1 July 1803 you Il have the more were quite over whelving - and come of them not oppulled in the land I believe hale will be lost by them-but formeters go on this way on knows met what to think - It is going kind was losens I west Mortlow and from to come - I hope it is his plan to ladge upsluss and I shat list eagerly for him mothing before den bu the much occasion for him it day - it has hein a he - Day - many Beles were due of of lunaqueme many demands upon us - you see the arm of horder It must of the flagouts were made - in home gir Muferfu to show us now but aufled 1245 - but the how some narray - un how when the best aparabes that they and he augus in and gets - for there drifts of Shirefts un hund his Tuther Rewtherops Guarante and Shefe as gover were doing two much - as ended ming hilly I know me how we ohim to will It Pleasen - this other is at very provon my Men and the fear the daryth you allow us to go only not carry him ther neither do Ihours that a Leventy on his hentach Briperty and answer or can be offered) for evering us en our feture dur to or falun discots but I hall leave the Mon to such this - monderth Bulfour for home burn with as tirling - they are to gue as the deller of guerante to the and of 2/5 to of all them Biles in our hours - and and Nuchigging is to both on hand the lurning all their property with money with he thanks he me do in 3 5 mil to as the while Bills, with him her taken up - but they am very averer to the Bus by shipt homes heery allines to the over under frotest . I had them this was you Plan mr Nuchy my proposed that all the Bills dow or not die in on hand Shall ameler when up and new Bills sohn inflow of them at 3 46 mis - by the slept hours on by dinto ay Smith to wiflew of Leading Smith deading to while they dow in a Gafacily of subscribing to Riles . These sun Bills leter hoar when agree him while met ity on to this made let we som moment

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

RB/837/1184 Page 1 of 2

1 July 1803

Your Returns this morning were quite over whelming, and some of them not expected. In the end I believe little will be lost by them, but if matters go on in this way one knows not what to think. It is great Kindness to send West Mr More and for him to come. I hope it is his plan to lodge upstairs and I shall look eagerly for him Monday before dinner. We had much occasion for him to day - it has been a heavy day - many Bills were due and of consequence many pressing demands upon us - you see the sum of London paper taken. By it most of the payments were made. We have been fighting to get the people to send us none but accepted Bills, but they say they must have some warning. We have taken the best assurances that they would be accepted we could get, for these drafts of Sherriff's we have his Father Robert Sherriff's Guarantee which I hope is good but the young man has been doing too much, as indeed every body has. I know not how we shall do with Jo Pattison – his state is a very poor one in my view and I fear the Length you allow us to go will not carry him thro' neither do I know that a Security on his heritable Property would answer or can be effectual for covering us in our past or future discounts, but I shall leave Mr More to settle this. Monteath Balfour & Co have been with us to day. They are to give us the Letter of Guarantee to the amount of 2/5ths of all their Bills in our hands, and Archibald Newbigging is to take on hand the turning all their property into money which he thinks he will do in 3 or 6 months so as the whole Bills will then be taken up, but they are very averse to the Bills by stopt houses being allowed to be over under protest. I told them this was your Plan. Mr Newbigging proposed that all the Bills due or not due in our hands should now be taken up and new Bills taken in place of them at 3 & 6 months by the stopt houses or by Lindsay Smith & Co in place of Smith Lindsay & Co while they are in a capacity of subscribing to Bills. These new Bills to be paid when due. We could not say any thing to this mode till we saw Mr More.

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I whowshind Inth as soon as he gets his linken State much is coming about how to lay to lufore the ord the able I wish it ming the a go to that - that unsmine that of muchal manchester who law, much agt to I should there must be but as maile Proportion of a Porterior's Poles with us quile depressed at with he are very arying as he says there historia a very lary Stack and 50%

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

RB/837/1184 Page 2 of 2

I understand Smith as soon as he gets his London state made up is coming down here to lay it before the Creditors of the whole. I wish it may be a good state. That immense debt of Mitchel Manchester will be much against it.

Robert Lindsay supposes his obligation extends only to £2500 is it not so? I think there must be but a small Proportion of Jo Pattison's Bills with us. Archie Smith was saying to day that Kirkman Finlay was losing spirit and quite depressed at which he was very angry as he says there was no reason for it – besides a very large stock and 50m of as good Bills as are in the Country in his desk the individual Partners were worth 300m, and that he thought should keep up his spirits. Willie left me at 4 o'clock and will see you tomorrow. I beg Mr More will stay as long as possible with us.

RSM

1 July 1803

Wm Simpson Esq

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I was when in much from gtriend hay this morny waching for was most agreetly disapported when I own the dree of tobut I fear four such Lines are to be broken cough of mosths - en shak him a heavy bay on showe great munder of Bus being du that Day I with Mer More may be som dem - notwethe landing what Mr Jongs I help a house of such extension Busomps & that Stringth on all respects - In mention to our that the allowhen in the house of seen by formally announced and thing Maching from whom one had as networked Bu Irones by Milher to Mancherter on South to place on a Silver Ir day from the Letter to whom he had with savnestly enable how to the up this Both - saying they arted out with their programs or ansequence of Koning a large V. looked up with Smith -los that they hoped the Bank In liment to how , and that he night depend while ultimately how nothing by them - how for this his ford to your them heunty for sohn ongly in wish mitable, we have another of his Bills on Smith Ed but I is indoored by Not This son the This Ship of Surles to Middent turm I remember unte I fem hom dreather Offets - in how not and the theirs - and the Boll you about to be nepher on worther entrossed by Is Hamilton in to very who People of any buty before can be called so mir Dale is insisting that my wife at shill go out to Noveland with him - but oh it is which work

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

RB/837/1185 Page 1 of 2

2 July 1803

I was sitting in much fear & trembling this morning waiting for your letter and was most agreeably disappointed when I saw the size of it. But I fear few such letters are to be looked for from you for a couple of months. We shall have a heavy day on Monday a great number of Bills being due that day. I wish Mr More may be soon here - notwithstanding what Mr T says I cannot help thinking a house of such extensive business should have more strength in all respects. He mentioned to me that the alteration in the house would soon be formally announced. A good industrious Lad Henry Mackay from whom we had a returned Bill drawn by Mitchel & Co Manchester on Smith & Co showed us a letter to day from the Latter to whom he had wrote earnestly to enable him to take up this Bill, saying they could not go on with their payments in consequence of having a large sum locked up with Smith & Co that they hoped the Bank would be lenient to him, and that he might depend upon it he would ultimately lose nothing by them. How far this can be depended on I know not. Poor Mackay is settling with his creditors to give them security for payment of 12/6d per £ and his own note for 2/6 per £ payable in 9 months. He is taken deeply in with Mitchell, we have another of his Bills on Smith & Co but it is indorsed by Robert Thomson & Son. This stop of Surtees & Co (the oldest Firm I remember) will I fear have dreadful Effects. We have not a note of theirs, and the Bill you advise to be refused on Forster is indorsed by James Hamilton Son & Co very solid People if any body here can be called so.

Mr Dale is insisting that my wife & I shall go out to Rosebank with him, but Oh it is uphill work for me to go out of the house.

You had need continue to send us silver as long as you can, or order it from London for we are quite out of it.

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I hertaled about sinding you that Boll on Thinked to but Lawson earnesty by I to as going as a blame of gelling our money salver them, out can from how - ale the house how is in good an Tipsig-but he aposes one they and An Jah his a cerealir princed) from Shoking to to Day advising that and a has and to carry to on order the Thom of Sterking Monto Co_ Mus Seems un apharolanony mas une when andwer; Justich is withdrawn I cannot vappose Men dons the very wanthous dads they can will have so I have not ocen to Palkson - but her has been it Mod ale and I der wild wild with him that me flow out carry tim the

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

RB/837/1185 Page 2 of 2

I hesitated about sending you that Bill on Kennedys but Lawson earnestly begd it as giving us a Chance of getting our money sooner than we can from him. All his house have is in Goods at Leipzig, but he assures me they are safe there. Mr Dale has a circular (printed) from Stirling & Co to day advising that Andrew has resigned his concern in the Business to his Sons who are to carry it on under the Firm of Stirling Brothers & Co – this seems an extraordinary measure. When Andrew's property is withdrawn I cannot suppose the sons tho very industrious lads they say will have so much the confidence of their customers.

RSM 2 July 1803

Wm Simpson Esq

I have not seen Jo Pattison, but he has been at Mr Dale and tells him that less than 2m a week will not carry him thro. I desired Mr D to tell him that Mr More was to be here on Monday and we shall act by his advice. I fear he will not have unexceptionable Bills to offer and if he stop it will be a dreadful affair. I find I cannot go out to Rosebank.

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I sut sushohy you not of you deen to Revision - he there were now for him from Mr Mars had yesterday - so down We More own on me the Torenor and has had a good doe of an many won dutified light I with throws morethrow which my un him - for I him not nerves - and bury confueled I and leave at to others - I ear it is on juputh to carry him this'tow mand the 1800 Bu sont you on Barretyon fourty Murum as I was not assigned - but took I on his against believe with as the ami guld Bus as a Second for the many Thurs my god Town for you todawners to teep me up hat I for all met al de Every they him is dock of this hiping The Bow undowned by Durlip South to is for an ampt of theirs to ballen and and the home intend on being entermed very good, on thought t but to take progent in this day and much amble Dr Go pito their name

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 July 1803

RB/837/1187 Page 1 of 2

4 July 1803

I sent Mr Stirling upon receipt of your letter to Robert Lindsay – he always takes his letters from the Post Office on Sunday morning – but there were none for him from Mr Marshall yesterday, so I am afraid there has been some mistake, and I suppose you will lose your Cause with Dunlop.

Mr More came in in the Forenoon and has had a good deal of communings with distressed People. I will throw Mr Pattison entirely upon him, for I have not nerves for it, and being connected I would leave it to others. I fear it is impossible to carry him thro'.

We refused the £1800 Bill sent you on Bannatyne from Henry Monteith as it was not accepted, but took it on his agreeing to lodge with us the amount in good Bills as a Security for the acceptance.

Many thanks my good friend for your Endeavours to keep me up, but I fear all will not do. Every thing here is dark & distressing.

The Bill indorsed by Dunlop Smith & Co is for an acceptance of theirs to Callen & Son, and the house in London being esteemed very good, we thought it best to take payment in this way and make Dunlop S & Co put their name on it.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 July 1803

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> RSM 4 July 1803

Wm Simpson Esq

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Mr Man is ex to work I know not what are link do without him or he can populy leave this - he has been being over all It Pollisons Bus and is just hindry him a mite to meet will him for ruther send here a Neto of the Boles dew by him and where they are - him gouts who my I dea of not bushing the Back with Misses in the hand of other Backs the and on our hands is to much. - Milelite to seems And number sog on to Smith hounds relining his drafts on how and as the latter are well come back afer him to the anut they say of 126m - he annotes I suffere Mu 49m as bold up = how moulfil I was this moray to find that wondlaws Hamby 15 W in port - but how regary to fall by you By Parket our mornent out - that so large aBow as 3 m is married a merely form an Informally on the Indonston - me must get it rubbed to mum forenon and " On More Munds me may sold it desulles To Down and request them to guarante the Indonstin - Waln Me musiks Bor should hum ontownhad by por ouralion -Dong who is this that has adoutes the and Shot A 150 to humbler Mr curnet comprehed andwis cerenter- but me Sons my pay are shally Lads and I don't mit mit get who bonder I han they are

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

RB/837/1189 Page 1 of 2

5 July 1803

Mr More is set to work I know not what we would do without him or how he can possibly leave this. He has been looking over all John Pattison's Bills and is just sending him a note to meet with him, or rather send him a Note of the Bills due by him and where they are. We quite enter into your Idea of not burthening the Bank with the Bills in the hands of other Banks. The amount in our hands is too much. Mitchell it seems had remitted 49m to Smith towards retiring his drafts on him and as the latter will come back upon him to the amount they say of 126m he considers I suppose the 49m as locked up. How thankful I was this morning to find that Wardlaw's Hamburg Bill was paid, but how vexing to find by your Box Packet this moment received that so large a Bill as 3m is returned on Mr Dale merely from an Informality in the Indorsation. We must get it rectified to morrow forenoon and Mr More thinks we may send it directly to Down and request them to guarantee the Indorsation. Malcolm McMurich's Brother should have subscribed by procuration.

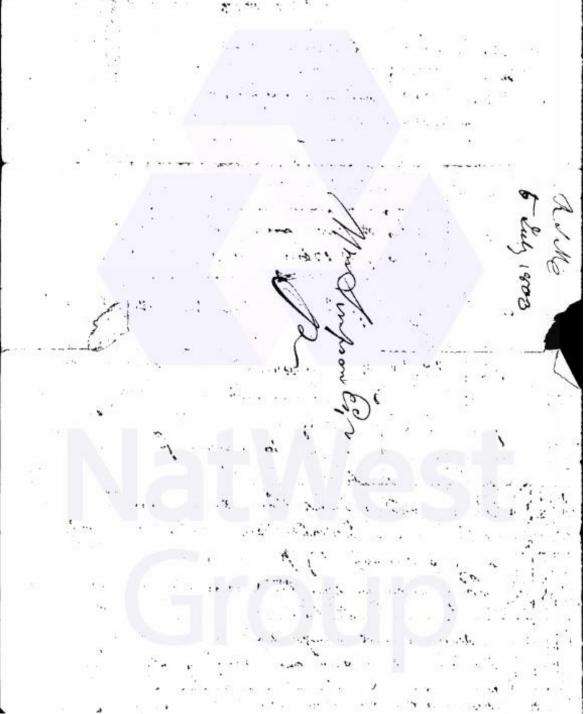
Pray who is this that has advertised the Bank Stock at 150 – it is humbling.

We cannot comprehend Andrew's circular, but his Sons they say are steady lands and I doubt not will get into Credit. I hear they are never to send their own notes, but Purchasers' acceptances. A good plan.

I just hear poor King has at last stopt and I hear Burnthwait who kept his account with us, both in this Square but we must have little of their paper. What a time this is.

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

RB/837/1189 Page 2 of 2

RSM
5 July 1803
Wm Simpson Esq
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6 Ly 1803 Markely In Memmet Mulows Invorsor of the 3 on BW is allymages outh but in his who have then night me should trominous get him to bodown it propuly and sound I buch h yest ushed of Down to there you may netwoon Town finguly - and I think you the disers to quarante the Andorsalue if ofter all that of Then am he me don't I han Memurch his fall to ait as Malerbin's Executor - it is privioling English men and int lin sales a with the dilet InDa I from to into the ampapeto to carry to Pattern there I elite how with Mr More the french and I know not when he has made of him - he lather of going of for Les Ron to merrow with some others him the reads the application for Epohr Bus - Mr Min ymoder we world but there drafts on Sulton frim him huards carrying show his prayents this week - many other Bills you new sor and bother the' met ampled, atthe there to lange part on how her alley the People that they must get their drafts augher hipe sont us - but s of then sent met anyther are from houses who me danger and who ledge the money without If the French how 45000 min in Have merceal Phoputs tuny they looks as Gregory's Book at and home night him okuelled me

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

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6 July 1803

Unluckily John McMurich the first Indorser of the 3m Bill is at Grangemouth but as he is to be home this night we shall tomorrow get him to indorse it properly and send it back to yourself instead of Down & Co, that you may return it by Friday's post. We have got a 2nd Bill which may be Indorsed properly, and I think should desire Down & Co to guarantee the Indorsation if after all that should be necessary. There can be no doubt John McMurich has full power to act as Malcolm's executor. It is provoking these Englishmen should not be satisfied with the Scotch Form.

Indeed I fear it will be impossible to carry John Pattison thro. I closeted him with Mr More this forenoon and I know not what he has made of him. He talks of going off for London tomorrow with some others here to second the application for Exchequer Bills. Mr More & Mr Dale were induced to take these drafts on London from him towards carrying thro' his payments this week. Many other bills you will see are taken tho' not accepted, although these 10 days past we have been telling the People that they must get their drafts accepted before sent us. But most of these sent not accepted are from houses who are in no danger and who lodge the money with us.

If the French have 45000 men in Hanover and Germany allows them to remain there, I have little doubt they will go forward to Denmark. But indeed I can hardly think a Thought on Politics – in that and in commercial respects every thing looks as dark as it can be. Gregory's Book at another time might have diverted me. At present I could not look on it.

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

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> RSM 6 July 1803

Wm Simpson Esq

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To gen me fort descente while your livet one to she the which Them afor ohr alley the best of them form forgery Then we should have outhing but lying over Bills - how for to go in supporting the hours that on perfully solve and at summe to venew to three who amont otherwise whe up ther Bus is includ a most difficult duly fait to act We do the best in cur and air much relieved by Mr More's Counsel - but mother the whole Scene here is durwhelming beyond what you concein - it is consultably darkened to by By Mr ament of Bul Barreli Jalure in home own Bills on New - I work how to Down to about thing they game them the but 6 homeler- that Garl was a man of god lambed Montesty of of the Dawners prove to be the Traple and in cholors you who sow the large Some ant you in dir when you on Mr More he and tito you Do wegerly un how had about thing Biles no amples - in the bases wherem we have departed from that will un wer ander the Neeply of doing but how no mason to draft the Bills willer artist afrais he can make ou proposals desalisty mo

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

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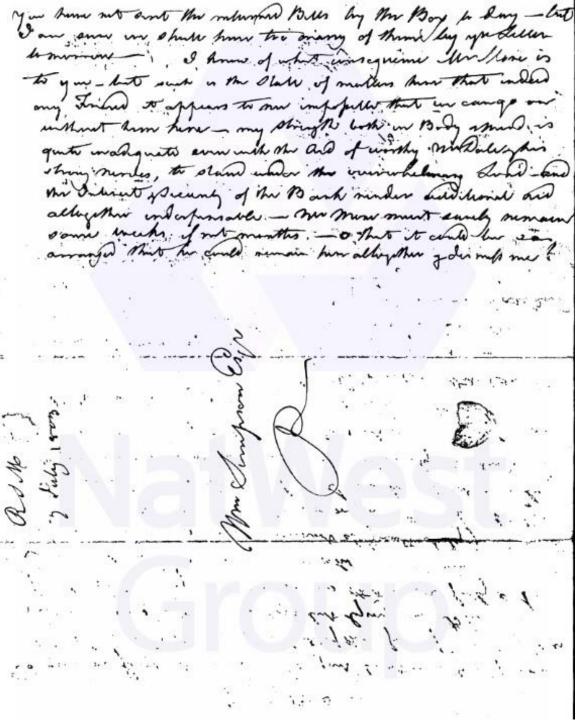
7 July 1803

To give no fresh discounts would just be at once to stop the whole Town and disabling the best of them from paying their Bills and then we should have nothing but lying over Bills. How far to go in supporting these houses that are perfectly safe and at same to renew to those who cannot otherwise take up their Bills is indeed a most difficult part to act. We do the best we can and are much relieved by Mr More's Counsel – but indeed the whole scene here is overwhelming beyond what you conceive – it is considerably darkened today by the account of Earl & Barrell's failure – we have many Bills on them. I wrote twice to Down & Co about them and they gave them the best Character – that Earl was a man of good landed property etc – hence we took bills on them with Freedom and several of the Drawers prove to be the People now in distress. You will see the large sum sent you in London and when you see Mr More he will tell you what squeezing we have had about taking bills not accepted. In the cases wherever we have departed from that rule, we were under the Necessity of doing so but have no reason to doubt the Bills will be accepted. I am vexed to see the sum so large.

I have shown Mr More your letter. He is disappointed by John Pattison not calling today, from which I am afraid he can make no proposals to satisfy Mr M. He is considerably in I see with Earl & Barrell.

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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, 7 July 1803

RB/837/1191 Page 2 of 2

You have not sent the returned bills by the Box to day – but I am sure we shall have too many of them by your letter tomorrow. I know of what consequence Mr More is to you, but such is the state of matters here that indeed my friend it appears to me impossible that we can go on without him here – my strength both in body and mind is quite inadequate even with the aid of worthy Mr Dale and his strong nerves, to stand under the overwhelming load – and the interest and security of the bank render additional aid altogether indispensable. Mr More must surely remain some weeks if not months – O that it could be so arranged that he could remain here altogether and dismiss me!

RSM 7 July 1803

Wm Simpson Esq

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8 July 1800 he how apported to morrow after the Both of the forenoon is over and before And ale goes to the bounder to book outs the Brad Broke at Paleson was with Mr More this forenoun but there were others with him and i was all about his going of to London Common to enforce the application for Epoper Bokes - hertans not actiful about his own affairs - I have won't him not to cake on Mr. More on the afternoon and what he means to do we to he never do to relieve other Banks of his paper by lating the whole Load upon 11 - of any arrangement is much much him which I have light of felaring of Mr Mow out later care of this wandlan your had me yerholong my had you got he has headen the from Little of his offices but of but but Mm - warden jobs how found a kind of Security Every Many goes on how on the come derk suchelan Train-yerholeng Kille Lerster Them of book of laising and got 20 Doom by him The Bolls on discumbed to the bollestors for were their sufferes - after taking ine or three 2000. I we white whirt - as it appeared endently on Operation for their aucon This morning This Lay ton manifeld and alus Mollison yarn Minte

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

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8 July 1803

We have appointed tomorrow after the Bustle of the forenoon is over and before Mr Dale goes to the Country to look into the Bond Book.

John Pattison was with Mr More this forenoon but there were others with him and it was all about his going off to London tomorrow to enforce the application for Exchequer Bills. He said not a word about his own affairs. I have sent him a note to call on Mr More in the afternoon and say what he means to do. It would never do to relieve other Banks of his paper by taking the whole load upon us — if any arrangement is made with him which I have little expectation of Mr More will take care of that.

Wardlaw & Sons told me yesterday they had yet got no particular state from Liddell of his affairs but expect it very soon when they will inform me. I look for little there. Wardlaw & Sons have found a kind of security for paying 15/ and they are to give their own notes for 2/ per £.

Every thing goes on here in the same dark distressing Train. Yesterday Dibble Forster & Co a very respectable printing house stopt and their Fall will I fear have extensive effects. Kibble was one of the Heirs of Cross of Paisley and got 20 or 30m by him. The bills we discounted to the Collector's Son were their acceptances. After taking two or three £300s we stopt short, as it appeared evidently an operation for their accommodation. This morning Thomas Layton manufacturer and Alexander Mallison yarn merchant stopt. Indeed I know not who will stand.

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Ther thin douth of My membethe for walson arthur les cond others not ampled as home got tous bodge with us as a beenty for their aufter link now the most we doubt make

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

RB/837/1193 Page 2 of 2

For these drafts of Henry Monteith & Co Watson Arthur & Co and others not accepted we have got bills lodged with us as a security for their acceptance, which was the most we could make of it. I only wish these Bills may be duly presented for acceptance. If we hear not that they are refused in 10 days it is understood we are to give back the bills lodged.

RSM 8 July 1803

Wm Simpson Esq

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yor Pachet this morning was frightful - it is so forwards homeron that law the Bus retwired on it are bother up that two three on morkall But hungrihmen on front of the damper - I shings go on an this only there can be me ongong what the land ! modele his seles from the Guny Shohap to Day whatle and - Pot from the Tother saying ther throw the grant from the grant shows lucked up he is low different to make his furgits but that the men know while conduct makers on and a flow as and make then carry of a large mothery of aluffung sho- somy be inforced - by a liver I'm form from bining Parlow at Maruter las there is as a Report there of the great Herrocks MP of forhops the most extension manifestarion in Eight divery shipt - of it is so on I much surfect to is I man not with me the manifestaring dire can in defended In sur you about sadays of this aparts but the open on Pathison phy maken put of this aparts but the forman of the surface of this apart surface of the surf the affairs and resume Jugants - I with A may be so - East ped in 15m and Bound 3m outs the combern - I just har that Gor Lectio who was esteened very ofalent upon whom one certainly have someset to Mr this of oursest into it at freed) had shift - he has shewer a great Hererson and his Gos hour allowed him to go on - this ocens to her Ohr way in what out mulles are now Tetted - I will threw the whole armourceit trools and Confisur I am frightend to at the Extent of Boths on Tindlay to " but most of him I mally believe are drawn upon the manufalts lodgers with them Buts at long lates upon the anargues houses

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 July 1803

RB/837/1195 Page 1 of 2

9 July 1803

Your packet this morning was frightful – it is so far well however that all the Bills returned in it are taken up but two three on Monteath Balfour & Co and Thos Layton & Jaffrey & Partin. But this account of Stirling & Co's bill being returned is a sad damper. If things go on in this way there can be no saying what the End will be.

Mr Dale has a letter from the young Stirlings today with a Sale account, and a PS from the Father saying that from the great sums locked up he would be difficulted to make his payments but that the new house would conduct matters on such a plan as would make them easy &c. He says nothing of stopping tho it may be inferred. By a letter I saw from Mr Owen's partner at Manchester there was a report there of the great Horrocks MP and perhaps the most extensive manufacturer in England having stopt if it is so as I much suspect it is I know not who in the manufacturing line can be depended on. The Bills we sent you on Stirling & Co yesterday were from a very safe Indorser. Mr Dale expects back those we sent you about 10 days ago due the 4th.

Mr Pattison & Mr Grahame set off this afternoon for London. I refer you to what Mr More writes you on that subject. I have given Mr P our letters to Mr Thornton. Earl & Co write their Correspondents here that they expect very soon to liquidate their affairs and resume payments. I wish it may be so. Earl paid in 15m and Barrell 3m into the concern. I just hear that George Leckie who was esteemed very opulent and upon whom we certainly have several bills (tho I cannot look into it at present) has stopt. He has shown a great Reversion and his Creditors have allowed him to go on. This seems to be the way in which all such matters are now settled. It will throw the whole commercial world into Confusion.

I am frightened too at the Extent of Bills on Findlay B & Co but most of these I really believe are drawn upon the manufacturers lodging with them Bills at long dates upon the consigning houses

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in Lindon- whifeed the whole annily in when here of ead he aught upon such Lodgements - and I have thing morbeth wends him such But to great anut - but noted it make he gives So Barnely m - Thom Mophert

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 July 1803

RB/837/1195 Page 2 of 2

in London. Whitfield & Co & John Bannatyne when here agreed to accept upon such lodgements, and I know Henry Monteith sends him such Bills to great amount, but indeed I think he goes too far to accommodate them in that way. The Partners are James Hopkirk, Andrew Buchanan Ardconnell, Dunlop (Mousehill's Brother) and John Bannatyne. Thomas Hopkirk took fright a few years ago and withdrew. His brother if he knew all that is going on I am sure would not be easy.

Mr More is gone to Paisley this afternoon. I tremble when he is out of my sight – it is impossible he can leave this for any time. I have little hope of Exchequer Bills being got, and if so I hardly know who will stand here. Pattison need not attempt it – his matters look very ill indeed.

RSM 9 July 1803

Wm Simpson Esq

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11 July 1803 The day without news is ended a wonder but ales we cannot expect to were be soon or again - how sally me homes alleted + I only much ind the mans of Starting don Bu in a note both wither but I dam my there met he me Decret the maters Meddleter y Tonnest - and Welles Trung home both Luns from ander to day mignestry were resmits for thing up his Notes to them down on Pring the home - but on ownsulling mr More in hought whent when Medleton a Tennent's druft on them with a sent you and they got our dout on Soun to remite how - un thought this liker how to let the tole le meterined while the I believe they are sof enough they me at present easily like up - of Eight Blus am get and mell get a get I have of them that I hape with enach them to go on - of Egothe But am me got, I suppose he mist the me Sales Bus del got must surely be pull on he was home. Internation from him to the ountrary hur how met had a great Prepure to Long but shall home enough of it in the turning - mande Am bun in with MeMen - he is in geled spirits and Days by the 101 Nove are me he sight and one Show him more morey than on which know what be do with - it who mut he easy to borry any mine to this New of mutters - while me appearance south from London - bent she she sher Parker head three with be much more than sufferent in 4 houses belong als their Engagements - Immel fear A note la showing Oh for like timeces

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

RB/837/1202 Page 1 of 2

11 July 1803

Two days without returns is indeed a wonder, but alas we cannot expect it will be soon so again. How sadly are times altered. I only mentioned the return of Stirling & Co's Bill in a note to David Walker, but I dare say there will be no Secret in the matter. Middleton & Tennent and McCulloch Penny & Co have both letters from Andrew to day requesting they will remit for taking up his notes to them due in a few days and draw upon him a new – as in the present great scarcity of money he could not manage the payments. I know not what Penny has done, but on consulting Mr More we thought it best to take Mddleton & Tennent's draft on them at 2/mo which is sent you and they got our draft on Down to remit him. We thought this better than to let the Bill be returned which tho I believe they are safe enough they could not at present easily take up. If Exchequer Bills are got Andrew will get a good share of them and that I hope will enable him to go on. If Exchequer Bills are not got, I suppose he must stop. Mr Dale's Bills due 7th must surely be paid or he would have had Intimation from him to the contrary.

We have not had a great Pressure to day but shall have enough of it in the Evening. Mr Archibald Smith has been in with Mr More – he is in good spirits and says by the 1st November all will be right and we shall have more money than we shall know what to do with – it will not be easy to bring my mind to this view of matters. Still no appearance of Smith from London, but still the other Parties here say there will be much more than sufficient in the 4 houses to pay all their Engagements. I much fear it will be otherwise. Oh for better times.

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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, 11 July 1803

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We have only £60 Silver in the house. Pray send more before Friday and order a weekly supply from London.

Mr More talks of leaving us. I do not see it is possible and I am sure his services cannot be so important any where else.

RSM 11 July 1803

Wm Simpson Esq

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COC 2012/1/20/1/12

11 July 1803 The day without neturn is ended a wonder but also we cannot expect to were be soon or again - how sally me homes alleted + I only much ind the man of thirty don the in a not both wither - but I dam say there mer he me Decret the makers Meddleher y Tonnest - and Migulline Ting home both Lours from ander to day mignesting were resmits for holing up his Notes to them deer on Vining Van how - but on ownsulling mr More in hought whent when Medleton , Towners druft on them with a sent you and they got our dout on Soun to remite - um thrught this littler have to let the But the les meterined while the I believe they are sof enough they me at present easily like up - of Egget Blus and me get a good them of them Mont I Rufe with enach humber go on - I Egola But am me got, I suppose he mist ship _m Dales Bus del go must owned he pull on he was Inhomation from him to the ountrary An how met had a great Prepure to day but shell home enough of to on the Evening - mans Am hum in with MeMen - he is in gold spirits and Days by the 101 Nove are me he sight and one Show him more morey than on which know what be do with - it will not be easy to boy any mune to this New of mutures - while me appearance south from London - bent she she sher Parker head three with bu much more than sufficient in 4 knuses before als their Engagements - Immel fear A note la shormer Oh for little timeces

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

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12 July 1803

The returns this morning are all good excepting that on Auchie & Co which will be good in the end. But oh these returns how they press down my spirit!

I was thinking Andrew would make some appearance as a Gentleman told Mr Dale the other day that he might be sure Andrew would not stop without our hearing more of it. His bouncing sum of Figures I would not much value, the Credit side will be mostly Land & locked up Property which will not pay his Bills. But if he gets the Banks to renew his Bills I dare say it will be the best thing they can do and I should think with you there will be more of them in other hands than ours. I do not think we have any of Cross's Bills on him but such as he drew lately on lodging long dated London Bills with us to a larger amount. Gilbert Hamilton says by a note he has to day from Mr Forrester he thinks the Old Bank will settle with him upon his plan. He will soon be here I suppose harassing us and his customers here. We took no Bills on him but from Indorsers who were esteemed good at the time, but alas the Face of these Customers has been greatly changed of late. Most of the most active industrious enterprising manufacturers here are fallen. I was just now looking at the bills sent by Hunters & Co to D Stirling to get payment of tomorrow a good number of them and nearly one half are upon stopt houses or drawn by them. Comparing these with our Bills due tomorrow, ours is certainly the best collection but some of them will also be protested.

We have drawn much on Down to day – 3m in one Bill to the Glasgow Insurance Office – so much to be put into the Funds of their paid up Capital – much against Mr Dale's opinion. We had a Fight with Robertson Tall & Co about taking their 2m Bill not accepted, but they had not got time to get them accepted – they never had so little running on them they say, and it is of little consequence. Andrew Buchanan & John Bannatyne partners in both houses.

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

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> RSM 12 July 1803 Wm Simpson Esq

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I show expect to Anim tomorrow how the Buchs state with Condress with thew enermous Engagements on whatever way you do I have on hips he will be carried this so as to make his ferguels even the Biles are renewed as he proposes - how unfortunets for industrious Rosple in the quarter that has such mad and South should how got sumuch of their higerty - to. for bucky that we there so tall comparatively of her but I be fills I will some and Effects here tath are our maniforers ath the how be m returned tales at present The 3 Notes and you to day mormore adule Middle mystrate atthe he never was to pup them the wither a find days Theing du - More to kning anothe some or mother, they connected with thinky thite and formy away wat The Sum of Landon Toper the to lay is very great. harthy down that courage to July hun lat our hand - will four the refull to the people cofeed not have gone on - the Peper himeun me believe to be all very good I for them Biles of it monterthe May mortely, Mould also on Tundlay of on home good Bills ladge indecanty for the aufite - Mymentum to by how 10 sh ounning on Junday & - in som a Lucer from Me tather to andmiddling that of Bus at longer dates saying oher but of the sound he auglesthus not work as of he were any way wread, I he he for fault for to Ironny it much. Nathbow Bushes to on whom you have a 3mi Billes is conster as on most sold Parple have - There decent Bles of Wholmy alins on how got of along kime Them - I believe menuels Biles are on decent hours ho. in It larty have that orania to the them of mone And mot throught we would not do otherwear find artainly They could not otherwar hour gone on how painful this work

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

RB/837/1204 Page 1 of 2

13 July 1803

I shall expect to know tomorrow how the Banks settle with Andrew but with these enormous Engagements in whatever way you do I have no hope he will be carried thro' so as to make his payments even if the Bills are renewed as he proposes. How unfortunate for the industrious people in this quarter that two such madmen as Andrew and Smith should have got so much of their property – it is so far lucky that we have so little comparatively of his paper but if he falls it will have sad Effects here. Little are our manufacturers able to take up 60m returned Bills at present. The 3 notes sent you to day Mr More advised Mr Dale to negotiate although he never would to pass them till within a few days of being due. Those to Craig are the same as Mr Dale's, they are connected in the Stanley Mill and Craig a very safe man. The sum of London Paper taken to day is very great, I should hardly have had courage to take so much had not Mr More been at our hand. Indeed if we had refused it, the people could not have gone on. The Paper however we believe to be all very good, for these Bills of John Monteith's & Henry Monteith's Bogle & Co on Findlay & Co we have good bills lodged in security for the Acceptance. Henry Monteith B Co have 10m running on Findlay & Co. We saw a letter from the latter to them acknowledging receipt of bills at longer dates and saying their draft of the 4th would be accepted. Tho Bannatyne does not write as if he were any way uneasy nor does he find fault for their drawing so much.

Rathbone Hughes & Co on whom you have a 3m Bill is the most respectable house in Liverpool, and the Indorsers we consider as the most solid People here. These are the most decent Bills of W Stirling & Sons we have got of a long time for them. I believe McNiel's Bills are on decent houses too, but we should hardly have had courage to take them if Mr More had not thought we could not do otherwise and certainly they could not otherwise have gone on. How painful this work.

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In Mon talks of leaving as tomerrow or Today - it is faciful to one to think of Kuping home from you and from this own home - but out or the propore upon us here and so difficult it is often to know how to act, that I really do out how how we can fast with him for any time I am much afraid that whent his sound had yould befunts to most to a every oceasur, my Spent within me will went allegther for I can you see no light breaking throw the dant sien - and this after of and news mile all much to the downharp I am suis mir more , present can her of me out consequence to the Bank any when she - 0 wat he could come allegation and the the Station of one very and to for it - he is good out with model to dear at Porties Trolay when my give he Puper their weekly allowance, wet a very had Effect at present - pray order adopt form dende

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

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Mr More talks of leaving us tomorrow or Friday – it is painful to me to think of keeping him from you and from his own home, but such is the pressure upon us here and so difficult it is often to know how to act, that I really do not know how we can part with him for any time. I am much afraid that without his sound head and good spirits to resort to on every occasion, my spirit within me will sink altogether, for I can yet see no light breaking thro' the dark scene, and this affair of Andrew's will add much to the darkness. I am sure Mr More's presence can be of no such consequence to the bank any where else - O that he could come altogether and take the station of one very unfit for it. He is gone out with Mr Dale to dine at Rosebank after making up a state of No.2.

RSM 13 July 1803

Wm Simpson Esq

I beg of you if possible send us by tomorrow's Box a couple Bags Sliver we are quite out of it and without a supply before Friday when we give the People their weekly allowance, we shall be obliged to refuse them altogether and that might have a very bad Effect at present. Pray order a supply from London.

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14 July 1803 The drought of and Shorting and what is to four her ship is Who to burn any Stranch - and it is not the bear that the more a bline as timorrow I know not how me sheledo what how for something defeath is was cantly occurring It will be worse when andrews decision or below fund un get arrents which I have belle doubt our in 2 or 3 days, that John Patterini mepun is unsuccepte The Clow looks darker & darker en my View - the by a dim from It Bankyou distable to day In cincludes by saying "The Paris is over here - The brighter and money more plubfel"- I have got me mon to you not beliam us tito afternoon to morning in him always but works on Indays - he intertell · Lak our aguegory, about getty Bles on horson aniferd - and what we have proposed to Palushan The afrimanto an afrim Lulluling buth owners of the Rolling bottom mit - and above de Bannalyne for who are Partners with them on their Concern- Mr latter an manufacturers. but they may be with considered as were chiefly seld by Shohy the androson was 1/3 Heir be gow anders on - Bushy is barber to Renfrom Bush - Tho mist of mer Bills on and I she suffere will be there -Barralgue is anoms Bur in Law _ we have some of them truster for bother from the works must slakeve but not mich of their paper - Mur Lak is enwelable and I will much everien the alarm - I forget to menter to you that and Menderson de how lays

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

RB/837/1205 Page 1 of 2

14 July 1803

The thought of Andrew Stirling and what is to follow his stop is like to turn my stomach, and it is not the better that Mr More is to leave us tomorrow. I know not how we shall do without him for something difficult is constantly occurring and it will be worse when Andrew's decision is taken and when we get accounts which I have little doubt we shall receive in 2 or 3 days, that John Pattison's mission is unsuccessful his stop must follow. The Cloud looks darker & darker in my view. Tho' by a line from John Bannatyne London to day he concludes by saying "the panic is over here – things are brighter and money more plentiful". I have got Mr More to agree not to leave us till afternoon tomorrow – we have always hot work on Fridays. He will tell you of all our squeezings about getting Bills on London accepted, and what we have proposed to Robertson Tall & Co. Anderson & Co – are Anderson Fullerton & Dunlop owners of the Rothesay Cotton mill, and Anderson Bannatyne & Co who are partners with them in that Concern – the latter are manufacturers, but they may be considered as one Company they are so much connected, and their manufactures were chiefly sold by Stirling & Co. Anderson was 1/3 heir to George Anderson. Dunlop is Cashier to Renfrew Bank, tho most of their Bills on Andrew I should suppose will be there. Bannatyne is Andrew's brother in law. We have some of their acceptances for Cotton from the W India Merchants I believe but not much of their paper. Their Fall is inevitable and it will much increase the alarm. I forgot to mention to you that Archibald Henderson died two days ago.

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Nativest Green

come after I work you yerly

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

RB/837/1205 Page 2 of 2

The two Bags Silver came after I wrote you yesterday very seasonably but I beg you will send more or order it from London. I should be very uneasy if we had no specie to give just now lest it exacted an alarm against Banks, as I am told some of the country people are talking rather freely of the Credit of Banks. Mr More will leave me this Evening take a Ride with him to the Elder's country house.

RSM 14 July 1803

Wm Simpson Esq

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Mr Men der good left in - and I home out what I shall so there is not an Industral in the Phosphon I am some under such a Land afor constainty expected to such difficulties of distripes as I arm our can any to move unft forthe Burden - to an populle I can stand by under to - and and mot that archiers application might anied, of it me out that I am persuated I he was to get the Sum he desones, to the be as a drop in the Buthet to this wanter. . momons will inform of a senselle Letter I and this morely from me I' My poper mins which and upon sold forunds gives better on no hope of them being obtained - of so to Palum must face - mr I in a PL says they found shorings auto to brustes one they that desired thin to me down to we have two Tallers yestery For Blacker ale and Sehre alexander de - and no man own say under folion - I sent a Note to Daniel & OG- 11 anony to worth you a dufinary Lucar on you This makers of Mits de on Patherfund is very on suring to Bound over he was char for saking It was really for goods and Plu Murfund here- That when In heard of Rutherford's That he was most thankful the But was pard some weeks before - and that as the awland have been find of called for when she wal the protest bear, he would him nothing to do with it - one Mo is a day or two lets we ou what the Indonersuy. Plushingon has gone over to the continent when Proporty her, it is expelled he will pay ale more more and till you of prior yeary being in Prison-summens must be fallen on to get him

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

RB/837/1206 Page 1 of 2

15 July 1803

Mr More has just left us, and I know not what I shall do – there is not an individual in the kingdom I am sure under such a load and constantly exposed to such difficulties and distresses as I am nor can any be more unfit for the burden – it is impossible I can stand long under it. One would wish that Andrew's application might succeed, if it were not that I am persuaded if he was to get the sum he desires, it would be as a drop in the Bucket to his wants. Mr More will inform you of a sensible letter I had this morning from Mr T about the Exchequer Bills which and upon solid Grounds gives little or no hope of them being obtained. If so John Pattison must fall. Mr T in a PS says they found Stirling's account so troublesome they had desired them to close it. We have two failures yesterday Fr Blackie & Co and Leckie Alexander & Co, and no man can say how many will follow. I sent a note to Dunlop S & Co this morning to write you a dispensing letter as you wish. This return of the Bill on Rutherford is very vexing. On sending to our Indorser he was clear for taking it up but the Drawer has just been with us and says that it was really for Goods sold Rutherford here, that when he heard of Rutherford's stop he was most thankful the Bill was paid some weeks before, and that as it would certainly have been paid if called for when due which the protest bears, he would have nothing to do with it. One really could not blame the man, but we shall keep the bill a day or two till we see what the Indorser says. Rutherford had gone over to the continent where his Property lies, it is expected he will pay all.

Mr More will tell you of poor George being laid in Prison – some means must be fallen on to get him out.

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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 July 1803

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> RSM 15 July 1803

Wm Simpson Esq

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16 July 1803 I wish under my good There I cand long my mend Things in the same Light in gun do - it is perhaps my that I De he shiring - but as I cannot help that to the certainly his for the the Interest how ored to of all anurred another aful be found on my place tetter filed for the I saw a Lever to day from me deputies ant to Lendon me By M Bus - Their meeting with Me addington was out the Thursday - they do not seem to enteream am sorry forto as in my opinion a Lean of Egether 1 An only Many that well prevent an alone of Manksupley . I we throw to out only to you as he thing in my opinion must be be dreated - the bart Sum of Gory over Biles in the hands of all the makes Bruks will no don't be talked of and I much fear with soon expects an alarm in the mends of the eventry Paper and even whater An Condit of Bank Poper and occasion Plums upon the Banks . Ihun heard abredy of ourse of the smiller Banks being surfield in the Country - then comby bodes convet discrimente - of the brides of a only Bank is affected, it will soon splind to a great one-and there is no ongry what the consignences may be - as we have upon Paper credit - It is in in this View the oblaining Epoter tales affrons to les of the question consequence to me - and Joh think it make worth the, of the wa charline Bonks whither the mother privates them to apply or at least seeds the application to Govern merely with New to support the Pyn credit of the In Holler on I find could brug forward subspelling them any Pour of Exphilis - of he they are not granted let it but the shipping whiteour he natures - you Town and who will and the how the more that he brushed there but todal ale sand he anguis from and as first

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

RB/837/1207 Page 1 of 2

16 July 1803

I wish indeed my good friend I could bring my mind to view things in the same light as you do – it is perhaps my infirmity that it should be otherwise, but as I cannot help that, it would certainly be for the interest and credit of all concerned that another could be found in my place better fitted for the station. I saw a letter to day from the deputies sent to London for the Exchequer Bills. Their meeting with Mr Addington was put off till Thursday. They do not seem to entertain much hope. I am sorry for it as in my opinion a loan of Exchequer Bills is the only thing that will prevent an almost general Bankruptcy. I will throw it out only to you as the thing in my opinion most to be dreaded. The vast sum of lying over bills in the hands of all the Banks will no doubt be talked of and I much fear will soon excite an alarm in the minds of the country people and even shake the Credit of Bank Paper and occasion Runs upon the Banks. I have heard already of some of the smaller Banks being suspected in the Country. These country bodies cannot discriminate - if the Credit of a small Bank is affected, it will soon extend to a great one, and there is no saying what the consequences may be – as we hang upon Paper credit – it is in this view the obtaining Exchequer Bills appears to be of the greatest consequence to me, and I should think it well worth the Consideration of the two chartered Banks whether it would not be prudent in them to apply or at least second the application to Government merely with a view to support the Paper credit of the country.

John Pattison I find could bring forward satisfactory security for any sum of Exchequer Bills, if they are not granted I see nothing for it but his stopping whenever he returns – you see the Bills on London taken from him to day – his Lad declares they are the most undoubted and that he told Mr More that he trusted to our taking good London Paper from him I would not meddle with them but Mr Dale said he would answer for them and so put his initials to them.

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and Shorting has been on Mr Jake noth he supersaline and his Thirt old way on will know of so the sum Mr. Only subsorbe first and I believe he is getting his other Cos to subsorbe - but his nets only now her coming Ruhman hot up an relutive to re to Day outhout saying alward - Mr Mike Drawing of the Boths you mention is a rich home at Rigar back to my Juns saily dulowfie in the misst of the soule this fores

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

RB/837/1207 Page 2 of 2

Andrew Stirling has been with Mr Dale with his supersidere and his trust deed which you will know of. He would have Mr Dale subscribe first and I believe he is getting his other Creditors to subscribe, but his notes will now be coming back upon us. Kirkman took up his returned Bill to day without saying a word. The Mitchell Drawer of the 3 Bills you mention is a rich house at Riga who take up all their drafts. They were indorsed to us too by a rich house Lawrie & Co here. I hope your Counsellor got safe home last night and that he will sound get back to us. I was sadly distressed with Sickness & Reaching in the midst of the bustle this forenoon which I imputed to his being away.

A letter from Dunlop S & Co and a letter to Mr More were sent in the box this morning.

RSM 16 July 1803

Wm Simpson Esq

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. 18 July 1803 I dow say there were athemsely be liet dop by all thereby ones over you but also I fear they are only legening - and what the and There los Buts of Mucheles welled but to Day un never Think of let on low good Indoners wo Taylon to a vay therey has a Ren up hint or find gully land is ned when his defpulles - in how had a good deal of martho nich to day into a transacher while is new Sharout and on our so for alleged to the Bales w Changement of Biles that Ihim out how the Sum of Biles descended will be enlarged - an home only 3 g on come in this week - de as heek as one may this night before This day Draught them out of newply be arming Males when on Jugants that I know mo who the Com may be - Just me Welle Bo the has been at me with the websed Proposal for montest Balfourter with I buy you not return on where we yelfore whether we shall subsonly to as he wants in to larger it and says he is some the other Bush with foton - I am no muchy for to last if to canter on mais of suking oner makers to a la fully to refer to more som let you of the arrangent forford by the four of Stirting to obejo them to alle A or far as to mount obulared to 8/6 the for they have 20m of their Mus and with Bock has brought from his frend 12/mid Mus for 8m malen of 6m as formerly fingested : " you and from andre Muly Litter my me another to to about getting Bills deeple Languin by the home gent him had my the same

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

RB/837/1211 Page 1 of 2

18 July 1803

I dare say there will ultimately be little loss by all the lyings over yet, but alas I fear they are only beginning, and what the amount may be before all is over, is more than I can think of.

These two Bills of Mitchells ordered back to day we never thought of, but we have good Indorsers William Taylor & Co otherwise we would not have taken that bill on Horox. They say Horox had a Run upon him but paid nobly and is now over his difficulties. We have had a good deal of heartless work to day — not a transaction indeed is now pleasant and we are so often obliged to take bills in payment of bills that I know not how the sum of bills discounted will be enlarged. We have only 39m coming in this week — do as little as we may this night, before this day sennight there will of necessity be so many bills taken in payments that I know not what the sum may be.

Just now Willie Bogle has been at me with the inclosed Proposal for Monteath Balfour & Co which I beg you will return me in Course with your opinion whether we shall subscribe it as he wants us to begin it and says he is sure the other Banks will follow. I see no necessity for it but if it can be the means of settling their matters it would be pity to refuse it.

Mr More can tell you of the arrangement proposed by Mr Newbigging which it is still meant to carry thro, but this pause of Stirling & Co obliges them to alter it so far as to reduce the dividend to 8/6 per £ for they have 2m of their Bills and Willie Bogle has brought forward his friends 12 paid Bills for 8m instead of 6m as formerly proposed. You see from Archie Newbigging's letter how we are put to it about getting Bills accepted. Corbett Russell & Co have just been holding the same language & yet I know not how we can discriminate.

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no Indun hors he - methe Me Baker had Me Au lay along of What from Very see wiley with Rest Boy I sette to him he say in Indian come and but he Minds Mr May May her some Indian come them - and Met and you? I knowed you some on own blein for I have not her me and get formal without to The late will have me and get formal without to The late will have a fine somes with we will not you the property the Chiles fine somes with we will not give him - her shall also sull more en sum sum of them. _ let as in law had. The deputer were they had been with Me addington who reed Mulyarund formerly mentioned - they them ment held

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

RB/837/1211 Page 1 of 2

> No Indian Corn here. Meikle the Baker had the other day a Cargo of wheat from Virginia in Company with Robert Bog, I sent to him – he says no Indian corn came, but he thinks Mr Bog has some Indian corn flour – would that suit you?

I beseech you send us more Silver, for I know not how we can get forward without it. The Collector wanted £30 to day to pay the Chelsea pensioners which we would not give him. We shall also need more notes, and send us a couple thousand Guinea nots as we have none of them.

I don't recollect such intense heat as we have had these two days.

RSM 18 July 1803

Wm Simpson Esq

The deputies write they had been with Mr Addington who received them very affably heard their whole story – but positively refused upon the Grounds formerly mentioned – they then went to Sir W Pulteney who promised to speak to the Minister and do what he could for them, but I have no hope.

It is most vexing that Auchie & Co's dollars are not sold. I wish you would write Down to sell them at the price they mentioned rather as keep them longer.

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The deputes work to day that they give up all hope of allacing Ex shi Man - In arm Julliny entired very warmly into butinops but found he was out when of michaday at - he proposed they show by of they and got a med bielow or come wich whind the Banks a mellion to enach them to support the I fallisonis Colors) Truders - such Monsonson a good me working modale with an Bus and he says of he gets the This with he sees his very chat before him inthemed the and of Gothe Bles - the also to nonsonse - her are gird homen to Jako and decent to les from home for the polarhed to the on Popular when he has them up - and mot of the other Bake returned to day are taken up - and Staken to les wife number among each upon us - and Bail attended no propert of things army round - boutto will make you on we have taken archie Newlegging's Mous to day unacupered - Mere's no about they are good-but I know mo how we can follow a deffere Mach who have form what we Doft with others - this a very my Monnip - Ret Linds on has just gover me profesod arrangement suspe while I shill start you or homerous Boys hisken to Milonesoller - More one or many things of that then concer shit in what wort of Plakes he produces - they will early convince on that we shall get fall payment Milher Jouppier a just out wither state as when ale annielled with him

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 July 1803

RB/837/1212 Page 1 of 2

19 July 1803

The deputies write today that they give up all hope of obtaining Exchequer Bills. Sir William Pulteney entered very warmly into the business but found he could make nothing of Mr Addington. He proposed they should try if they could get a rich <u>Gideon</u> or some such to lend the Banks a million to enable them to support the Traders. Such Nonsense. John Pattison's clerk is just now working Mr Dale with his Bills and he says if he gets thro' this week he sees his way clear before him without the aid of Exchequer Bills – this also is nonsense – we are glad however to take any decent Bills from him for the returned Bill on Papillon which he has taken up, and most of the other Bills returned to day are taken up. Andrew Stirling's Bills will now be coming back upon us, and Earl & Barrell's and Andrew Rutherford & Co – what a scene of vexating distress and no prospect of things coming round. Coutts will make nothing of Addington. You see we have taken Archie Newbigging's Bills to day unaccepted – there's no doubt they are good, but I know not how we can follow a different route with him from what we adopt with others. It is a vexing Business. Robert Lindsay has just given me in a new proposed arrangement respecting Lindsay Dalrymple & Co which I shall send you in tomorrow's Box to show to the Counsellor. There are so many things of that kind coming constantly in upon me, that I have not head for it.

I am glad Smith is at last in his way higher. We shall see what sort of states he produces. They will not easily convince me that we shall get full payment. Mitchell's I suppose is just such another state as John Pattison's and it is likely both will come to the same end. What misery these over Traders bring upon themselves and all connected with them.

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Anthony is come with the tales of the dollars but what to make of things I knie met to a providing the Soun to will

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 July 1803

RB/837/1212 Page 2 of 2

The Box is come with the sales of the dollars but what to make of them I know not it is provoking that Down & Co will not mention on each sale account to whom they were deliverable. I shall look into the copies of our letters to you and see if we can make it out. They are all I think from Auchie & Co and Alexander & Co. Thanks for the silver and Guinea Notes, but I pray you send more silver and order a couple of hundred a week from London. Little comes in now I suspect the people are hoarding.

RSM 19 July 1803

Wm Simpson Esq

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We More mot reallest what John with (Por Lindson about Lindson Doles affairs ineliped in the other which he can - and the new Proposed for bot me this morning - the Plansing who he them the whole advance upon the thirthe fly, I know not how much of their Vager melgulan may how but I think more som that we hat only one or two of their Bus here, and you had a large one to simte the value to. Smith in may last to the over unnasonable for the Mrank to Inh alayor Show of the advance then arrisfends with that Bills on our hands - John Lehn with and a man of and onthe Landed Property is Markness which makes the Compy out willemales Tuesday Ever Mr Thomber with you and not relieves

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

Undated: attributed to 19 July 1803 based on content

RB/837/1214 Page 1 of 2

Mr More will recollect what passed with Robert Lindsay about Lindsay D & Co's affairs. Inclosed is the state which he saw, and the new proposal he brought me this morning. The plan seems to be to throw the whole advance upon the Thistle and us. I know not how much of their Paper Mr Graham may have but I think Mr More saw that we had only one or two of their Bills here, and you took a large one to remit the value to Smith in May last. It would seem unreasonable for the R Bank to take a larger share of the advance than corresponds with the bills in our hands. John Leckie writer and a man of considerable landed property is a partner which makes the company safe ultimately.

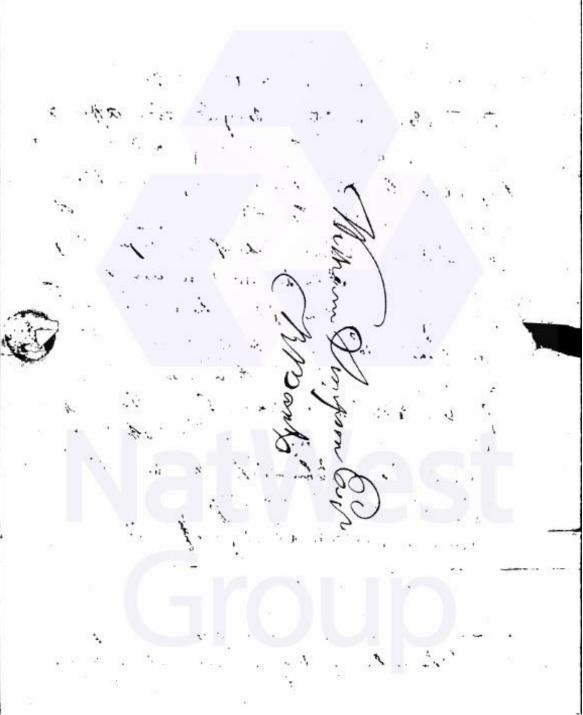
Tuesday Evening.

I send you the inclosed sensible letter from Mr Thornton which you need not return.

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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

Undated: attributed to 19 July 1803 based on content

RB/837/1214 Page 2 of 2

William Simpson Esq

R Bank

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Tarket this morny was two much for me - yet down me to can when dily when from these miletoned Biles - that on a Julian up as an Several others and the whole that prometes & home up tomorrow - I surfect thats. suburbed on hom to day is one of these formed. home when from him - it is as kneshing the Robert of there Scoples Fransactions - but he has looked god Bills with as in Security The anoft of the out and per - I hope me In Mair - but indeed as present. I surfeet my body consected with Glasger - Men Bis on London from So Polleson Julin in Jungment of the 2500-neter tree Bell on him to Day An blest spares us they are on for aufled by his best dritts of the most respectable times met anoples subjects us to a said Onlery - Meny Murbeth has fut Bundle of Bus into our hunds in Jeany for the ace of his \$1200 Inton Tunday be - un how willed to with Nowlinggray that his frealing house is to The angle of his mushin house's Into - and vice versu arranged - The same Sking of and, howe going on a is form and quester to day - but I gim to me oned Thin a Litter from Olev Graham saying that had culled on them lake on Salundy my the be lette ; guen in the Days - So Bit with by Sundays ha

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

RB/837/1215 Page 1 of 2

20 July 1803

Your Packet this morning was too much for me, yet I see no loss that can ultimately arise from these returned Bills – that on John Pattison is taken up as are several others and the whole that came yesterday were retired excepting one on John Monteith which he promises to take up tomorrow. I suspect the Bill on Donaldson returned on him to day is one of those provided for by his letter which Mr More carried with him. I have sent to him to call and inform me. You see what a sum on London we have taken from him – it is astonishing the Extent of these People's transactions – but he has lodged good bills with us in security for the acceptance of those not accepted. I hope we are safe with John Muir, but indeed at present I suspect every body connected with Glasgow. These Bills on London from John Pattison were taken in payment of the £500 returned Bill on him to day his clerk assures us they are on and accepted by his best Customers undoubted People. This of refusing the drafts of the most respectable houses not accepted subjects us to a sad outcry. Henry Monteith has put a large Bundle of Bills into our hands in Security for the Acceptance of his £1200 draft on Findlay & Co. We have settled it with Newbigging that his printing house is to guarantee the acceptance of his muslin house's drafts and vice versa. I have given him the letter to Monteath Balfour & Co subscribed and he soon expects to get all their matters arranged. The same story of Andrew's house going on came to us from another quarter to day – but I give it no credit.

I have a letter from Robert Graham saying that Sir W Pulteney had called on them late on Saturday night to tell them that Government were at last alarmed and would do something for the support of Glasgow but not in the way of Exchequer Bills, and he desired him to write me by express to support the People of Property as relief would be given in a few days – so Bob wrote by Sunday's mail coach

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but I have no hipes from the Wolland Spenis - or fine any thought Exche Bills as in 93 - Soulins Idea will be a Junale Lean to the Banks from MB of Engl form hout - Mut a mit ans wen me former than hely a der Paper at my deste alle properly for aids in one way or other nime can have so Idea of the Same I am Aleased to see house all the relations to the this more Me other age but two - one and olypant to of a Cant for the other deight on Throng I hope then while world I encho you Bole for Sames Saller - how and Sombelliums head to descore him to write me in their monner - as of the Thele of & lesern was enterny hands More way at strong Letter from Boyl alysamor to as

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

RB/837/1215 Page 2 of 2

but I have no hopes from Sir William's schemes, or from anything but Exchequer bills as in '93 - Sir William's idea will be a private loan to the Banks from the Bank of England or from Government - that would not answer.

What a pressure upon us to day – for 2 or 3 hours there were not fewer than half a dozen people at my desk all pressing for aid in one way or other – you can have no idea of the scene.

I am pleased to see however all the returned Bills this morning are taken up but two – one Oliphant W & Co on Earl the other Langton on Fraser. I hope there will be no loss by them, but no word yet of Smith from London.

RSM 20 July 1803

Wm Simpson Esq

I inclose you Bob Graham's letter – how could it come into Sir Williams's head to desire him to write me in that manner, as if the Fate of Glasgow was in my hands. But the deputies it would seem have frightened him completely. There was a strong letter from Boyd Alexander to Addington which he would receive on Saturday and it might have effect.

Only one Bill given out to protest this night and a good one.

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My Down Sir

I write you Mis by desire of dis I'm pullency - You wanto be informated by Mr. Findley your proceedings till yesterday coming - after waiting some hours in the lobby of the house oftommons Bust inglit dis Mm. Actorised us he for home as he Des not. Mink he wall get any Ming settles till monday - But between nine and len lass right ha called at our lodgings and desired me to write to you and to men ion to you in confidence Mus a plus was arranging of apotoning fever ment apulance where the are the il wonto be finally determined In monday - Thus il was Mought absolutely necessary in the gives and situation of affairs on the continent that any embarrafinent of trade ABogoic and any interference of forcomment to aid them thouto be kept as secret as possible and thus we shouto therefore have this morey In the meantime he advised Must Ishould instantly forward this intelligence to youley lapores that buch use hugus be mude ofil as might proceed houses of property from stopping in me interval But an consulting with Mr pallison he was af openion That no capress which we could procure would reach you Swoner than luesday ovening . and that it would Merefore answer the same purpose warde your by this dues much coach . I send this by a pured in the muil wach a a suplicate by caprel to trained whe put into me post ofue there I have commu: ino with much respect four they Dear ter London July 17 Jund in morning

Letter from Robert Graham in London to Robert Scott Moncrieff, 17 July 1803, enclosed by RSM in his letter to William Simpson of 20 July 1803

RB/837/1208 Page 1 of 2

[see RB/837/1215 for the letter in which this was enclosed]

My Dear Sir

I write you this by desire of Sir William Pulteney. You would be informed by Mr Findlay of our proceedings till yesterday evening. After waiting several hours in the lobby of the House of Commons last night Sir William advised us to go home as he did not think he could get any thing settled till Monday. But between nine and ten last night he called at our lodgings and desired me to write to you and to mention to you in confidence that a plan was arranging of affording Government assistance to the trade of Glasgow tho not by Exchequer bills and that it would be finally determined on Monday. That it was thought absolutely necessary in the present situation of affairs on the continent that any embarrassment of trade & credit had any interference of government to aid them should be kept as secret as possible and that we should therefore have this in view. In the meantime he advised that I should instantly forward this intelligence to you by answer that such use might be made of it as might prevent houses of property from stopping in the interval.

But on consulting with Mr Pattison he was of opinion that no express which we could procure would reach you sooner than Tuesday evening, and that it would therefore answer the same purpose to write you by this day's mail coach. I send this by a parcel in the mail coach & a duplicate by express to Barnet to be put into the post office there. I have communicated the same intelligence to Mr Finlay

And with much respect I am My Dear Sir

Your obliged & obedient servant

Robert Grahame

London July 17 1803

Friday Morning

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Letter from Robert Graham in London to Robert Scott Moncrieff, 17 July 1803, enclosed by RSM in his letter to William Simpson of 20 July 1803 (RB/837/1215)

RB/837/1208

Page 2 of 2

[see RB/837/1215 for the letter in which this was enclosed]

R Graham 17 July 1803

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22 July 1803 And I has sent me a lapy of In better to you with the willred Bub Grahame untis to the Tenday afale aura to of the formersahre at the Bank in what But made I very good appearanted Month and o with on Improbably of much nelling on Saling and, from the B of Engl or laking the sespens tilly of living but On money of they were to not to _ it is a foolish theme Der Mains afor men I smitt not end in nothing but yet and say to Mr I what you think profes I wante him on incomeday that any measure but the Spire of Eight Boles as ingo offered to me allegether neffected - To Palleson water hi is no all lunds both home on Durday - Mil Sale And Show a great Lum of Biles from home to Day to keep them on ble his neturn - but they are very good Bus and marky the whole goes to pay his amples grahimed 124 in this offere-barnsh Thok Am Bu Ar gam hom in forget of his andles ohp - The Mid 1000 - out you on Funding B - Go In how Bills to a greater and holy in heunty for the ample much under Bus upon Book a Dunder but they aprine good Prefu - and My sind Timbley to by the first such gird taper as I have on doubt they will auf whom Is munteth his given as Ret Thomson whens Guranter for all the ample of all Bus he may draw on Lindow lint only to oplan of Door - this literales the former Guaranter In earys hi has 30m value of Grands shorty for the Market and musely order and for which he (when been whach long and now that Markingh h he what explire mor morterthe go - Minny has to. god Bis with us indecenty forther a plent this sent you - must of the Bills Likered this morely are laken ap but of to unflesant work - your morning Sachet is always like to make now throw of any to make and

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

RB/837/1216 Page 1 of 2

22 July 1803

Mr T has sent me a copy of his letter to you with the inclosed and Bob Grahame writes to R Finlay a full account of the conversation at the Bank in which Bob made a very good appearance for the Banks, and stated the Improbability of their needing or taking any aid from the Bank of England or taking the responsibility of lending out the money if they were to get it. It is a foolish scheme of Sir William's and will I doubt not end in nothing but you will say to Mr T what you think proper. I wrote him on Wednesday that any measure but the issue of Exchequer Bills as in '93 appeared to me altogether ineffectual. John Pattison writes he is at all events to be home on Sunday. Mr Dale has taken a great sum of Bills from him to day to keep them on till his return, but they are very good Bills and nearly the whole goes to pay his acceptances & returned Bills in this office. Carrick took the Bills he gave him in payment of his acceptances at the Ship. For the £1000 sent you on Findlay B & Co we have Bills to a greater amount lodged in security for the acceptance mostly indeed Bills upon Perth & Dundee, but they assure us good People, and they send Findlay & Co by this post such good paper as I have no doubt they will accept upon. John Monteith has given us Robert Thomson & Sons' Guarantee for the acceptance of all bills he may draw on London but only to extent of £1000 – this besides the former guarantee – he says he has 30m value of goods ready for the Market and mostly ordered and for which he would have been in cash long ere now had Hamburg been open. To what extent these Monteiths go. Henry has lodged good Bills with us in security for the acceptance for the £600 sent you. Most of the Bills returned this morning are taken up but oh it is unpleasant work. Your morning Packet is always like to make me throw up my breakfast.

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Balayape for Proposal - Ital Man Me Bank and agree to to but only to the Eplent of their Biles with youghts - aled our mormon who a Note of the to the here of he can que me to the inte saw my looking over the Bother again - I has bouth his not him at manchester - he left dendon on morting were to the or Corbell yeshort with mit to come to bling her than to mut his Trans come where the - they however sunt them that we to Carbell for him yorkery a show he was a bound of the wallend his the Carbell for him yorkery to the wallend his the Carbell for him yorkery land allow the as propried by Me muchulay; not from any my and to Sandy alling but musely to kup up the Burnet for his mostly unde alargicamy - It & Briefor wisher mer moher you want forget to come mor the for nept week- Mornes ine while not have what to Do - I suppose you was be oblight to order to again from Linder and the worm the latter

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

RB/837/1216 Page 2 of 2

Robert Lindsay called as did Archie Graham about Lindsay Dalrymple Co's proposal. I told them the Bank would agree to it but only to the Extent of their Bills with you & us. Did not Mr More take a note of the bills here – if he can give me it, it will save my looking over the Bills again.

James Smith has not been at Manchester – he left London on Monday was to be at Carlisle yesterday – wished not to come to Glasgow but to meet his Friends some where else – they however sent Thomas Watson to Carlisle for him yesterday.

I shall attend to Mr R's wishes about No.2.

Mr Dale and some other very solid People here have engaged for D Allan & Co as proposed to Mr McKinlay, not from any regard to Sandy Allan but merely to keep up the Business for his worthy wife & large family. Mr D therefore wishes Mr Mckinlay may agree.

RSM 22 July 1803

Wm Simpson Esq

You will not forget to send us more silver for next week – otherwise we shall not know what to do. I suppose you will be obliged to order it again from London and the sooner the better.

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27 Bus menned from 15 to 22 July ant \$ 8702. 8.1 Quehn for on Part Bund 253.1.2 Chysant water on Carl Burne 643.12.7 The above or a State of them horreby Palures some Men More left us to last neft - be lugs are what are appelled grafter that on Thoms on whole inderped by Offman W & a Um marshale to who are certainly make to good in the for Lut when we cannot say - I am Knowful however there so much has her hikm up then & days part but Of it is unpleased work - Schusten How who look up from us a returned to a on South dindray le made me observery to fire how last ought as he sold he was to order a Horne ofm is and bring them to afrent I have me you hard of Smith armed and Languer me good film his delay - Wom South (& d) me the other ony to But he and as lul annot forter more Bushwartrels en bringing forward his States - how or when he orded have I show say a of what the Back may do the B of light - but I amount so day by he the I heme and nos very sorry when ir o'Meny suggested to The Roy Bank is already win to directed they are on their way down whether darry

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

RB/837/1218 Page 1 of 2

27 Bills returned from 15 to 22nd July amount £8702.8.1

Lying over to No.2

D Walker & Co on Earl & Barrell 253.1.2

Lindsay S & Co on S Linsday & Co to Auchie & Co 392.17.6

Oliphant Watson & Co on Earl & Barrell 643.12.7

Geo Fraser & Co to Tho Layton 189.16.6

Lindsay S & Co on S Lindsay & Co 812.12.7

2292---4

Taken up £6410.7.9

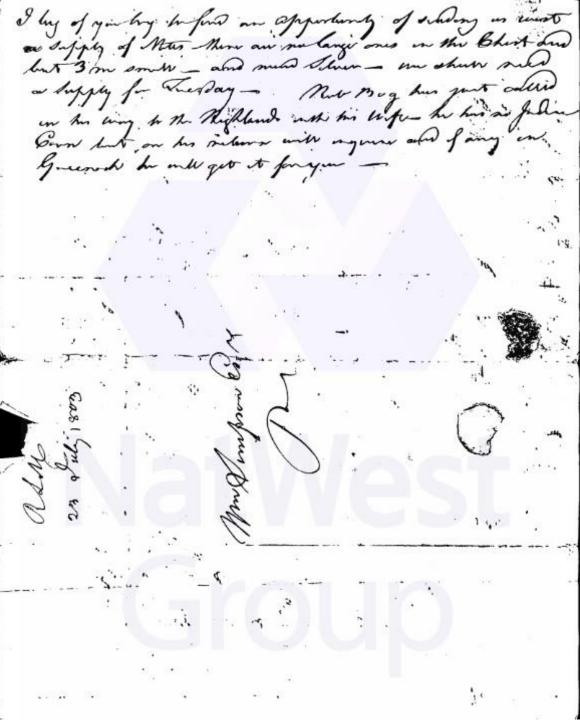
23 July 1803

The above is a state of these horrible returns since Mr More left us to last night. To day's are what we expected excepting that on Thomson & White indorsed by Oliphant W & Co and Wm Marshall & Co who will certainly make it good in the end but when we cannot say. I am thankful however that so much has been taken up these 8 days past but Oh it is unpleasant work. Johnston & Cross who took up from us a returned Bill on Smith Lindsay & Co made me discharge it from him last night as he said he was to order a Horning upon it and bring them to a point. I have not yet heard of Smith's arrival and I auger no good from his delay — William Smith told me the other night that he could as little account for his Brother's Backwardness in bringing forward his states — how or where we could have lost money. I shall say 0 of what the Bank may do with the Bank of England, but I cannot see day light thro' that scheme and was very sorry when I heard that Sir W Pulteney suggested it. The Royal Bank is already far too deep with the Glasgow Trade — it would be folly I think in them to take the Responsibility of lending out more to the Trade here than what is necessary to secure their former advances even if the Bank of England were to give them the money. No word from the Deputies to day from which it is concluded they are on their way down without doing any thing.

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S NatWest Grans 3037



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

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I beg of you try to find an opportunity of sending us west a supply of notes. There are no large ones in the Chest and but 3m small – and mind Silver – we shall need a supply for Tuesday.

Robert Bog has just called in his way to the Highlands with his wife. He has no Indian Corn but on his return will inquire and if any in Greenock he will get it for you.

RSM 23 July 1803

Wm Simpson Esq

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00 allow +20/8/4-14

On - How relieves - and the whole dark Law here - it is infopoled I think my Trum can slund to kny - pour hear to lay Roma banks to Bank work do houng slept of so, shy here well be involved with them - For Palerson within morning. An has not yet called but I have he is very low nesuming the Bus - but I don't believe to a popula by carried on on that way - I have been my Salv may nows of his Boks with sum_ brown dale child lution, what show he down on vien them - I wish the Man men mot again - Malforhame ames him as there dos the only diller he work my it sent you at the B of light our ofwhed on his letter to the enday In South aune ywholing - I do not hear there any Proposel you forthe upon from them homes - but depiled There certainly been making a great dear of many some 93 - to most all hour hun let un dondon _ un while how over of flad I am you are so strong on Lendon but this diamand for spice is alarming I have ild dumidan to gen out as spangly as popula willed he must diffe we her own to gon - the Pers an certainly he array that many fraction amend of Offets - much as I dishlast notes I cannot but think the foury of there and relieve us, the Trepun for Show I dan say it will be found But Grahum her put couled - he says addrylan is a good his has not decision y nones for a minuter - Mat In more yoursel there any other into the Bereits and took smuch but that he had been from the Business that the Telesur of all A the Banks (w new do saw that Be Banks (w out take to when the Terms it when given -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 July 1803

RB/837/1219 Page 1 of 2

25 July 1803

Oh – these returns – and the whole dak scene here – it is impossible I think my Frame can stand it long – we hear to day of a Carlisle Bank Lark & Co having stopt. If so, some people here will be involved with them. Mr Pattison returned yesterday morning. He has not yet called but I hear he is very low from having got nothing done in London. He talks they say of renewing his Bills, but I don't believe it is possible he can be carried on in that way. I have begged Mr Dale may treat with him when he calls – it's pity Mr More carried all the notes of his bills with him – Mr Dale could better judge what should be done on seeing them. I wish Mr More were west again. Bob Grahame comes home another road. The only letter he wrote me I sent you – his conversation at the Bank of England was stated in his letter to R Finlay.

James Smith came yesterday. I do not hear that any proposal is yet fixed upon for these houses, but I expect nothing good from that quarter although they say all the houses here have certainly been making a great deal of money since '93. It must all have been lost in London. We shall know more of it tomorrow. Glad I am you are so strong in London but this demand for specie is alarming – I have told Lumsdain to give out as sparingly as possibly indeed he must do so for we have none to give. The People are certainly hoarding and that may produce dreadful Effects. Much as I dislike 5/ notes I cannot but think the issuing of them would relieve us of the pressure for silver. I dare say it will be found necessary.

Bob Graham has just called. He says Addington is a good honest man but has not decision & nerves for a minister – that Sir Wm P entered more warmly than any other into the Business and took much Trouble but that he told him from the Beginning that the scheme of aid to the Banks would never do, and that the banks would not take it upon the Terms it would be given.

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Thorshiping met of him large Bus when from anche Une But heading is an ingle And of Bu her to Barrelyno of the Manh when hom 15 m on his henlable

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 July 1803

RB/837/1219 Page 1 of 2

For the payment of these large Bills taken from Auchie Ure & Co we have the Guarantee of all the Trustees upon their Estate. That Bill of Lading is an irregular kind of Bill but John Bannatyne who got it accepted wrote them that it might be negotiated the same as a Bill, and Hibberts the accepter are great people. Auchie & Co's first instalment is next week.

John Pattison has been calling for Mr Dale who says he is more composed than ever he saw him. He was going to all the banks to try if they would renew his Bills till he could get his Goods sold, and if they declined it he saw nothing for it but to stop. I have no expectation he will get all the Banks to renew.

Mr Pattison has been again with Mr Dale he says if the R Bank would lend him 15m on his heritable objects it would carry him thro' – Mr D bids me mention this to you but I see nothing can be done.

RSM 25 July 1803

Wm Simpson Esq

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Quesal elyery our Bles how come on 102 and In it you the Note up to the De the two out to lay and many more must wone when it as soon as I can get desure I shall wind you as Contimeter of the Date morning out with him - Oh that I aful think of it as good me Mo-does - but wally she Scene of darkop golffielly how disquelifes my mind Judging properly - I hemble at every Bile on take in an ford white as our refusing (we creasur a general In how only 32 m coming on this week and were have done about that moved to day - and heper night monday en shell how many a Pale to never - but a down denthe line com in myt with - Thew Transactions of Mexically an guto our whilmy, bushes a decor, goodflagen Bell em descention to them of they bot in day there large Bells and hander which in at first refull - but Bot Whall lid us the they were upon the mest respectable Brokens in Landon for Goods anspect Ly ther how King de and that for de not do them that eful met make their payonts to ling Mut hour is evaluely a deep binealation Busing - I have not never to go in with there - I get were in to arthhold to a product the most Then before your throught to most aborreaste to go onyou much to still ? I mish they would be get to make application or done for I know not what was neglitafores he down and you this is but one of many such did briping Connections - form morning to onght I do not net with Sunlish o olas. Mrs morely during on to meet with them and some Anunds at I ablock to look all ther States and was empopular for one wheave the Bunk - Pinny tills me he hears the Stules are very had - that South has list a great had by and olible in distant with he conciled from his Bolives

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

RB/837/1220 Page 1 of 2

26 July 1803

Several lying over Bills have come on No.2 since I sent you the note up to the 22nd. The two returned to day and many more must come upon it. As soon as I can get leisure I shall send you a continuation of the state Mr More carried with him. Oh that I could think of it as good Mr R does, but really the scene of darkness & difficulty here disqualifies my mind from judging properly. I tremble at every Bill we take and yet we are forced to take as our refusing would occasion a general stop. We have only 32m coming in this week and we have done 34m to day - and before next Monday we shall have many a Bill to renew – but a considerable sum should come in next week. These Transactions of McNiel & Co are quite overwhelming, besides a £1000 good Glasgow Bill we discounted to them, they brought to day these large Bills on London which we at first refused, but Bob McCall told us that they were upon the most respectable Brokers in London for Goods assigned by their house Henry & Co and that if we did not do them they could not make their payments to day – that house is evidently in a deep Circulation Business. I have not nerves to go on with them, and yet were we to withhold it would produce the most serious consequences. When I mentioned our situation with them before you thought it most advisable to go on – do you think so still? I wish they could be got to make their application at Edinburgh, for I know not what it is right for us to do, and yet this is but one of many such distressing Connections. From morning to night I do not meet with a pleasing occurrence or countenance. I had a note from Dunlop S & Co this morning desiring me to meet with them and some friends at 1 o'clock to look into their states – it was impossible for me to leave the Bank. Penny tells me he hears the states are very bad, that Smith has lost a great deal by bad debts in London which he concealed from his Partners here and they concealed from him their large Payments of Colin Dunlop & Sons' debts. This is what I expected.

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I have not you eur for tother her black alud and Galle for that number on his alluming along direct on the Goods and him her back cays The Tinling is much agt his olipping but Los outer how to can popully as possibled - he sum that the Bank and al vare 15 m on her herely wet An hum a Siller from Lendley Mannaly ou on a Male of Ir Pullerounters dem to Day good food of whe

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

RB/837/1220 Page 1 of 2

I have not yet seen John Pattison. His clerk called and settled for that bill on Bender who agreed with him in London to accept the own Bill on his allowing a large discount on the Goods sent him. His clerk says R Finlay is much against his stopping but I do not see how it can possibly be prevented. He has some hopes it seems that the Bank will advance 15m on his heritage — which I dare say they will not think of. I have a letter from Mr T which I shall send you in tomorrow's Box — he is anxious to know what you say to his last. I suppose you would write him that the Bank would require no aid from the Bank of England.

We have a letter from Findlay Bannatyne Co agreeing to accept Robertson Tall & Co's bills to extent of 10m. I see a bill of John Pattison's creditors due to day not paid and will no doubt be sent to Mr Nimmo to protest. Another due tomorrow which unluckily we discounted to King.

RSM 26 July 1803

Wm Simpson Esq

Р

I have your Packet per Box – many thanks to Mr R for the Enclosure, but alas how differently do things look now from what they did in '97.

I have just now a note to attend a meeting of Oliphant Watson & Co's creditors tomorrow at 10 o'clock.

RSM

26 July 1803

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you may reduce me the included in the to go of at aprodusent what do you thank of her Gredients. I wally between it is the best that and be thought of but I trust where with her no Occasion for it In the livest of a service himseum. The man can greep what the Coursequences many her - but suffered for the day are the links thereof - and so many of these links are mountly coming report me that I cannot live forward.

Natwes Group

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

RB/837/1229

Page 1 of 2

[This letter is undated but has been attributed to 27 July 1803 based on its content and reference to Wednesday morning]

You may return me the inclosed in the Box at your Leisure. What do you think of this <u>Expedient</u>? I really believe it is the best that could be thought of but I trust there will be no occasion for it. In the event of a serious invasion, no man can guess what the consequences may be, but sufficient for the day are the evils thereof, and so many of these evils are momently coming upon me that I cannot look forward.

Wednesday morning

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

RB/837/1229

Page 2 of 2

[This letter is undated but has been attributed to 27 July 1803 based on its content and reference to Wednesday morning]

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28 July 1803 W Nimmo has mit yet weend with the state he uppered of Lind on for Offans - but long leles me they show a Paverson on the hour hore and in denten of about 40 bu to make good their Cong years for 222 m - a Go affair I fear it und have not Mong Montell has got been will as - to how the answer Whis proposal - we could give him one Comfort so Joupper hime to fale - he spoke of your suggesting to him that he may to said ged long daws Bus atthe you land by me mans promise ed de shim - he has no neal sols and now very averse to make Bills - but I suppose he will get some of his friends But to send you - outher his angles to them for flever brug in such the brand you in show gue our Openion of Mile-but I have me John he will get south Bills as we can meamound with Egiter In wants - I Pallerons Show is now much opinher of he is going this the Brake to get them to never - but the they shit agen with is very drustful, then much many of his 13 les in hunds who commot nenew - what a Scene of distrets is here- The defreether we have to encounter form 10 to 4 ablack every Day cannot la conceived - And Mungo hack desher every lay - I know not how you can be spender from you Station - but I neally wish any gird There you could be some lays with us - No 2 is enercased fact and of these shoutheres go on I our hardly imagine how for it will go - me Dale she keps up and Vays Mr ulenule hop will be bighing - This is a great Compare to me - but my New of maters is deferent Annu) I lant at all like I would them so a hat madhed no more

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

RB/837/1225 Page 1 of 2

28 July 1803

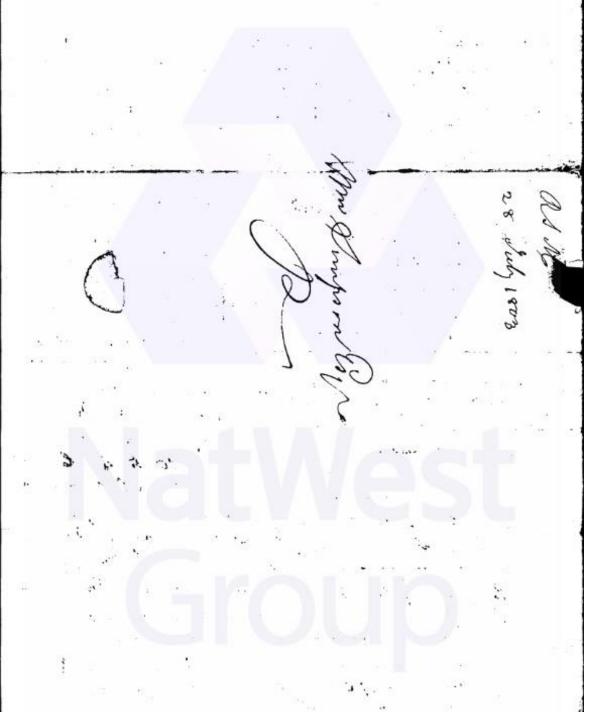
Mr Nimmo has not yet called with the state he expected of Lindsay & Co's affairs, but Penny tells me they show a Reversion on the house here and in London of about 40m, to make good their Engagements for 222m – a bad affair I fear it will turn out.

Henry Monteith has just been with us, to know the answer to his proposal – we could give him no comfort so I suppose he must fall. He spoke of your suggesting to him that he might send you any good long dated Bills although you would by no means promise to do them. He has no real Bills and was very averse to make Bills, but I suppose he will get some of his friends' Bills to send you or rather his acceptances to them and if he bring us such Bills to send you we shall give our opinion of them, but I have no Idea he will get such Bills as we can recommend to the Extent he wants. John Pattison's stop is now much spoken of. He is going thro' the Banks to get them to renew, but tho they should agree which is very doubtful, there will be many of his Bills in hands who cannot renew. What a scene of distress is here! The difficulties we have to encounter from 10 to 4 o'clock every day cannot be conceived, and things look darker every day. I know not how you can be spared from your station, but I really wish my good Friend you could be some days with us. No 2 is increasing fast and if these Failures go on I can hardly imagine how far it will go. Mr Dale still keeps up and says the ultimate loss will be trifling. This is a great comfort to me, but my view of matters is different.

These Bills of Stirling & Sons on Hendry & Co (McNiel's house) I don't at all like. I wrote them so and that we would take no more.

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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, 28 July 1803

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> RSM 28 July 1803

Wm Simpson Esq

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lot me know what me shall say to it - I had Them thet town mo likely Milley at Bank and gum them any Truste lund the to was into our fractive to auto enter any deeds - I have not for him futer - I have not good had home to lich them? the Boke and an ye nelly him much - but I don't thinks me can hum alow Dioco-of their Bles white the Bor 4 Door aught of his which we des and to Torcher borbetto in enniquem of the Collecture appalentin at Colle And but Mun Bus on on them purhaps Is weeks but when we saw they had won to offer but the summe houses anythes in shit short and netwood the Bills

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 July 1803, enclosing a letter of the same date from Kibble Forster & Co to Scott Moncrieff & Dale

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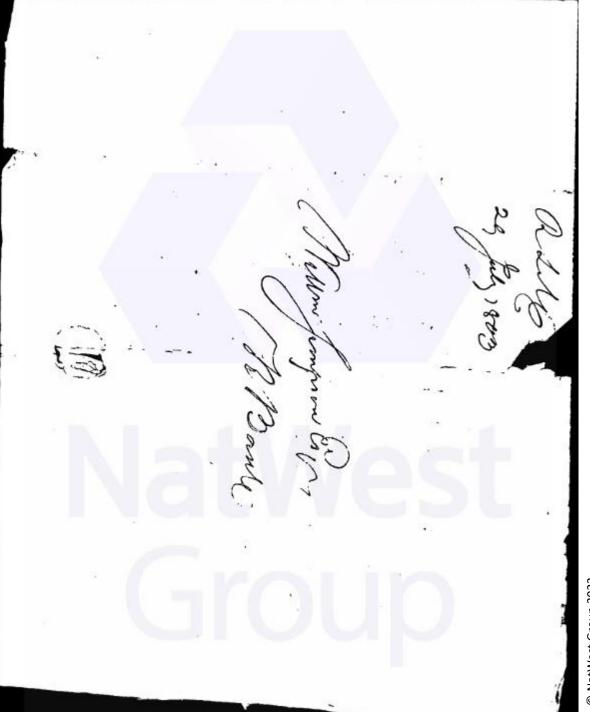
You may return the inclosed and let me know what we shall say to it. I told them that it was not likely the Royal Bank would give them any Trouble but that it was not our practice to subscribe any deeds.

We have little of their paper. I have not yet had time to look thro' the Bills and see exactly how much, but I don't think we can have above £1000 of their Bills besides 3 or 4 £300 acceptances of theirs which we discounted to Forster & Corbett in consequence of the Collector's application at Edinburgh. We took their Bills two or three perhaps 4 weeks but when we saw they had none to offer but the same house's acceptances we stopt short and returned the Bills.

28 July

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> RSM 28 July 1803

Wm Simpson Esq R Bank

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Messy Scott Monorief & Dale Gent.

. The affairs ofour concern having become me. - banance from the great pressure of the housest times, To a found it necessary to sur pend our fray ments, and have while ited a state to on principal hearton how and proposals to pay them, which has been agreed too by are our orioitors how whom Open accounts, & , we have now to request that the Royal Bank wire grant in the same inoulgence upon such Bills they may hoto whom which our names are-Me one \$47.558. 15.6 and have \$69.619.19.5 to pay it but from the various ways no have become involved and the heavy stort of goods which we hoto wo found it newstary to ask time to pay by the Collining installments, viz: 216 per 4ms from

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Messrs Scott Moncrieff & Dale

Gentlemen

The affairs of our concern having becoming embarrassed from the great pressure of the present time, we found it necessary to suspend our payments, and have exhibited a state to our principal creditors here and proposals to pay them, which has been agreed to by all our creditors here upon open accounts, & we have now to request that the Royal Bank will grant us the same indulgence upon such Bills they may hold upon which our names are.

We owe £47558.15.6 and have £69,619.19.5 to pay it with, but from the various ways we have become involved and the heavy stock of goods which we hold we found it necessary to ask time to pay by the following installments, viz: 2/6.4 months from the 1st

NatWest Group 20

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The 1st aug: and 2/6 every two months after warrs include Interest - tile wo has paid 201 - and for the two last payments - Me Kil ble to give security whom a piece of land which cost him topooo -The two Paisley Banks which hoto mosty our Bills have arrived to the settlement and we request that the Royal Bank will concern in the same -The business is to be managed under the onspection and arive of Men & Finlay, Rob Themming and Robe Stewart as Commissioners and the same Gentlemin as Trustees are to have the land of Mittibble Conveyed to them in securely of the two last fray ments. and we have promised to make there payments carlier if any favorable change of the times in. -able in to bring round the means - no wait your answer with much anxiety and are with much res, rect Now mo Obbledow Gebble horstor for lylar son 28 July 1803

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 July 1803, enclosing a letter of the same date from Kibble Forster & Co to Scott Moncrieff & Dale

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The 1st August and 2/6 every two months afterwards including Interest till we had paid 20/- and for the two last payments Mr Kibble to give an additional security upon a piece of land which cost him £10,000.

The two Paisley Banks which hold most of our Bills have acceded to the settlement, and we request that the Royal Bank will concur in the same.

The business is to be managed under the inspection and advice of Messrs K Finlay, Robert Flemming and Robert Stewart as Commissioners and the same Gentlemen as Trustees are to have the land of Mr Kibble conveyed to them in security of the two last payments and we have promised to make these payments earlier if any favourable change of the times enable us to bring round the means. We wait your answer with much anxiety and are with much respect

Gentlemen
Your most humble servants
Kebble Forster & Co
Glasgow 28 July 1803

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Of Tors to Hordet having been reduced by our failed to the same situation - they can only make an arrangement founded whom ours, - which may enable them to pay 10f in 10 months . Lis mentall ments of the same date, and nearly the same sum as ours which will with our from much retire thou diffs which will with our from much retire thou diffs whom in ten escouths - this they have not yet finally arranged but exhect to effect it -

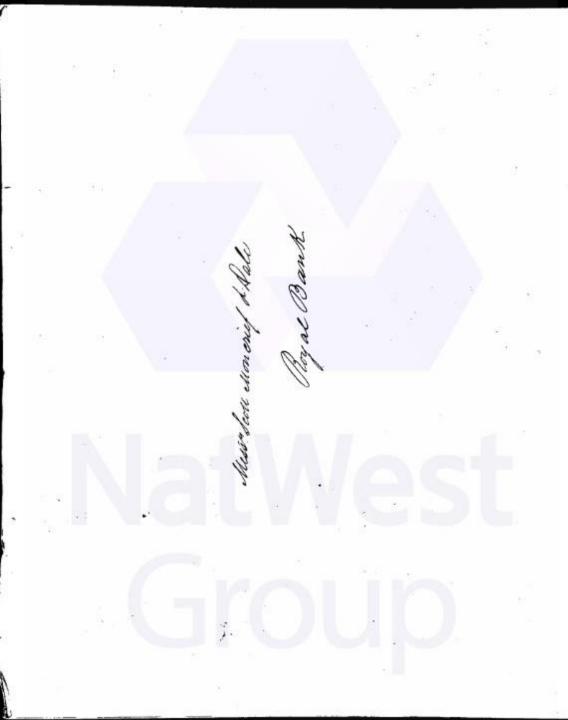
NatWest Group

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 July 1803, enclosing a letter of the same date from Kibble Forster & Co to Scott Moncrieff & Dale

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PS Forster & Corbet having been reduced by our failure to the same situation, they can only make an arrangement founded upon ours, which may enable them to pay 10/ in 10 months by installments of the same date, and nearly the same sum as ours which will with our payments retire these drafts upon us in ten months. This they have not yet finally arranged but expect to effect it. KF&Co.

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Messrs Scott Moncrief & Dale

Royal Bank

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29 July 1803 _ live I am of good Me to without how maken were going on here . he while he perfully outerfee of the Impractifully of following out his order to discount on Bus about I months date - well he made up his mind to put a thop at once with whole Paper cercables Brings · here for it while certainly have that Effect of ones or measure was laken whent got least guing live orthree oneths warning The Boles an discount on Tuesdays an generally to People me esterned afronted and with musch View of Keeping up such Tiefle and enothing them to make their Jayonints, as of they were alterned be fall, there had be an universal Bankonfley bedy-ton such People and only give us the Bills they have- My cannot without some months warning in prepared with 2 min daw tales and were one suddenly to enset upon such short ofwled Bulls - they and int have need watersories for water may behow to make Bells Doing of the principal hours I don't (a) rather ship as late that cuarry, and fouch wind Balls were brought as, you must be Sornew to whale gon the Bank much were Decardy Man un him by near water Bles - our determents after Levelage and whether are now to a great anit are generally to enable Desper to Inher up returned and fortested Bills or sometimes their amples when we find they hone no other means of hois I for said purposes on are thankful when are can get good Naper on place of what is had or doutsful, and in such fases so while swelly be against the Inherest of the Bank to sheek it the date of the Boll - are are thankfull when are can get four Naper at about any date - This is the long in go oh as what appears has entirely most forthe Intent of the Bounts -Our With entirely owners on the me in these destrocate and lith of us current as a hiphlity of ogorciony a discontinung Pour or carrying

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

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29 July 1803

Sure I am if good Mr R witnessed how matters were going on here he would be perfectly satisfied of the Impracticability of following out his order to discount no Bills above 2 months' date, unless he made up his mind to put a stop at once to the whole paper circulation business here, for it would certainly have that effect if such a measure was taken without at least giving two or three months' warning.

The Bills we discount on Tuesdays are generally to People we esteem undoubted and with the sole view of keeping up such People and enabling them to make their payments, as if they were allowed to fall, there would be an universal Bankruptcy here. Now such People can only give us the Bills they have - they cannot without some month's warning be prepared with 2 months' date Bills and were we suddenly to insist upon such short dated Bills, they could not have real ones for value - they behoved to make Bills. Some of the principal houses I doubt would rather stop as take that course, and if such wind Bills were brought us, you must be sensible it would give the Bank much worse security than we have by real value Bills. Our discounts after Tuesdays and which are new to a great amount are generally to enable People to take up returned and protested Bills or sometimes their acceptances when we find they have no other means of doing it – for such purposes we are thankful when we can get good Paper in place of what is bad or doubtful, and in such cases it would surely be against the Interest of the Bank to stick at the date of the Bill – we are thankful when we can get good paper at almost any date. This is the way we go on as what appears to us evidently most for the Interest of the Bank. Mr Dale entirely concurs with me in these sentiments, and both of us cannot see a possibility of exercising a discretionary Power or carrying thro' the measure proposed unless it was to be general and after warning.

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When this measure was bulker; if before - 3 months warring was toler gum - of Moderator should resolve on town, me same or at least 2 mis warming others bu given - and in that way we shall lave on Objection to to - Mid Perfer about out the Gaids so as Abring Thut Miles withou the date but how should in do with Bills on Landow and shall not the same rule apply to them! indeed I wish from my hast that after also burning our Biles whalever shot by distribut savny more than 2 mis to men Men Only Bunks that in a good months their will be a great falling of of Bulls as was the can we refer the distrip in 1793 but as our Trule was going on at full Swang whim thete ar books out, it is impossible on the nature of things that the Naper Corculation and la should reduced as to the chief Barres Inguing - the can lars question our Diship has been shelf occasioned by the war and the Embargo Mor followed whereby vart Lumbhe of our Goods even objet in the Progref. In the Market and the demand for most goods parkenland aster wood yarrage has faller off so much that there who have there carbels on hand connect get an offer for them - and the dishof has been compliand by the chacheres on London - Gochor 13.11s a for weeks age will have gur uns feathable Pelist now I am afraid they well the two later as the tire is done and then hours of property who will easily then have brought forward taretes, new that they have slift ende hardly apply for any - Me deldergher in nesisting The application the most certainly been very ell adviced and Swhom Pallerey's Seen of the chartered Banks getting a Lean from the B & Eg Q to advance fother to the I made here a about

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

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When this measure was talked of before, 3 months' warning was to be given. If the Directors should resolve on it now, the same or at least 2 month's warning should be given, and in that way we should have no objection to it. The People could sell their Goods so as to bring their Bills within the date, but how should we do with Bills on London and should not the same rule apply to them? Indeed I wish from my heart that after due warning no Bills whatever should be discounted having more than 2 months to run. Mr Dale thinks that in 2 or 3 months there will be a great falling off of Bills as was the case after the distress in 1793 but as our Trade was going on at full swing when the War broke out, it is impossible in the nature of things that the Paper Circulation can be suddenly reduced.

As to the chief Baron's Inquiry, there can be no question our distress has been chiefly occasioned by the war and the embargo that followed whereby vast quantities of our goods were stopt in their Progress to the Market and the demand for most goods particularly cotton wool yarn etc has fallen off so much that those who have these articles on hand cannot get an offer for them, and the distress has been complicated by the Failures in London – Exchequer Bills a few weeks ago would have given unspeakable Relief – now I am afraid they would be too late, as the Evil is done and those houses of property who could easily then have brought forward sureties, now that they have stopt could hardly apply for any. Mr Addington in resisting the application has most certainly been very ill advised and Sir William Pulteney's Idea of the chartered Banks getting a Loan from the Bank of England to advance further to the Trade line was most absurd.

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Talles on I have not yet seen but Ponny teles me is so much offerted as to be almost unfor for during any thing It seems you work him a Letter saying that the Buch a menus his Bills of the other Banks did so - This he has shewn to Augh Hamilton & and Gruhume who have subsorbe shell mow he Bills to good drawers - but what un de when the Drawers are Bank upt - and with Bills relarked - an how of the former has aucht to Henry Morroca of the Caller his relaished Bell on Smith dindray in how his lyong own Bill on um marshells what on show to with this hand of proper of which! I have met you sur a that's of shing affers . but from what I have it will be very on how at the Tinley upplily to one them ahr Murlary detto Some the hour on Landon me count in britis to - and a dep on then the well fall upon the other hours - they are talking of a voluntary Trust . 4 be curred thru' - you say o of mound be and be at as again supr Tues lay with alange him of them town on Lendon bundes whaye Glasger Blu show and the them or show we let them shop In every New of mallers him there is such a Mark of despeciely is derboys mit to so andly too much for us - The Bank state how is so deep that and the amplets Medwantally allowing the given many thrusands of thetauts money every day yout sevenus lunes is Do grant that I do thenk a lake part of the Barrend . It is quel our helmens

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

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> Pattison I have not yet seen but Penny tells me is so much affected as to be almost unfit for doing any thing. It seems you wrote him a letter saying that the Bank would renew his Bills if the other Banks did so - this he has shown to Hugh Hamilton & Archibald Grahame who have subscribed it. Carrick has asked a day or two to consult his partners but seemed friendly disposed. He has sent his clerk to the Greenock & Paisley Banks to ask their concurrence. So we shall renew his Bills to good drawers – but what shall we do when the drawers are Bankrupt – and with Bills returned. We have of the former his acceptance to King & Morison of the latter his returned Bill on Smith Lindsay & Co and we have his lying over Bill on William Marshall & Co. What we shall do with this kind of paper of which we shall have much I know not – must we just let it lie over. I have not yet seen a state of Lindsay's affairs but from what I hear it will be very bad. One house at Hull Finlay Uppleby & Co owe them 49m which I dare say will never be got. There are other large debts due the house in London which cannot be trusted to, and a loss on their state will fall upon the other houses - they are talking of a voluntary Trust, but I don't believe it will be carried thro'. You say 0 of MacNeil & Co who will be at us again next Tuesday with a large sum of their bills on London besides a large Glasgow Bill. Shall we take them or shall we let them stop. In every view of matters here there is such a maze of difficulty & distress that it is really too much for us. The Bank stake here is so deep and the Anxiety & Responsibility attending the giving away so many thousands of the Bank's money every day under such circumstances is so great that I do think a Committee of your number should come west and take part of the Burden. It is quite overwhelming.

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all the Boles orlained this morning and taken of lit

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

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All the Bills returned this morning are taken up but one which will be paid tomorrow. This would not have been the case if we had not discounted 3 months' Bills.

RSM

29 July 1803

Wm Simpson Esq

Ρ

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29 July 1803

The mution to that was sent me this Courses ofter under you and after mr Dale had gown to the Country - Mr Both are not at ale of the hind I reputed Menge Manhall make home sont, I gave them back to his fasher and desired home to some to him that as I would necommend but very for of them I Brught It lucer for her mut to sound them begin as I the or Expelition you and discount them - but the the on to me and light I had sond them to you have gone our them with Mustarley and marked bush a x park as me estern get ale whend mulch discount how - the others are known to be very light paper ended or not know at ale worky as to his Brother adam he on doubt succeeded to about 14 m from his 13 w Same and has got fugant of a good fact of I - but he is so involved nich thing that I the one falls the other must me doubt follow, and an how some of his amplies already besimed to thing Now may mhis the tacket in minday, or Thestongs My Defryon who now of this or with such as your onfor - I sow hell or on prospect of his gelling there " white Dine of Smith dutres to

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

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29 July 1803

The inclosed Packet was sent me this Evening after writing you and after Mr Dale had gone to the Country. The Bills are not at all of the kind I expected Henry Monteith would have sent. I gave them back to his partner and desired him to say to him that as I could recommend but very few of them, I thought it better for him not to send them to you as I had no Expectation you would discount them – but he returned them to me and begged I would send them to you.

I have gone over them with Mr Stirling and marked with a x such as we esteem good and would readily discount here. The others are known to be very light paper indeed, or not known at all. Only as to his Brother Adam he no doubt succeeded to about 14m from his Brother James and has got payment of a good part if it, but he is so involved with Henry that if the one falls the other must no doubt follow, and we have some of his acceptances already discounted to Henry.

You may return the Packet in Monday or Tuesday's Box if you take none of them or with such as you refuse. I see little or no prospect of his getting thro' – What a scene of Trouble & distress!

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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 July 1803

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