & Co saying their Trustees think some part of our claims will require to go to arbitration and desire to know if we are willing to submit to Messrs Grahame & Mclae. The arbiters are to meet on Monday. I wish Mr More were here to answer this letter.

Our Tellers are aware of the Greenock Forgeries and have refused many of these notes lately, but they cannot yet find out their own losses. Most vexing. You see we have settled with Provost Caw, and he has lodged with us Sharp & Mackenzie's note 1 November 10/mo per £1000 in security for payment of his draft on his Brother. I thought it reasonable we should still hold Mackenzie's security till we got payment.

I have Anderson's £1000 Bills snug in my desk and Mr Dale & I have subscribed on behalf of the Bank a formal discharge of all debts due by him preceding his sequestration in '94. The £600 Bill is indorsed by Messrs Orr & Templeton and as good a Bill as in the Bank. The others too I believe are very good. I shall know from you tomorrow how we are to do with them.

There is a cash account of Thomas Barclay Tanner for whom Andrew & John Jenkins were sureties on which a Balance is due of £126.9.2 after receiving the dividends from all the obligants' estates for they became all Bankrupt. We have allowed it to stand over always expecting something more would come in but I suppose we had better now bring it to No.1. It is the only cash account on which I think there will be loss.

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

RB/837/1423

Page 2 of 2

Dickie I suppose must just leave us when he gets his salary tomorrow. I would fain still hope Mr More will be here to see that operation and I hope he will bring a clerk with him. We are rather put to it at present Braemer being confined by sickness. He is a fine quiet lad but so delicate in his health that I fear he will not do.

RSM

16 December 1803

Wm Simpson Esq

P

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R S M
16 Dec 1803
Wm Simpson Esq

NatWest Group

17 Dec 1803

I am not apt to be angry - and least of all men against you - but really this morning I was sadly out of humour by your persevering silence as to the time when Mr More is to be here - it was settled months ago that I was to resign this day - it was known in the office and by every body here - your P mentions a new firm - but all I can do you will not say when I am to retire and when the new Form is to take place - had you but said it was not convenient for Mr M to come till some future day, I would have been satisfied and would have done any thing you planned, but really to have no kent what is to be done or when the new arrangement is to take place puts me in the most awkward situation. I know not what to say to the Lads or to any body for this unaccountable silence you are certainly in the Fault my good Friend. I do hope Mr More is to be here on Monday. If you had said so it would have quite relieved me. His line to Mr Nimmo I hoped would let the secret out but in it he is as reserved as you are.

I have taken the money off the Tellers' hands, but in a very loose way as it was impossible they could sort their notes before the Balance so I have just taken the Bundles of Mixtures with their notes of the sums upon them. If Mr M comes they must sort them to him on Monday night. The letter to Down should have announced the new Form, but not knowing when it is to take place I could not do it. If it is to take place on Monday I think it would be as proper for you to make that Intimation at the bottom of our Letter. To Dobbie & Thomas & others we should certainly give some such intimation otherwise they will know nothing of Dale & More. You see we have credited No.1 with Anderson's Bills deducting discounts, and debited it with Barclay's amount, which I hope will be approved of.

John Robertson sent me a letter to him from Stewart inclosing a very good £200 Bill drawn from Dublin on Glasgow and entreating him to pay the other £100. John could not do this but I melted the Bill and this is the sum remitted you. I suppose you must just dun the Balance out of Stewart's trust. You need not send west the Bill. No Interest is calculated you may be sure on No.2 in our Statements. I shall say 0 to Walie Ewing about Dunlop & Co's objections but writ Clerk's observations. They seem to me beyond measure absurd. You will determine what is to be done with Lindsay Smith & Co's submission. You know it is not in their Trust deed.

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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, 17 December 1803

RB/837/1426

Page 1 of 2

17 December 1803

I am not apt to be angry, and least of all men against you, but really this morning I was sadly out of humour by your persevering silence as to the time when Mr More is to be here. It was settled months ago that I was to resign this day. It was known in the office and by every body here. Your P mentions a new firm - but all I can do you will not say when I am to retire and when the new Form is to take place. Had you but said it was not convenient for Mr M to come till some future day, I would have been satisfied and would have done any thing you planned, but really to have no kent what is to be done or when the new arrangement is to take place puts me in the most awkward situation. I know not what to say to the Lads or to any body for this unaccountable silence you are certainly in the Fault my good Friend. I do hope Mr More is to be here on Monday. If you had said so it would have quite relieved me. His line to Mr Nimmo I hoped would let the secret out but in it he is as reserved as you are.

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If this is my last P it is pity it should be a scold
The surveyor said it was necessary that we should make a Return
here for what heritable Property the Bank held in this place so
we gave up the Bank house at £100 Rent

Wm Simpson Esq
P

RSM
17 Dec 1803
There is a terrible Fire just now
raging some where about the old Bridge
a cotton work - it illuminates all this Square

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 December 1803

RB/837/1426

Page 2 of 2

If this is my last P, it is pity it should be a scold.

The surveyor said it was necessary that we should make a Return here for what heritable Property the Bank held in this place so we gave up the Bank house at £100 Rent.

There is a terrible Fire just now raging somewhere about the old Bridge. A cotton work – it illuminates all this Square.

RSM
17 December 1803

Wm Simpson Esq
P

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20 Decemr 1803 -

You really take a Flyt very good naturedly - I was repenting that I had given it you - but seeing you take it so well there is no harm - you are must be Friends
 I at had be shame for us to fall out after 20 years so close Correspondence - you have now put matters upon a proper Footing and I shall depend on Mr More
 new put matters upon a proper Footing and I shall depend on Mr More taking his station next Monday. The Cash & Bills shall be delivered to him that Evening. But it will be as well to let the Bills on Down of that day be drawn by the old Firm and so stand in the weekly letter of that night. Still I cannot see how it will do not to give some sort of Intimation to the Correspondents of the office of the alteration in the Firm - not only to the English Bankers who are in use to send us Bills but to a number of People who keep deposit accounts with us such as Duncan Campbell Ross. From people of that description we are daily receiving letters. How are they to know that D & M are the same with SM & D unless it is announced to them by you or by us. Let me know your determination on this. I sent for Cross and delivered him your letter to A Stirling who he tells me is very ill confined to Bed at Drumpeller. I fear you will be plagued with him. It was a cotton work belonging to Mckerlie & McTaggart very decent People which was burnt on Saturday. They had lately ordered insurance with the Royal Assurance Co and the Policy was made out - but they had not paid the Premium which is this day lodged with us for their Behoof, as it seems the office disputes paying the loss. It's a cruel case. Poor Mckerlie has taken his bed upon it. He would lose 4m they say even if he was to recover the sum insured which was only £3000.

How much I was affected by the first news this morning, that John Riddell was dead - he was in the Coffeeshop a day or two ago - only confined yesterday and expired this morning - he was a worthy honest man and one of my oldest Acquaintances here - what will become of his different concerns which he managed I know not. None of the Partners of Robert Mackay & Co I think are now alive but John Robertson. How it surprises me and most People that Archie Graham should be a candidate for the Town Clerkship. He is near 60 and has fallen off much of late. It seems to me like insanity for a man of his years & Habits to enter upon the most laborious office in Glasgow. But I rather think he will carry it off. I think has any chance - I am well informed he is to follow a good Example and to retire. David Buchanan Mountvernon's son is to succeed him.

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

RB/837/1429

Page 1 of 2

20 December 1803

You really take a Flyt very good naturedly. I was repenting that I had given it you, but seeing you take it so well there is no harm. Yes we must be Friends. It would be shame for us to fall out after 20 years' so close Correspondence - you have now put matters upon a proper Footing and I shall depend on Mr More taking his station next Monday. The Cash & Bills shall be delivered to him that Evening. But it will be as well to let the Bills on Down of that day be drawn by the old Firm and so stand in the weekly letter of that night. Still I cannot see how it will do not to give some sort of Intimation to the Correspondents of the office of the alteration in the Firm - not only to the English Bankers who are in use to send us Bills but to a number of People who keep deposit accounts with us such as Duncan Campbell Ross. From people of that description we are daily receiving letters. How are they to know that D & M are the same with SM & D unless it is announced to them by you or by us. Let me know your determination on this. I sent for Cross and delivered him your letter to A Stirling who he tells me is very ill confined to Bed at Drumpeller. I fear you will be plagued with him. It was a cotton work belonging to Mckerlie & McTaggart very decent People which was burnt on Saturday. They had lately ordered insurance with the Royal Assurance Co and the Policy was made out, but they had not paid the Premium which is this day lodged with us for their Behoof, as it seems the office disputes paying the loss. It's a cruel case. Poor Mckerlie has taken his bed upon it. He would lose 4m they say even if he was to recover the sum insured which was only £3000.

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Mr Dale bids me say to Mr More that he has 3 good Bedrooms besides the one I occupy, at the service of him & Family till they get up stairs - they may take possession however of his own house on Thursday Evening or Friday - I expect our Alls will be rouped off tomorrow. Mr Owen has engaged Mr Dale's Family & me to take our Christmas Goose with him next Monday - he begs Mr More will be of the Party - his house is next to the Bank.

Ad. Dale
20 Dec 1803

Wm Simpson Esq

J

165000
180400
8000
353400

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

RB/837/1429

Page 2 of 2

Mr Dale bids me say to Mr More that he has 3 good Bedrooms besides the one I occupy, at the service of him & Family till they get upstairs. They may take possession however of his own house on Thursday Evening or Friday. I expect our Alls will be rouped off tomorrow. Mr Owen has engaged Mr Dale's Family & me to take our Christmas Goose with him next Monday. He begs Mr More will be of the Party - his house is next to the Bank.

RSM
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21 Decr 1803 -

As to the Bail Bond I shall not harass you more but just leave you to do what you think right - I have no anxiety upon the subject - but just to get the dead obligants heirs released - of them I forgot to mention Mr Wellwood my Bond of Relief in the hands of his son I'd like much to see retired - I have divided the Bonus and they are thankful as well they may Dickie's £20 Peterkin keeps for him - if he is not coming back here you may pay him that sum and debit us - Mr Dale tells me he spoke to him of coming back and setting up in the agency way here - for Peterkin will not be at ease - the state I sent you of the quarrel I believe was very correct - Peterkin began no doubt the violence in thrusting him away from his desk - but he had nothing to do there and that could be no excuse for his way of laying him and attacking him in the night two or three days after - I spoke to Gilbert Hamilton last night about the Clerkship - he is in Council and he said he did not think there'd be a note against Archibald Grahame - at same time wondered at his applying for it - it is thought here the Thistle must have lost a great deal of money by their Omnium etc perhaps this explains the matter - My Roup is going on just now above stairs - but I hear things are selling very low and I suppose my wife will be obliged to pack up some of the principal pieces of Furniture for Edinburgh which I do not regret - I do not regret - I wonder Mr More had not some body to look after such articles as he has sold here - I find the Roup will not be completed to day but must be adjourned ^{to} tomorrow - I am plagued with invitations to dinner after my Release - I know not how many I have been obliged to engage for to People I never dined with before too, as indeed I found it necessary to decline all dinners, and I should think my good successor will be obliged to follow the same rule - They consume a great deal of time - I sent John Lang his answers this morning and if the arbiters are right in the head must settle that matter - nothing can be more absurd than Clerk's opinion

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

RB/837/1431

Page 1 of 2

21 December 1803

As to the Bail Bond I shall not harass you more but just leave you to do what you think right. I have no anxiety upon the subject, but just to get the dead obligants heirs released. Of them I forgot to mention Mr Wellwood. My Bond of Relief in the hands of his son I would like much to see retired.

I have divided the Bonus and they are thankful as well they may. Dickie's £20 Peterkin keeps for him if he is not coming back here. You may pay him that sum and debit us. Mr Dale tells me he spoke to him of coming back and setting up in the agency way here. If so Peterkin will not be at ease. The state I sent you of the quarrel I believe was very correct. Peterkin began no doubt the violence in thrusting him away from his desk. But he had nothing to do there and that could be no Excuse for his way of laying him and attacking him in the night two or three days after.

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My Roup is going on just now above stairs, but I hear things are selling very low and I suppose my wife will be obliged to pack up some of the principal pieces of Furniture for Edinburgh which I do not regret. I wonder Mr More had not some body to look after such articles as would have suited him. I find the Roup will not be completed today but must be adjourned till tomorrow. I am plagued with invitations to dinner after my Release. I know not how many I have been obliged to engage for to People I never dined with before too, as indeed I found it necessary to decline all dinners, and I should think my good successor will be obliged to follow the same rule. They consume a great deal of time. I sent John Lang his answers this morning which if the arbiters are right in the head must settle that matter. Nothing can be more absurd than Clerk's opinion.

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This Muirkirk Co's returned Bill is vexing - I have desired their
Clerk immediately to write Williams that the Bank will order
him to be prosecuted without delay if he does not remit for it -
Edington he tells me says he is a good man

RS No
21 Dec 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, 21 December 1803

RB/837/1431

Page 2 of 2

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RSM

21 December 1803

Wm Simpson Esq

P

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

22 December 1803

There is too much good news to day I fear to be true. Besides your intelligence from Willie Kerr there are two letters to day from London from respectable houses saying that Livingston the American Envoy at Paris is come to London with Proposals from Bonaparte for Peace. I cannot say that I wish it may not be so, but I should be much better pleased if Bonaparte had landed his 50m men, and they had been beaten. This would have given us peace upon solid Grounds and insured us against these threats of Invasion in future – a patched up Peace in any other way will I doubt be of short duration. Nothing new going here to day. I hope the People will stand till Monday. How cruel in that Fellow Mcalpine to take in many of our manufacturers these Stevenson & Easton sober industrious lads with some Capital whose Bills we order back, are in above £600 with their own Bill of £150 will be back on us tomorrow.

John Orr I hear has left a letter to the Council to be opened after his Funeral recommending a Clerk of his for successor, but it will have no effect against Archibald Grahame.

22 Decemr 1803

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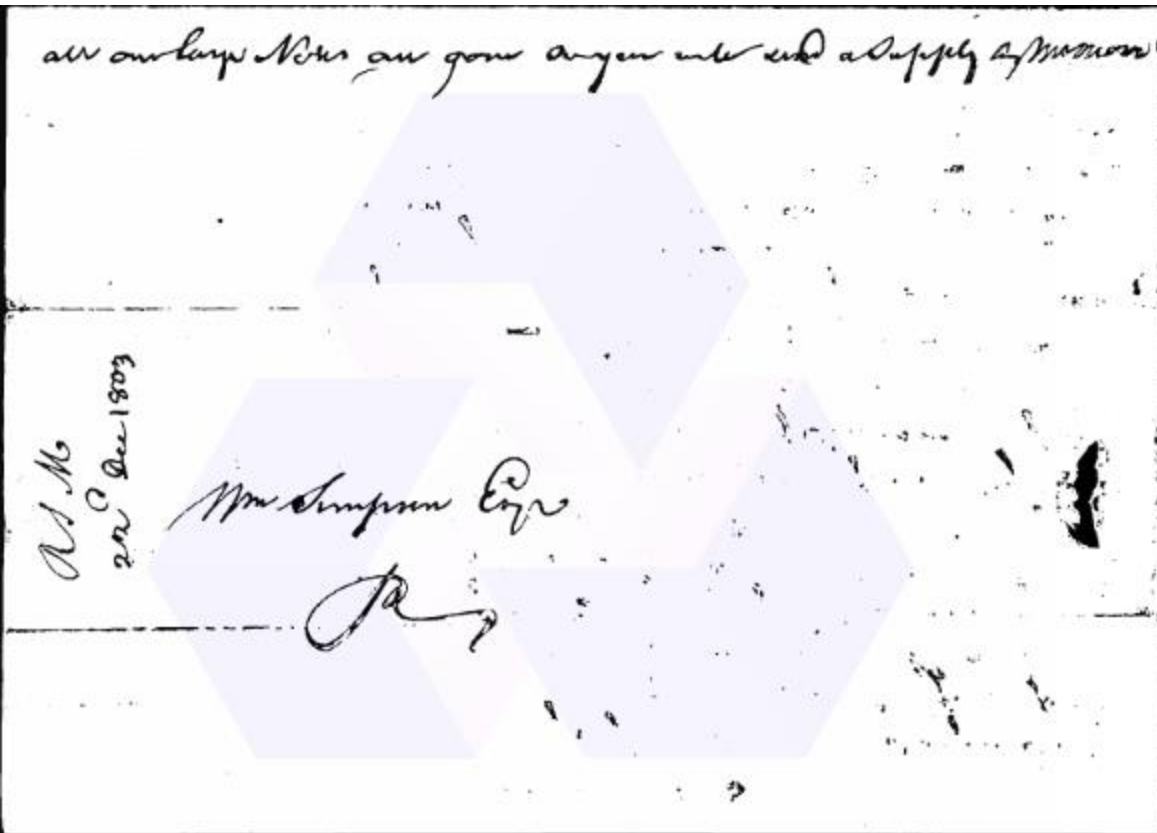
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 December 1803

RB/837/1432

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all our large notes are gone so you will send a supply by Mr More.

RSM
22nd Dec 1803

Wm Simpson Esq
P

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23 Dec 1803

The Partners in the Thistle are those you mention and also as I understood James Ritchie's son who at the Father's death was said to have taken his shares - Rowand also is a Partner - and has some property - but it supposed they must have been deeply cut by these speculations in the Funds and a man told me positively today who seemed to think his information good that they had resolved to close their Bank Business next Whitsunday. Yes it is a curious Retirement of Archie's to the most vexatious laborious office in Glasgow. There's surely more sense in my Retirement for a man past 60. I fear all our yesterday's news will prove a Hum. You see how Lindsay S & Co propose paying their dividend and how little it is - more however than I expected, and Smith writes that in about a month he expects to divide 2/ more. The Trustees had desired those in London to pay in the sum to be divided here to Down & Co for us. Instead of that they desire them to draw on them at 30 or 40 days which does not look as if they were very full. If the Bill is accepted by the rich Peel, it will certainly make it a good Bill unless they consider their acceptance as only lending upon the Estate, and I would not trust 10m to that. So I know not if we should advance the money till it is paid. You must determine us to this. The London Trustees are not pleased so large a sum is ranked here beyond what they expected, and a large sum it must be.

While closing this in comes your Packet per Box. I am so melted by your Letter that I cannot answer it. My worthy kind Friend how much do I owe to your Friendship. It is a debt I never can repay, but it will be the greatest happiness of my closing days to maintain that Friendship and show the value I put upon it. I have put the £500 into my deposit account and given Mr D his letter.

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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 December 1803

RB/837/1434

Page 1 of 2

23 December 1803

The Partners in the Thistle are those you mention and also as I understood James Ritchie's son who at the Father's death was said to have taken his shares. Rowand also is a Partner, and has some property, but it supposed they must have been deeply cut by these speculations in the Funds and a man told me positively today who seemed to think his information good that they had resolved to close their Bank Business next Whitsunday. Yes it is a curious Retirement of Archie's to the most vexatious laborious office in Glasgow. There's surely more sense in my Retirement for a man past 60. I fear all our yesterday's news will prove a Hum. You see how Lindsay S & Co propose paying their dividend and how little it is - more however than I expected, and Smith writes that in about a month he expects to divide 2/ more. The Trustees had desired those in London to pay in the sum to be divided here to Down & Co for us. Instead of that they desire them to draw on them at 30 or 40 days which does not look as if they were very full. If the Bill is accepted by the rich Peel, it will certainly make it a good Bill unless they consider their acceptance as only lending upon the Estate, and I would not trust 10m to that. So I know not if we should advance the money till it is paid. You must determine us to this. The London Trustees are not pleased so large a sum is ranked here beyond what they expected, and a large sum it must be.

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I have given John Monteith a dressing - he is a strange Fellow but I really believe has yet considerable Bottom - he expects 15m by the first Hamburg Mails - the value of Goods he sent there last summer per orders and for which the money was got but his agent did not remit it on account of the unfavourable Exchange at which John is not pleased - I am just going to a meeting the last I hope of the Partners of J Monteith & Co when I expect every thing will be finally closed and we shall have to divide among us a parcel of long winded Bills some of them very weak - I was at Gilbert Hamilton yesterday about getting Dunmore's subject sold - he expects to effect a sale of the Feu at 15 years purchase and the price even at that low rate will do more than pay Mr R.

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

RB/837/1434

Page 2 of 2

I have given John Monteith a dressing - he is a strange Fellow but I really believe has yet considerable Bottom. He expects 15m by the first Hamburg Mails. The value of Goods he sent there last summer per orders and for which the money was got but his agent did not remit it on account of the unfavourable Exchange at which John is not pleased. I am just going to a meeting the last I hope of the Partners of J Monteith & Co when I expect every thing will be finally closed and we shall have to divide among us a parcel of long winded Bills some of them very weak. I was at Gilbert Hamilton yesterday about getting Dunmore's subject sold. He expects to effect a sale of the Feu at 15 years' purchase and the price even at that low rate will do more than pay Mr R.

RSM
23 December 1803

Wm Simpson Esq
P

If Mr More is not gone you may tell him his furniture is come and we are putting things in order the best way we can.

As Mo
23 Dec 1803

Wm Simpson Esq

If Mr More is not gone you may tell him his Furniture is come and we are putting things in order the best way we can.

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24 Decr 1803

I feel much for you on losing your Counsellor - but it is an ill wind that
blows nobody good - I feel comfortable that the office here will be in such
good hands - I am momently looking for him - and shall not shut this till
he cast up - If you have a P Correspondence with him as with me, your
Intercourse will be as close as ever it has been - These Ps I shall
take worse with the want of them in the Mornings, than with any occupation
I give up - you must contrive some way of replacing them when I get
to Edin. - Mr Dale's interests are rather in a complaining way
he says he is not up to the answering your letter to day - but will
try it on Monday - I told him I got off nicely by having only
time last night to acknowledge the receipt of my Packet - but that
I must try to make a Speech to you when I get to Edin.
I have just come from honest Jo Riddell's Funeral - the
heaviest coffin ever I saw laid in the dust - So carefully Mr
Erskine advocates came to Mr Dale's last night to attend it -
Andrew Grahame told me at the Funeral that he had withdrawn
his application for the Town Clerkship, as he found he could not
hold it and his situation in the Bank and his Partners would not
consent to his leaving the latter - I don't understand this
as before he made the application I know he consulted some
of his Partners and he put it off two days on that account -
from this however it would appear that the story I had yesterday of
that Bank shutting is not true -
to - Clerk

I went to dine with Mr Owen and desired the Porter would come for me if Mr More arrived. He came about 1/2 past 4 and left the saddle bags, but would not allow them to come for me as he was going to dine with Mrs More - and we came back in the Evening with his Children - Every thing is pretty near ready for them - after this I shall keep the letter unsealed till 7 if he should wish to write you

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 December 1803

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24 December 1803

I feel much for you on losing your Counsellor, but it is an ill wind that blows nobody good - I feel comfortable that the office here will be in such good hands. I am momently looking for him, and shall not shut this till he cast up. If you have a P correspondence with him as with me, your Intercourse will be as close as ever it has been. These Ps I shall take worse with the want of them in the mornings than with any occupation I give up. You must contrive some way of replacing them when I get to Edinburgh. Mr Dale honest man is rather in a complaining way. He says he is not up to the answering your letter to day, but will try it on Monday. I told him I got off nicely by having only time last night to acknowledge the receipt of my Packet, but that I must try to make a Speech to you when I get to Edinburgh.

I have just come from honest Jo Riddell's Funeral - the heaviest coffin ever I saw laid in the dust. John Campbell & Mr Erskine advocate came to Mr Dale's last night to attend it. Archie Grahame told me at the Funeral that he had withdrawn his application for the Town Clerkship, as he found he could not hold it and his situation in the Bank and his Partners would not consent to his leaving the latter. I don't understand this as before he made the application I know he consulted some of his Partners and he put it off two days on that account. From this however it would appear that the story I had yesterday of that Bank shutting is not true.

6 o'clock

I went to dine with Mr Owen and desired the Porter would come for me if Mr More arrived. He came about 1/2 past 4 and left the saddle bags, but would not allow them to come for me as he was going to dine with William Muir, and would come back in the Evening with his Children. Every thing is pretty near ready for them. I shall keep the letter unsealed till 7 if he should wish to write you after 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, 24 December 1803

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RSM

24 December 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, 26 December 1803

RB/837/1440

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26 December 1803

Gilbert is gone to eat his Goose at Airdrie house. I shall see him tomorrow Evening and will certainly read to him what you write. I leave Mr More to give you his opinion about Lennox's demand [paper missing] him I delivered up all this forenoon. A heavy load off my mind. I should sleep sounder this night than I have done for many months past. But sleeping or waking I shall think of you with much Affection & Esteem – and so ends our Ps.

26 Decr 1803

Gilbert is gone to eat his Goose at Airdrie house – I shall see him
tomorrow Evening and will certainly read to him what you write
I leave Mr More to give you his opinion about Lennox's demand
to him I delivered up all this forenoon – a heavy load off my
mind – I should sleep sounder this night than I have done
for many months past – but sleeping or waking I shall
think of you with much Affection & Esteem – and so ends
our Ps.

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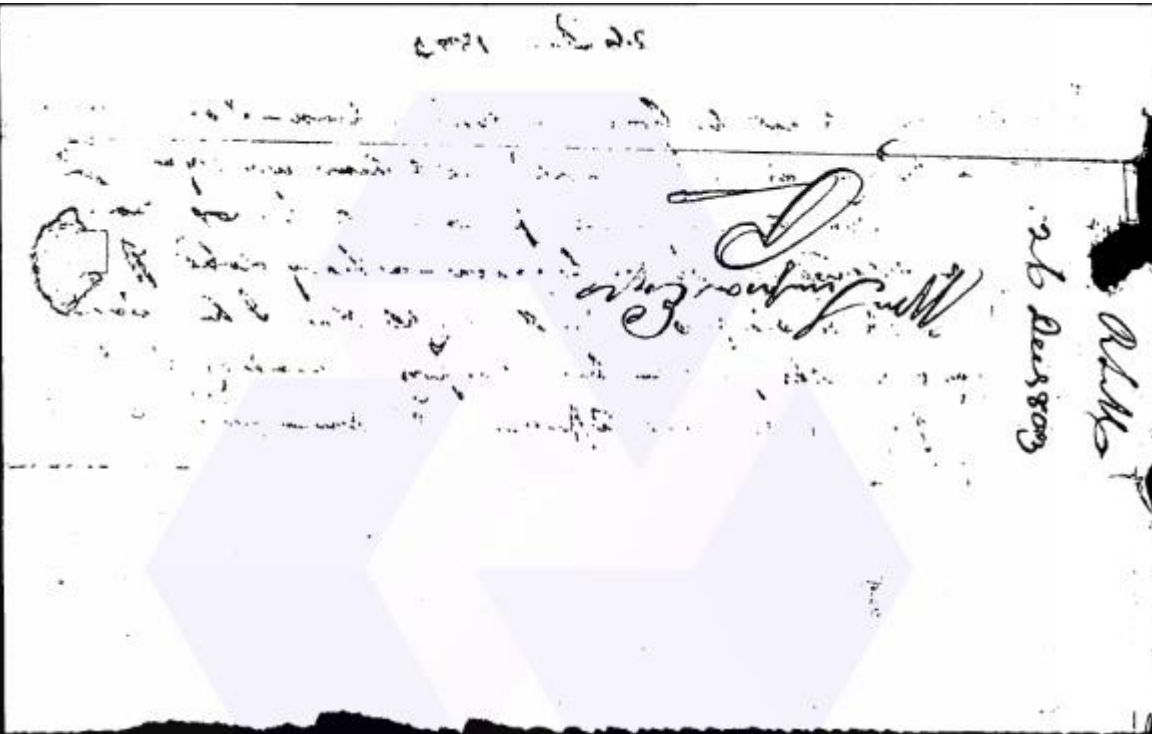
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RSM

26 December 1903

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, 29 December 1803

RB/837/1446

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29 December 1803

Still you see I am resolved to have the last word, and to add one more to, not 12520 but 25040 letters – let the old Royal prosecute for the Pens, Ink & Paper as she may.

All I have to say at present however is that an ugly demand is come upon No.1, which we were not thinking of – it was a matter transacted by Willie and I see by a Note of his on our old stock book, it was a demand we might expect in consequence of his making the people pay too much at the time. There is a long letter and statement from Alexander about it which it is needless to send you. We paid the money yesterday. The inclosed note shows how that No.1 now stands. Nothing more can come against it and some trifling Gleanings will come in to it.

To me my wife talks of coming to Edinburgh about the 6th or 7th but I have wrote her that I cannot leave this till the 10th or 12th. What an easy week Mr More has got to begin with – not a Bill protested these two last days and only 23m Bills coming in this week.

27 Dec 1803 -
Still you see I am resolved to have the last word - and to add
one more to the note 12520 but 25040 letters - let the old Royal
prosecute for the Pens, Ink & Paper as she may -
All I have to say at present however is that an ugly demand
is come upon No.1 - which we were not thinking of - it was a matter
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the people pay too much at the time - there is a long letter and
statement from Alexander about it which it is needless to send
you - we paid the money yesterday - the inclosed note shows
how that No.1 now stands - nothing more can come against it
and some trifling Gleanings will come in to it -
To me my wife talks of coming to Edinburgh about the 6th or
7th but I have wrote her that I cannot leave this till
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last days and only 23m Bills coming in this week

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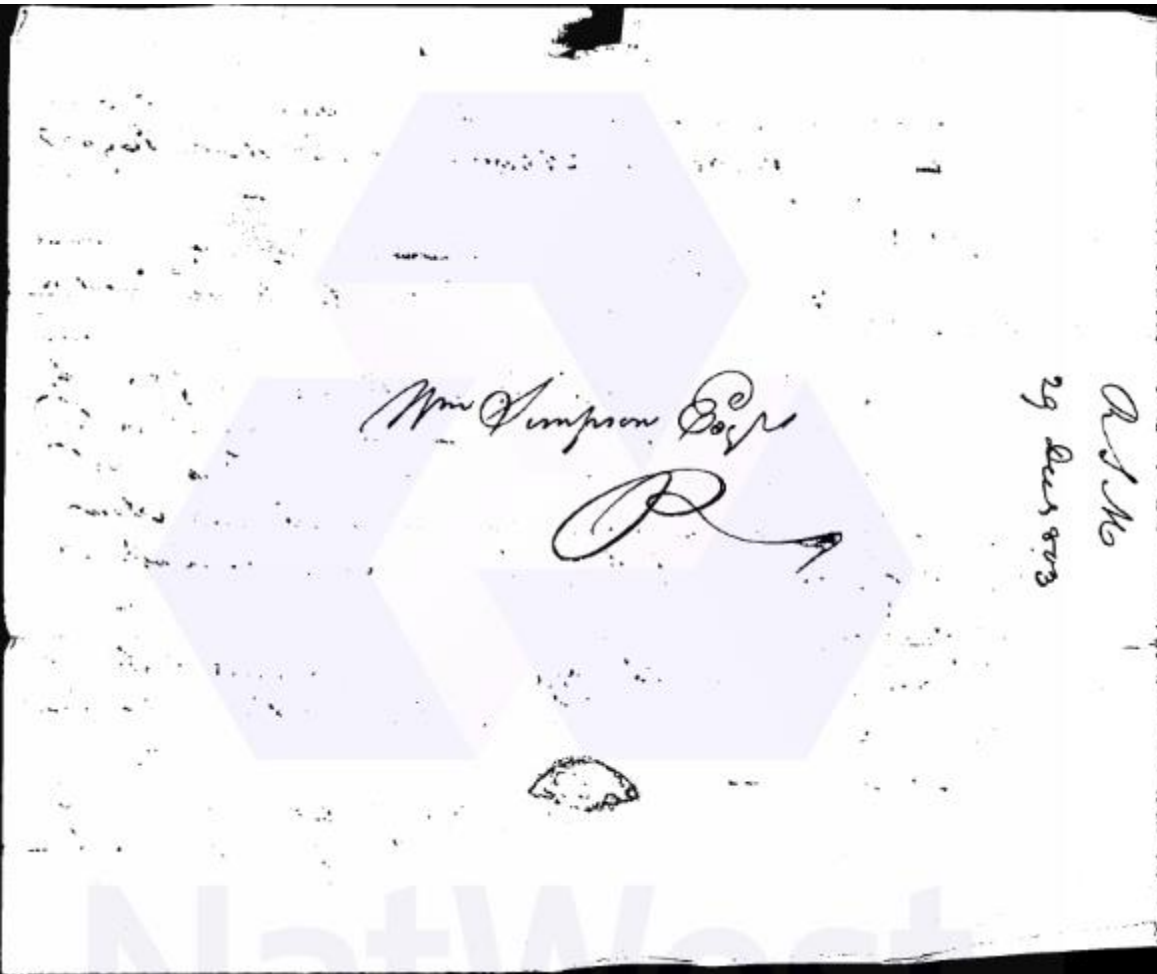
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 December 1803

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Wm Simpson Esq

P

RSM
29 Dec 1803

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RSM

29 December 1803

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