

2 June 1803

Your letter to Colin Jura is sent to him and will mortify him
he told Mr Dale that he had wrote you and I suppose the honest
man will be obliged to melt his Bills - for they cannot do without
them - that is the foolish system of our best houses here -
for their weekly payments they depend on their weekly discounts -
The Dennistouns are Partners in Campbell Rivers & Co. with
all the wealth of these great houses I would not be in their
shoes for to all - I am much happier with as much
in my debt as would bury me - and no debt - but
I am sadly plagued with the wants of others -
what a disappointment we had this morning - the whole
London Newspapers for Glasgow had been missent - not
so we had only one statement from the Air
to gratify all Glasgow - and it gives us news
enough - that Fellow Bonaparte seems to be going
beyond all Bounds - his conduct however will have
the good Effect of uniting and rousing the People
in this country - sorry I am to find good Mr
& Mrs Liston are laid up in Prison in the Brille -
Mr Jackson I hear has a line from him wrote
in the greatest hurry and sent by a Fishing Boat
saying that all was in the greatest Confusion there
what a serious aspect things have

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

RB/837/1140

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2 June 1803

Your letter to Colin Jura is sent to him and will mortify him. He told Mr Dale that he had wrote you and I suppose the honest man will be obliged to melt his Bills, for they cannot do without them. That is the foolish system of our best houses here. For their weekly payments they depend on their weekly discounts. The Dennistouns are Partners in Campbell Rivers & Co. With all the wealth of these great houses I would not be in their shoes for it all. I am much happier with as much in my deposit account as would bury me, and no debt. But I am sadly plagued with the wants of others.

What a disappointment we had this morning. The whole London Newspapers for Glasgow had been missent. Not [paper missing] so we had only one stolen from the Ayr Bag to gratify all Glasgow, and it gives us news enough - that Fellow Bonaparte seems to be going beyond all Bounds. His conduct however will have the good Effect of uniting and rousing the People in this country. Sorry I am to find good Mr & Mrs Liston are laid up in Prison in the Brille. Mr Jackson I hear has a line from him wrote in the greatest hurry and sent by a Fishing Boat saying that all was in the greatest Confusion there. What a serious aspect things have!

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

RB/837/1140

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RSM

2 June 1803

Wm Simpson Esq

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3 June 1803 —

I saw Mr Jackson last night - he had two letters from Mr Liston - one 25th the other at 1 o'clock a.m. the 26th - the last saying that as he learned his messenger was detained and the Packet stopt by the French - he would send another dispatch by a Fishing Boat - but his letters are dated from the Hague and no word of his being in Prison. He writes that the Dutch Government were very grateful for the offers ours had made them of a strict Neutrality and that deputies had been sent to Paris with heavy Purses he believed to try and prevail upon Bonaparte to allow them this Privilege - I dare say he will not - I was entertained with Talyrand's Paper - I dare say it contains his sentiments - but I don't believe it is a genuine Paper - they would never let such a memorial come to the public - to be sure there is no saying what that madman may do - and I dare say he will soon attempt at least an Invasion - yet I think we here are the furthest from danger - he could not think of coming up the Irish Channel however the Precautions you mention are very proper - I shall have a talk quietly with Stirling and make up a list of the Books most necessary to be preserved. Mr Dale says he can get Boxes such as he packs his Goods in on the shortest notice. In such an Event he thinks it would be best to bury them, but I doubt that would spoil the Books.

I shall tell the Elder when I see him what you think of his Table. It will show your subscription & mine when our hands can write no more.

The Copperplates this morning were not pleasant. That on Williams I have sent Down & Co and have little doubt they will get the money - and the return on Alexander we expect to get settled in a day or two.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 June 1803

RB/837/1141

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3 June 1803

I saw Mr Jackson last night. He had two letters from Mr Liston. One 25th the other at 1 o'clock a.m. the 26th. The last saying that as he learned his messenger was detained at the Packet stopt by the French, he would send another dispatch by a Fishing Boat, but his letters are dated from the Hague and no word of his being in Prison. He writes that the Dutch Government were very grateful for the offers ours had made them of a strict neutrality and that deputies had been sent to Paris with heavy Purses he believed to try and prevail upon Bonaparte to allow them this Privilege. I dare say he will not. I was entertained with Talyrand's Paper. I dare say it contains his sentiments, but I don't believe it is a genuine Paper. They would never let such a memorial come to the public. To be sure there is no saying what that madman may do, and I dare say he will soon attempt at least an Invasion. Yet I think we here are the furthest from danger. He could not think of coming up the Irish Channel however the Precautions you mention are very proper. I shall have a talk quietly with Stirling and make up a list of the Books most necessary to be preserved. Mr Dale says he can get Boxes such as he packs his Goods in on the shortest notice. In such an Event he thinks it would be best to bury them, but I doubt that would spoil the Books.

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Give the inclosed to SM & R.

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RSM

3 June 1803

[pencil annotation in another hand:] War precautions

Wm Simpson Esq

P

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4 June 1803

I am glad to hear that there are letters by this post from pretty good authority saying that the Emperor of Russia & King of Prussia are to protect the Neutrality of Hamburg and the Navigation of the Elbe - this is of great consequence to our manufacturers as if the Elbe is open they have no fear their wares will go off - you see from the foreign Bills sent you of late what a Connection we have now with the Continent - the most of these Goods they tell me are smuggled into France - I read our King's manifesto to his Hanoverian subjects it is like that of a Father to his Children - but to be sure in a very different style from his language to his British subjects - I doubt the loyalty of the Hanoverians will soon be tried. That madman will be at them if he can. Much will depend upon the part Alexander will take.

Why do you say I forgot to answer you about the stamps? The moment I got your letter I sent off the note you gave showing how they stood with you, and put it into Mr Bell's hands who has the charge of the stamps. He examined them by that note and wrote at foot of it perfectly right and surely I wrote you so.

How came you to send Bills due to day. I have none but the Porters with me. However I have sent them for payment, and they will be protested if not paid. We are taking the opportunity of a Holiday (the only Holiday we have till Christmas) to whitewash the office of which it had much need, that we may have a better appearance when our inspecting Directors come west. I wish only they would come, and come frequently but of that I have little hope. I suppose they seldom think of us and the great stake they have here.

Pray give Director Duncan a Commission to come west & stay a week with me - inspect and report - but I doubt he would not be over rigorous with me at least.

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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 June 1803

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4 June 1803

I am glad to hear that there are letters by this post from pretty good authority saying that the Emperor of Russia & King of Prussia are to protect the Neutrality of Hamburg and the Navigation of the Elbe. This is of great consequence to our manufacturers, as if the Elbe is open they have no Fear their wares will go off. You see from the foreign Bills sent you of late what a Connection we have now with the Continent, tho most of these Goods they tell me are smuggled into France. I read our King's manifesto to his Hanoverian subjects. It is like that of a Father to his Children, but to be sure in a very different style from his language to his British subjects. I doubt the loyalty of the Hanoverians will soon be tried. That madman will be at them if he can. Much will depend upon the part Alexander will take.

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the bank's cashier, 4 June 1803

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RSM

4 June 1803

[pencil annotation in another hand:] Nap. War

Wm Simpson Esq

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6 June 1803

Bonaparte is seems has not only refused to see the Dutch deputies, but has thrashed the Russian Ambassador. I cannot believe this, but if it be true the next accounts will surely be that he is in a madhouse, and that perhaps would bring about a peace. We are only detaining Dutch ships but if they are not permitted to be neutral, no doubt the ships will be kept.

Mr Jackson has another letter from Mr Liston. Sir – Crawford & family had taken shelter in his house thinking he would only be safe there. I suppose we shall soon hear of them all being in England.

Our Town has resolved to day to raise a Volunteer Regiment but as the Men are to have pay, I suppose they will be of no higher Rank than operative weavers. This is Monday – a sad day for me – demands coming upon us from all hands which I know not how we shall answer, but I am glad to see a good sum coming in this week 55m, which should enable us to pay back what we have over done the last two weeks. Keep off us with your Copperplates!

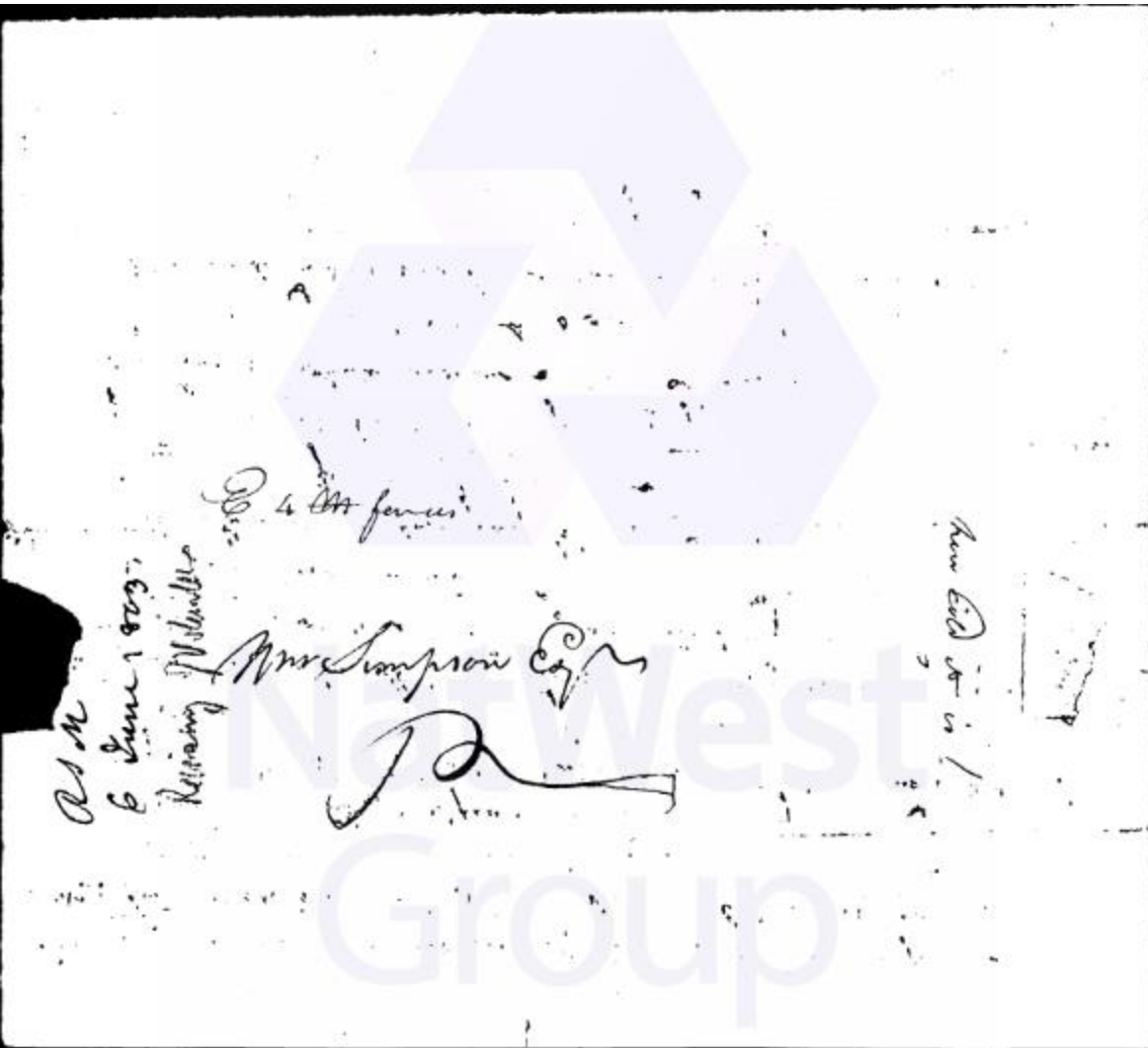
6 June 1803

Moncrieff it seems has not only refused to see the Dutch deputies – but has thrashed the Russian Ambassador – I cannot believe this – but if it be true the next accounts will surely be that he is in a madhouse – and that perhaps would bring about a peace – we are only detaining Dutch ships but if they are not permitted to be neutral – no doubt the ships will be kept –
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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 June 1803

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RSM
6 June 1803

[pencil annotation in another hand:] Raising volunteers

E 4 M for us

Wm Simpson Esq
P

How cold it is!

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7th June 1803

The opposition do all they can to overthrow the Ministry but seem to make little of it - its wonderful what a Majority support them in both houses - Billy Pitt should have been more decided - it is curious both he & Fox declining to vote - it looks as if both wanted to keep the door open for them getting into place - we have had hard work of it to day - and done a great deal however as much comes in this week I will find hope we shall be able to reduce Bills discounted to the sum they were at a week or two ago

Willie Kerr popped in upon me this forenoon in his way to Ayrshire - he is to see me on his return on Thursday evening. What cold weather we have had these some days past - how unlike the Junes I remember in the days of yore - I hope your weak limb is not affected by the easterly winds as Mrs Ramsay quite well again and her daughter?

Cross Andrew's Factor has lost £1400 London Bills he had sent down to him to raise money here. He dropt them from his Pocket on King's Birthday. We have given him £1000 on the Bill sent you on his lodging as security to lie till it is paid. Henry Monteith Bogle & Co's note for £1400 due at Martinmas. Who can this Stewart be that has drawn on us? I suppose Saturday sennight the 18th is our quarter day. You see a Reduction in the amount of Deposits - it is owing to above 33m taken from us last week by the Excise Collectors.

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

RB/837/1147

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7 June 1803

The opposition do all they can to overturn the Ministry but seem to make little of it. It's wonderful what a Majority support them in both houses. Billy Pitt should have been more decided - it is curious both he & Fox declining to vote. It looks as if both wanted to keep the door open for them getting into place.

We have had hard work of it to day, and done a great deal however as much comes in this week I would fain hope we shall be able to reduce Bills discounted to the sum they were at a week or two ago.

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the bank's cashier, 7 June 1803

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RSM

7 June 1803

Wm Simpson Esq

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8 June 1803 -

Mr Stirling follows the mode of striking the Int. quarterly which we had from Mr Mackintosh many years ago - and by it I see the Balance of No. 2 has always been included in the Balances there taken so the Int may be considered as charged upon it - the same I find in the Case with the price of the Bank house - both these accounts I believe should have been carried direct to the Gen. Ledger as debts No. 1 - indeed when No. 2 was opened I thought the sum so trifling it might just stand as a Cash Amount - and when larger sums came upon it I hoped they would soon be repaid - from the dark state of matters now - I fear more will come upon it before the payments come in - I have settled to day with Alexander & Co and got their note at 5/mcd for the two returned Bills on Levien & Co £1079.10.10 indorsed by Hunter & Johnston who are considered as very safe - at some time Alexander is engaged to pay the 10 Note in 3 months if his Funds come in from Jamaica in that time as he has every reason to expect - a large sum is already come in and lies with us - his Trustees are to provide for payment of the other Bills on Levien not due so as we may order them back - The £1079 I put to the debit of No. 2 till the Note to Hunter & Johnston £1103.11.9 is paid -

This decision will be a sore cut on Sandy Thomson - I regret it for his sake - but to be sure the Trustees did not behave as they ought, and if Miss Hood is a good woman she may do much good with her Fortune - How wealth comes to some and goes from others

An old acquaintance of mine and a very worthy sensible Lad James Innes of London son of the late Dr. Innes - spent last night with me - I find but not from himself that he is held in the highest respect in Lloyds Coffeehouse and he has made a good Fortune chiefly by underwriting - I was asking him about all the London Folks and was glad to hear him speak of Down & Co as in the highest Estimation as one of the most if not the most respectable Banks in the City - he has kept his account 20 years with Prescott & Co.

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

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8 June 1803

Mr Stirling follows the mode of striking the Interest quarterly which we had from Mr Mackintosh many years ago, and by it I see the Balance of No.2 has always been included in the Balances there taken so the Interest may be considered as charged upon it. The same I find is the Case with the price of the Bank house - both these accounts I believe should have been carried direct to the General Ledger as debts No.1 were. Indeed when No.2 was opened I thought the sum so trifling it might just stand as a Cash Amount, and when larger sums came upon it I hoped they would soon be repaid. From the dark state of matters now, I fear more will come upon it before the payments come in. I have settled to day with Alexander & Co and got their note at 5/mcd for the two returned Bills on Levien & Co £1079.10.10 indorsed by Hunter & Johnston who are considered as very safe. At same time Alexander is engaged to pay the 10 Note in 3 months if his Funds come in from Jamaica in that time as he has every reason to expect. A large sum is already come in and lies with us. His Trustees are to provide for payment of the other Bills on Levien not due so as we may order them back. The £1079 I put to the debit of No.2 till the Note to Hunter & Johnston £1103.11.9 is paid.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
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8 June 1803

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9 June

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

RB/837/1150

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9 June 1803

Robert Bogle Junior sent to us yesterday to pay Charles Stuart's Bill. I told him it was returned the night before, and his best way would be to write his friend in Edinburgh to inquire what you did with it.

Mackenzie is such a dashing Chield and has so many Bills that I am afraid he draw us into the situation we were in with him before, but I really believe he will have a Reversion tho' not to the Extent he talks of. Extensive dealers are my greatest plague, and every day almost some Circumstances are occurring which grieve and depress me sadly. I fear my situation would require a better Judgement & stronger Nerves.

I have no Idea what Tierney's Budget will be, but it is surely impossible to raise the money that will be necessary without a Loan. Mr T writes me that money in London is rather more plentiful, but that it will probably be soon scarce again as a Loan of 10 or 12 millions will be necessary.

Mr Pitt's last Exhibition did not at all please me, but it is evident ministry are now resolved to do without him. I am sorry they are taking in such hands as Tierney, and Sheridan is also spoken of.

Ross has never discovered his loss of £205. That is a vexing thing, and I see no chance of the quarterly Balance bringing it to light.

I gave out to day the last Bundle of 20/ notes. Where all these small notes go I cannot conceive - you had better send us a couple of thousand by the next and following Boxes.

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

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RSM

9 June 1803

Wm Simpson Esq

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10 June 1803

This Mistake about the Interest vexes me exceedingly - indeed I left it wholly to the accomptants from Robt Stuart downwards to make out the state of it in conformity with the Note sent by Mr Mackintosh without ever examining it and Stirling says he followed his Predecessors we shall now state as you please - no doubt the house and No 2 - must be stated in the general Ledger - but it wd be just to bring all the overcharged Interest at once on P & L - we must check these average Charges of Interest by making a particular Calculation on every A/c - this can easily be done with the Cash Accounts - but I believe there are 5000 Deposits Accounts - it will be a laborious Business - to make a particular Calculation on them and carry on the other Business of the office the weight of which is rather too heavy for my feeble mind & Frame -

I suppose Pitt and all his former adherents will now be in opposition - but indeed I can hardly bestow a Thought on Politics -

Your small Notes are come very seasonably - but you will need to send us some large - I have but a few £100 Notes remaining in the Chest - We have had a great deal of Rain to day - and as it comes from the East you must have had it - but I feel it not as I have hardly crossed the Threshold since Sunday -

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

RB/837/1154

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10 June 1803

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

RB/837/1154

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RSM

10 June 1803

Wm Simpson Esq

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11 June 1803

I wrote you that Mr Stirling had lodged good Glasgow long dated Bills as a Security for his drafts on the house in London - but he has gone beyond the amount of the Bills lodged and I have wrote him a Line to send us no more of his drafts - you may tell your silver smith that it is rarely any Dollars come to Clyde, and as the price is always better in London if the quantity when any come be not trifling, the Importers send them to London - I can hear of none here at present - you will surely in a day or two get the Sales of Alexander's & Auchie Co's dollars and you will see from it the price per oz. The Bill you returned us on Alexander yesterday he desired us to slip off the Proceeds of these dollars - I wonder you have not already the sales as the ships were arrived - the other Bills returned yesterday were all taken up.

I made Stirling give me the inclosed sketch of his mode of striking the Interest which I see exactly accords with the plan sent us by Mr Mackintosh - Stirling says about the time Willie left the office a Calculation was made of the Interest on each Cash Account, and it checked wonderfully near with the average calculation. By the Michaelmas Quarter we must have the same Check, and it will easily be made on the Cash Accounts. I have been thinking that in place of carrying No.2 and the house to the general Ledger whereby it would be necessary to state these accounts in every weekly Balance it would do just as well at making up the Interest quarterly to deduct the amount of these accounts from the average amount of cash accounts. That average you will observe is the total of 13 weekly Balances. Now it would be easy to deduct from that 13 times £2100 - the cost of the house - and the same with No.2 and calculate the Interest on the Balance after these deductions. This would I think prevent bringing forward Interest on these accounts. It is so far satisfactory that from the great Rise of Property here the House I believe would now bring if it were brought to sale the first Cost and nearly if not wholly the Interest since.

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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 June 1803, enclosing a transcription of a letter from Henry Thornton to RSM, 8 June 1803; an additional letter from RSM to WS about Wardlaw & Sons; and an additional slip on the same topic

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11 June 1803

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RB/837/1156

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RSM
11 June 1803

Wm Simpson Esq
P

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*R S M
11 June 1803*

Wm Simpson Esq

Copy from Mr Thornton 8 June

I am sorry to inform you that we have this Evening refused the payment of 8 or 10000 drafts of Smith Lindsay & Co. — They wanted us to lend them about £8000 on the security of some very slight Bills with the joint security of a draft of (I cannot read the name) a respectable but small house and I fear connected with them — I offered them the 7 or 8000 on any unquestionable good Bills due before it was likely that the payment of the loan would take place and payment I expect will be about Friday or night. They have sent £4000 Notes to the Bank for tomorrow but these will not suffice and probably will not under present circumstances be discounted — Smith says that he has about £80,000 in Goods in his Warehouse

This is a damper indeed and coming with other distressing circumstances, is enough to overwhelm one. I have little doubt they will stop, and the shock to Glasgow will be beyond any thing we ever met with — I have no conception how wide it will spread — John Lindsay has just sent their weekly draft for £800 on the London house — I desired to write some lines and I just put Mr Thornton's letter into his hand and told him that as I had said it to you, it was impossible I should send you such a Bill, he was sensible I should not do so, but to enable them to make their payments of to day, I gave him value for the Acceptance of Earl & Barrel sent you as I was informed by Down & Co some time ago that they were a safe house. Alexander & Co too I believe will be safe in the end. Lindsay says above 5m was remitted to Smith from Manchester & this which would reach him as yesterday, but he is afraid by the refusal of their drafts on Down on Wednesday, he would not get thro' Thursday, and that the Bills on him would be returned, so we may expect them tomorrow. What a scene!

The Bill on Earl & Co coming in after our Tellers had shut their Cash Books will not be sent you till Monday. It is R F Alexander & Co on them & accepted £421.8.6 Indorsed by Lindsay Smith & Co.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 June 1803, enclosing a transcription of a letter from Henry Thornton to RSM, 8 June 1803; an additional letter from RSM to WS about Wardlaw & Sons; and an additional slip on the same topic RB/837/1156 Page 3 of 8

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I sit down to write this my good Friend with a heavy heart - more depressed
and mortified than I think ever I have been since I came to this office
within these two days we have discovered the Bank to be in great danger of
a very heavy loss from a quarter we were not thinking of - Mr Wardlaw
of this I cannot fear on the point of stopping - Mr Wardlaw has never
been considered as a Dasher or extensive dealer - He and his Family sober
industrious People - much esteemed - He is Brother in Law to Mr Ewing Maclea
who is a surety for their Cash Account - we have seen them rather pinched
of late and hesitated much about taking their acceptances to their near
connections - which we have sometimes refused - These are John Smith & Co
Wardlaw & Nimmo & Smith & Oglivy (Ogilvy is the Son of James Ogilvy
whose Father was in the Customhouse in Edinburgh) of these People who
are all relations of Mr Wardlaw's and sober industrious Lads we may have bills
to the amount of 10 or 1500£ - and I am much
afraid they will stand or fall with Wardlaw & Sons - but this
is little to what we are involved in another way - some
years ago Mr Wardlaw when in London was thro Provost Colquhoun
introduced to a Mr Liddell there who was connected with a Mr Thornton
at Constantinople - by his recommendation he Mr W sent out 4 or 5 m
value of Goods to Mr Thornton and was induced to place
confidence in him from the Rank he bore - Treasurer & Secretary to the
Levant Company - The Goods sent out once & again were well sold and
remitted for with a profit of from 30 to 50 per cent - This
induced Mr Wardlaw to go on - The last consignment did not sell so well
and sold only at a very long credit - Mr
Thornton wrote Wardlaw & Sons that in the meantime they
might for their own advantage to draw on his Partner
George Liddell London the person who was first introduced to

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 June 1803, enclosing a transcription of a letter from Henry Thornton to RSM, 8 June 1803; an additional letter from RSM to WS about Wardlaw & Sons; and an additional slip on the same topic RB/837/1156
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I sit down to write this my good Friend with a heavy heart, more depressed and mortified than I think ever I have been since I came to this office. Within these two days we have discovered the Bank to be in great danger of a very heavy loss from a quarter we were not thinking of. William Wardlaw & Sons I much fear are on the point of stopping. Mr Wardlaw has never been considered as a Dasher or extensive dealer. He and his Family sober industrious People, much esteemed. He is Brother in Law to Mr Ewing Maclea who is a surety for their Cash Account. We have seen them rather pinched of late and hesitated much about taking their acceptances to their near connections, which we have sometimes refused. These are John Smith & Co, Wardlaw & Nimmo & Smith & Oglivy (Ogilvie is the Son of James Ogilvy whose Father was in the Customhouse in Edinburgh). Of these People who are all relations of Mr Wardlaw's and sober industrious Lads we may have bills to the amount of 10 or 1500£, and I am much afraid they will stand or fall with Wardlaw & Sons. But this is little to what we are involved in another way. Some years ago Mr Wardlaw when in London was thro Provost Colquhoun introduced to a Mr Liddell there who was connected with a Mr Thornton at Constantinople. By his Recommendation he Mr W sent out 4 or 5m value of Goods to Mr Thornton and was induced to place confidence in him from the Rank he bore - Treasurer & Secretary to the Levant Company. The Goods sent out once & again were well sold and remitted for with a profit of from 30 to 50 per cent. This induced Mr Wardlaw to go on. The last consignment did not sell so well, and sold only at a very long credit. Mr Thornton wrote Wardlaw & Sons that in the meantime they might for their accommodation draw on his Partner George Liddell London the person who was first introduced to

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Mr Wardlaw, of whom he had a high Character and with whom he has from the beginning had a very friendly correspondence. The other day Liddell wrote them that from disappointments of Remittances from Mr Thornton he would be obliged to stop payments. We have £5400 of Wardlaw & Son's Bills on Liddell running which will no doubt come back. Till they told me I had no Idea we had such a sum of their Bills as from Confidence in them I kept no note of these drafts as I do of those by houses of whom I am suspicious, and this is the occasion of bitter Reflections in my mind. It was only on Wednesday these accounts came from Liddell, and the distress I have been under since I cannot express. We sent for Mr Mclea who is in the Country. He came in and after taking a view of Wardlaw's affairs he thought there would be more than a sufficiency to pay all his debts, and he and Mr Dale handsomely offered each to engage for £1000, with any other Friends that may be disposed to join with them to raise or give cleanly for 5 or 6m. Mr Wardlaw has to day got two or three more friends - Mr Newbigging, Mr Mackintosh & Mr Lawrie to say they will join and they are to meet at 12 o'clock on Monday to determine what is to be done. But I fear they will hardly make up the sum necessary, and I know not well the mode of doing it. Mr Maclae the best hand for managing such operations is so much overcome that he can do nothing. The Prospect of the Ruin of such a numerous Family & Connections is indeed most affecting. I was suggesting that if it was possible to carry thro' this scheme, the best way would be by a large credit from the Bank as Todd & Sherbridge got a few years ago, but I doubt if they would all be willing to bind jointly & severally. You may give me your Idea of this. I wish you were here. The amount of Mr Wardlaw's debt astonished me. No less than 33m. His property is about 40m but alas it is almost all abroad tho excepting that at Constantinople he considers it as all good and will be returned with Profit. I could not be easy another day without stating all this matter to you. This unexpected occurrence with the other matters in the office is so overwhelming to me that I fear it will crush me altogether. I am conscious of honest & good intentions and close attention, but I am convinced also that I have not strength of Judgement & of Nerves for my Station, and that I am doing Injustice to my Constituents in return for their unfounded Confidence in me, to remain in it. The Machine is now too great for my feeble arms to wield. You must therefore my dear Friend think of some kind way of removing me. The prospect to be sure is rather dark for me as however little I could live upon myself I know not how my Family would do upon the Pittance I should have

but God can provide, and a quiet Retirement certainly would best suit my years & my mental Constitution. I know not if you will mention this to good Mr R at present. The dissatisfaction he how feels with this office is a strong additional motive with me to resign.

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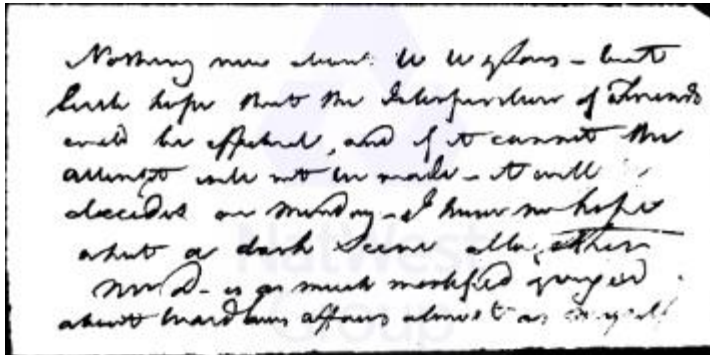
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Nothing new about W W & Sons - but
little hope that the Interposition of Friends
could be effectual, and if it cannot the
attempt will not be made - it will
be decided on Monday - I have no hope
about a dark scene altogether
Mr D - is as much mortified & vexed
about Wardlaw's affairs almost as myself.

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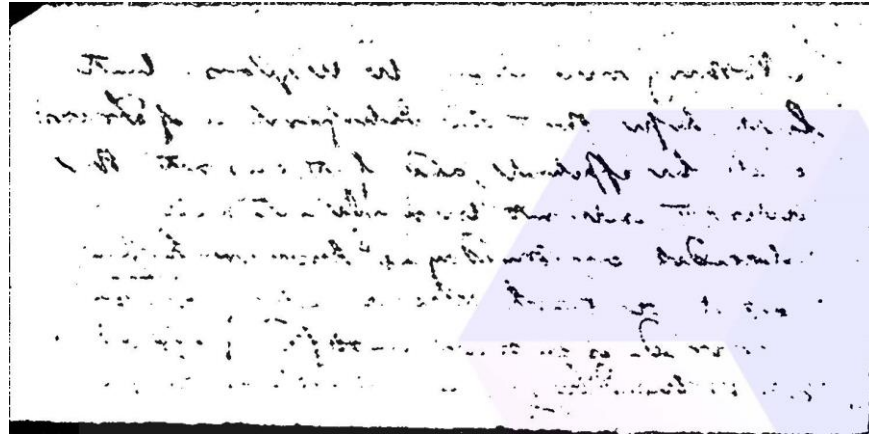
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13 June 1803

I have both yr Ps - I had the same Intelligence from Marsden yesterday which gave me some comfort - but alas the letter this morning and you would no doubt have the same disappoints all our hopes - The Failure of the London house is now generally spoken of and makes the greatest Noise here - Mr Finlay showed me a Letter from his Partner in London who had been with Smith and writes that by the assistance of Moffat & Co Bankers and some rich people on lodging a great Quantity of Goods, there was some hope 30m the sum wanted would be raised, but that Smith would not mention the Extent of his Engagements, which were talked of as some 4 or 500,000£ of this is the case as I much dread it is, the man must be insane and all attempts to carry him thro' must be in vain. - The whole opens a scene of danger difficulty & Misery here which I know not courage to look forward to - it is quite overwhelming - I hardly know a house in Glasgow that will not be involved and if the Banks draw in their discounts as they naturally must do by having so large a sum locked up in their returned Bills - I see nothing can ensue but almost a general Bankruptcy - Finlay has been looking into their affairs and seems positive that they have made a great deal of money and have much more than pay all their debts - but if there is a complete Bankruptcy there is no calculating what a difference that will make in the Prudence of their Funds. If I could hope to see the Bank thro' this awful storm and could be of any service, I would risk my Life in the Cause, but I much fear neither mind nor Body is fit for the Task. Wardlaw & Sons' Friends have met but come to no Resolution till two of them this evening inspect their Books. A number of respectable people have offered to come forward if the ground is clear, but I have little hope they will see it is so. And tomorrow their Fate will be decided. We sent Down & Co the returned Bill on Williams. They advise having got £200 of it and send a Bill he gave them on Finlayson at 90/d for £291 as the Balance. I have returned them that Bill indorsed by Alexander & Co and desired them to take it if they find it to be good, but to insist on the money.

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

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13 June 1803

I have both your Ps. I had the same Intelligence from Marsden yesterday which gave me some comfort, but alas the letter this morning and you would no doubt have the same disappoints all our hopes – the Failure of the London house is now generally spoken of and makes the greatest Noise here. Mr Finlay showed me a Letter from his Partner in London who had been with Smith and writes that by the assistance of Moffat & Co Bankers and some rich people on lodging a great Quantity of Goods, there was some hope 30m the sum wanted would be raised, but that Smith would not mention the Extent of his Engagements, which were talked of as some 4 or 500,000£. If this is the case as I much dread it is, the man must be insane and all attempts to carry him thro' must be in vain. The whole opens a scene of danger difficulty & Misery here which I know not courage to look forward to. It is quite overwhelming. I hardly know a house in Glasgow that will not be involved and if the Banks draw in their discounts as they naturally must do by having so large a sum locked up in these returned Bills, I see nothing can ensue but almost a general Bankruptcy. Finlay has been looking into their affairs and seems positive that they have made a great deal of money and have much more than pay all their debts. But if there is a complete Bankruptcy there is no calculating what a difference that will make in the Prudence of their Funds. If I could hope to see the Bank thro' this awful storm and could be of any service, I would risk my Life in the Cause, but I much fear neither mind nor Body is fit for the Task. Wardlaw & Sons' Friends have met but come to no Resolution till two of them this evening inspect their Books. A number of respectable people have offered to come forward if the ground is clear, but I have little hope they will see it is so. And tomorrow their Fate will be decided. We sent Down & Co the returned Bill on Williams. They advise having got £200 of it and send a Bill he gave them on Finlayson at 90/d for £291 as the Balance. I have returned them that Bill indorsed by Alexander & Co and desired them to take it if they find it to be good, but to insist on the money.

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Our large Notes are quite out and altho a good sum will
come in tomorrow morning at the Exchange - it will not serve for
more than tomorrow - therefore pray send a supply as soon
as you can

Ed Mc
13 June 1803

Wm Simpson Esq

J.P.

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

RB/837/1157

Page 2 of 2

Our large Notes are quite out and altho a good sum will come in tomorrow morning at the
Exchange, it will not serve for more than tomorrow. Therefore pray send a supply as soon as you
can.

RSM
13 June 1803

Wm Simpson Esq
P

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

Stirling has been looking into the settlements of Interest from the beginning and finds in the quarterly statements made by Willie up to Michaelmas 1797 - the quarter before he left us - the Interest on the house £26 one quarter and £25 - another was regularly deducted from the charge - so that the Error has only taken place since 14 September 97 - and about that time he says an exact calculation was made of every Acre - and the total was found to check with the average statements - Stirling cannot account for his not making this deduction - it quite escaped him the first time - and he never afterwards looked back - The Interest on No. 2 - till the last quarter was trifling - but we shall now calculate it exactly if you please up to Saturday and deduct accordingly and so every future quarter - the sum upon it will now be very large but large sums will also I hope be coming to the Credit - How thankful I am that I have got this day now over - I looked forward to it in the morning with Trembling -

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

RB/837/1159

Page 1 of 2

Stirling has been looking into the settlements of Interest from the beginning and finds in the quarterly statements made by Willie up to Michaelmas 1797, the quarter before he left us, the Interest on the house £26 one quarter and £25 another was regularly deducted from the charge, so that the Error has only taken place since 14 September 97 and about that time he says an exact calculation was made of every account and the total was found to check with the average statement. Stirling cannot account for his not making this deduction. It quite escaped him the first time, and he never afterwards looked back.

The Interest on No. 2 till the last quarter was trifling, but we shall now calculate it exactly if you please up to Saturday and deduct accordingly and so every future quarter. The sum upon it will now I fear be very large but large sums will also I hope be coming to the Credit.

How thankful I am that I have got this day now over. I looked forward to it in the morning with Trembling.

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

RB/837/1159

Page 2 of 2

RSM

14 June 1803

Wm Simpson Esq

P

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17th June 1803

The plan of carrying all the Accounts for large returned Bills to the general Ledger will much derange our System and does not appear to me necessary as we could easily deduct the Interest at the quarter settlement and make out a particular Note of it - but it shall be as you desire - we must settle the quarterly Accounts tomorrow in the old way and for that end carry all the returned Bills lying over or that may come tomorrow (when Mr Wardlaw's large Bill will come) to the debit of No. 2 and on Monday we shall transfer these large returns from it to particular Accounts on the general Ledger - and carry No. 2 also into that Ledger - I am most thankful that we have no bad Accounts of Andrew - I wish John White's statement may stand true - This Account of the seizure of Hamburg threatens the most disastrous consequence here - until our Trades get into a new Channel for Exportation and that will require some time - every thing must be at a stand - a strong Representation and Petition for Exchequer Bills was sent off this day to be presented to the Treasury if there appeared any prospect of success, and if any other such applications were made from Engl^d there is no doubt Manchester will apply - but I much fear Addington will not from his Engagement to the Loan Contractors, find himself at liberty to sponsor Exchequer Bills - Another Gentleman called to day I wish I had his spirits - he is quite confident there is property against all the Bills on the Bank and that ultimately we shall get back all our money - I wish it may be so - The two Bills returned on Jas Black Co were quite unexpected to day - and they say they may lie over till the beginning of next week - nothing so painful to me as lying over Bills - and the prospect of the number that must be in that state quite depresses me - such as have been taken up we have been obliged to discount Bills for and this work must swell our discount list which vexes me exceedingly and yet it seems absolutely necessary for the security of the Bank - To day several applications have been made to discount such Bills for the purpose of ordering back Bills on Smith L & Co.

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

RB/837/1160

Page 1 of 2

17 June 1803

The plan of carrying all the Accounts for large returned Bills to the general Ledger will much derange our System and does not appear to me necessary as we could easily deduct the Interest at the quarter settlement and make out a particular Note of it. But it shall be as you desire. We must settle the quarterly account tomorrow in the old way and for that end carry all the returned Bills lying over or that may come tomorrow (when Mr Wardlaw's large Bill will come) to the debit of No. 2 and on Monday we shall transfer these large returns from it to particular accounts on the general Ledger and carry No. 2 also into that ledger. I am most thankful that we have no bad accounts of Andrew. I wish John White's statement may stand true. This account of the seizure of Hamburg threatens the most disastrous consequence here. Until our Trades get into a new Channel for Exportation and that will require some time, every thing must be at a stand. A strong Representation and Petition for Exchequer Bills was sent off this day to be presented to the Treasury. If there appeared any prospect of Success, and if any other such applications were made from England, there is no doubt Manchester would apply, but I much fear Addington will not from his Engagement to the Loan Contractors, find himself at liberty to issue more Exchequer Bills. Archie Graham called to day I wish I had his spirits. He is quite confident there is property against all the Bills in the Circle and that ultimately we shall get back all our money. I wish it may be so. The two Bills returned on James Black Co were quite unexpected to day, and they beg they may lie over till the beginning of next week. Nothing so painful to me as lying over Bills, and the prospect of the number that must be in that state quite depresses me. Such as have been taken up we have been obliged to discount Bills for and this work must swell our discount list which vexes me exceedingly and yet it seems absolutely necessary for the security of the Bank. To day several applications have been made to discount such Bills for the purpose of ordering back Bills on Smith L & Co.

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No accounts yet come down of Lindsay S & Co's Funds and
without that no Idea can be formed of the real situation of
the different houses: — Hugh Hamilton has this week stop'd
all discounts, which is exceedingly cruel.

Red with
of June 1803

Wm Simpson Esq

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

RB/837/1160

Page 2 of 2

No accounts let come down of Lindsay S & Co's Funds and without that no Idea can be formed of the
real situation of the different houses. Hugh Hamilton has this week stop't all discounts which is
exceedingly cruel.

RSM
17 June 1803

Wm Simpson Esq
P

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

18 June 1803

I have seen Stirling take off the £755 from the Cash Account Interest. It is curious that we paid Interest on cash accounts last quarter by several of those who had large over lodgements having been settled.

I fear the letter to Mr Glassford's house cannot be depended on. By the last letters from Hamburg to this place some of which I have seen, it is clear they expected the French there in a day or two and they were packing up and sending off their Goods as fast as they could. It seems not to be doubted our Consul there expects them or he would not have sent off the Ships. No Idea can be formed of the Effects that will be produced by the Elbe & Weser being shut up against us or how wide they will extend. I am in terror for the continental Bills on London of which we have a vast sum running and we reckoned them our best Paper as I don't recollect one having been returned for years.

If the French really take possession of these ports and of British Property there it will produce such a Convulsion as we never saw. A good decent house here wholly in that Trade Thomson Sherat & Co from whom we had many continental Bills and who hardly ever asked us to discount any thing else have this day stopt payment.

I am distressed to see such Quantities of London Bills coming in upon us and yet when they are undoubted as we conceive all we take to be, I know not how we can refuse them without putting a stop to Business altogether. Mr Garden was calling to day. His Friends Plin Inglis & Co have got the contract to furnish Rum for the Navy and Garden's house have purchased a large quantity here to be sent round immediately to Plyn. He will have to raise 3 or 4m on them for the Excise next week and 2 or 3 months hence a very large sum for the price. They are certainly solid Bills but I told him in present Circumstances when so much London Paper is pouring in upon us, I could not think you would approve of our taking them if at more than 60/ds. He wants them to be at 90/ds next week but will afterwards give them at 60ds. I see no sense in our advancing capital to Plyn & Co. Let me know how we shall settle it. How enormous the sum on London remitted last quarter.

I am distressed to see such Quantities of London Bills coming in upon us and yet when they are undoubted as we conceive all we take to be, I know not how we can refuse them without putting a stop to Business altogether. Mr Garden was calling to day. His Friends Plin Inglis & Co have got the contract to furnish Rum for the Navy and Garden's house have purchased a large quantity here to be sent round immediately to Plyn. He will have to raise 3 or 4m on them for the Excise next week and 2 or 3 months hence a very large sum for the price. They are certainly solid Bills but I told him in present Circumstances when so much London Paper is pouring in upon us, I could not think you would approve of our taking them if at more than 60/ds. He wants them to be at 90/ds next week but will afterwards give them at 60ds. I see no sense in our advancing capital to Plyn & Co. Let me know how we shall settle it. How enormous the sum on London remitted last quarter.

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

RB/837/1164

Page 1 of 2

18 June 1803

I have seen Stirling take off the £755 from the Cash Account Interest. It is curious that we paid Interest on cash accounts last quarter by several of those who had large over lodgements having been settled.

I fear the letter to Mr Glassford's house cannot be depended on. By the last letters from Hamburg to this place some of which I have seen, it is clear they expected the French there in a day or two and they were packing up and sending off their Goods as fast as they could. It seems not to be doubted our Consul there expects them or he would not have sent off the Ships. No Idea can be formed of the Effects that will be produced by the Elbe & Weser being shut up against us or how wide they will extend. I am in terror for the continental Bills on London of which we have a vast sum running and we reckoned them our best Paper as I don't recollect one having been returned for years.

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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, 18 June 1803

RB/837/1164

Page 2 of 2

I hope you will find somebody to bring us a supply of large Notes on Monday. Otherwise we shall not get thro' on Tuesday. I wish you would come west with them yourself. Much need have we of your Counsel at present. To stand the Conflict from 10 to 4 every day and often in the Evenings is really too much for any one or even two human Beings. My spirit is often like to fail, particularly in the Mornings when I am sadly distress with Reachings in the view of what is before me. How thankful I am to think that tomorrow is Sunday. How happy if I could but have hoped to serve out my 20 years as will be the case 14 September and seen the Bank ship thro safely moored, so that I could retire with Comfort & Credit. But alas - the ensuing is likely to be the most distressing quarter we have had.

RSM
18 June 1803

Wm Simpson Esq
P

I hope you will find somebody to bring us a supply of large Notes on Monday - otherwise we shall not get thro' on Tuesday - I wish you would come west with them yourself - much need have we of your Counsel at present - to stand the Conflict from 10 to 4 every Day and often in the Evenings is really too much for any one or even two human Beings - My spirit is often like to fail - particularly in the Mornings when I am sadly distressed with Reachings in the view of what is before me - how thankful I am to think that tomorrow is Sunday - how happy if I could but have hoped to serve out my 20 years as will be the case 14 Sept and seen the Bank ship thro safely moored - so that I could retire with Comfort & Credit - But alas - the ensuing is likely to be the most distressing quarter we have had

R. S. M.
18 June 1803

Wm Simpson Esq

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20 June 1803

with much fear & trembling we have got to 3 o'clock. No doubt it is our duty to continue in the conflict as long as strength is given us. How long that may be, is with Him in whose hand is our Life and all our Concerns. Never not even in '93 had things such a tremendous appearance in my view. I dare say the Paper in Circulation from the vast Extension of our real Trade is more than double what it was then, particularly on London, and from the state of matters there I expect returns every post. Those who came yesterday are taken up but not quite in the way I would have wished. Smith Lawson & Co brought us the Bill on Finlay Uppleby & Co Hull in lieu of that returned on them. He declares that they are not Bankrupt but are a little deranged by the Failure of Smith Lindsay who were their Bankers and they sent this Bill as a renewal. As the original was drawn on account of Lindsay S & Co here they put their name upon this as it was not on the former. With this additional security as Lawson could not take up the old Bill, we thought it best to take this new one. I have told every body I could think of to remit and prevent these Bills coming down, and some of them have done it. Duncan Auld & Co have £800 due 23rd they expected this night to put undoubted Bills into our hands but as they did not bring them in time, and I know not where the Bills lie, nothing could be done.

Another house, Gowdie & Son sober respectable People in the best Credit, their Friend Archie Smith tells me are about stopping tho it is not yet publicly known. He has looked into their affairs and says we cannot lose a shilling, but we have a good many of their Bills and £800 he says on Lindsay & Co. What grieving depressing work to settle all these returns & protests. There is a strange story to day that Mr Glassford had brought accounts from you that the houses of Lindsay & Co here & at London were to be supported. You may believe I gave it no credit. I sent you in this morning's Box a letter from Mr T.

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

RB/837/1167

Page 1 of 2

20 June 1803

With much fear & trembling we have got to 3 o'clock. No doubt it is our duty to continue in the conflict as long as strength is given us. How long that may be, is with Him in whose hand is our Life and all our Concerns. Never not even in '93 had things such a tremendous appearance in my view. I dare say the Paper in Circulation from the vast Extension of our real Trade is more than double what it was then, particularly on London, and from the state of matters there I expect returns every post. Those who came yesterday are taken up but not quite in the way I would have wished. Smith Lawson & Co brought us the Bill on Finlay Uppleby & Co Hull in lieu of that returned on them. He declares that they are not Bankrupt but are a little deranged by the Failure of Smith Lindsay who were their Bankers and they sent this Bill as a renewal. As the original was drawn on account of Lindsay S & Co here they put their name upon this as it was not on the former. With this additional security as Lawson could not take up the old Bill, we thought it best to take this new one. I have told every body I could think of to remit and prevent these Bills coming down, and some of them have done it. Duncan Auld & Co have £800 due 23rd they expected this night to put undoubted Bills into our hands but as they did not bring them in time, and I know not where the Bills lie, nothing could be done.

Another house, Gowdie & Son sober respectable People in the best Credit, their Friend Archie Smith tells me are about stopping tho it is not yet publicly known. He has looked into their affairs and says we cannot lose a shilling, but we have a good many of their Bills and £800 he says on Lindsay & Co. What grieving depressing work to settle all these returns & protests. There is a strange story to day that Mr Glassford had brought accounts from you that the houses of Lindsay & Co here & at London were to be supported. You may believe I gave it no credit. I sent you in this morning's Box a letter from Mr T.

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Mr Gilbert Hamilton called to bid me get from Mr Ramsay a note of the Balance of his heritable Bond on Dunmore's Estate which he says he will try to wipe off so send it me

R.S.M.
22 June 1803

Wm Simpson Esq
P

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

RB/837/1167

Page 2 of 2

Mr Gilbert Hamilton called to bid me get from Mr Ramsay a note of the Balance of his heritable Bond on Dunmore's Estate which he says he will try to wipe off so send it me.

RSM
22 [sic] June 1803

Wm Simpson Esq
P

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21 June 1803

My own Reason as well as your kind advice calls upon me to keep up - under the Consciousness that I am doing the best I can - but alas neither Reason nor Advice will operate upon the Stomach & Spirits and these with me for some days have been in a sad state indeed - Every day the scene looks darker - a Day does not pass without hearing of new Bankruptcies and new Scenes of Misery following - I have sent to Mr Stirling to call upon us that I may read to him what you wrote and we shall see what he says. Had you absolutely refused them I do not see how they could go on and their Fate would produce the most disastrous Consequences here - But if we see them thro' this storm we must see to get quit of them altogether for from the beginning they have been an insufferable Load upon us. Indeed I wish we could get clear of all extensive dealers. While writing John Stirling calls. He begs me to express his Gratitude. Promises to draw on London as little as he possibly can. I told him after drawing 1 or £2000 more I would expect an additional Lodgement of Bills, and he promised to do every thing in his power to make things easy for us - so we must just go on with him the best way we can. The Bills which Duncan Auld & Co expected last night to enable us to order back Lindsay & Co's Bills for £800 did not come. It was William Douglas's acceptance they expected for the amount of Bills they had sent him. These last he did not think good and declined sending him his acceptance. This with other misfortunes come upon them of late they cannot stand. They have been this half hour with us and seem resolved to stop. You need not yet mention this but I see no Chance of their getting thro', and there will be a great deficiency I fear. They owe 18m. What a scene of distress. A plea they had in the Court of Session on a question which the Lord Ordinary gave clearly in their Favour should have been decided last Friday and if it had been in their Favour, they would have gone on. It was delayed till next Session. How cruel the delays of Law. Auld is married to W Douglas's daughter. They have been ruined by their connection with Steel Nisbet & Co. Oh what a scene of sorrow on all hands.

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

RB/837/1169

Page 1 of 2

21 June 1803

My own Reason as well as your kind advice calls upon me to keep up under the Consciousness that I am doing the best I can. But alas neither Reason nor advice will operate upon the Stomach & Spirits and these with me for some days have been in a sad state indeed. Every day the scene looks darker. A day does not pass without hearing of new Bankruptcies and new Scenes of Misery following. I have sent to Mr Stirling to call upon us that I may read to him what you wrote and we shall see what he says. Had you absolutely refused them I do not see how they could go on and their Fate would produce the most disastrous Consequences here. But if we see them thro' this storm we must see to get quit of them altogether for from the beginning they have been an insufferable Load upon us. Indeed I wish we could get clear of all extensive dealers. While writing John Stirling calls. He begs me to express his Gratitude. Promises to draw on London as little as he possibly can. I told him after drawing 1 or £2000 more I would expect an additional Lodgement of Bills, and he promised to do every thing in his power to make things easy for us. So we must just go on with him the best way we can. The Bills which Duncan Auld & Co expected last night to enable us to order back Lindsay & Co's Bills for £800 did not come. It was William Douglas's acceptance they expected for the amount of Bills they had sent him. These last he did not think good and declined sending him his acceptance. This with other misfortunes come upon them of late they cannot stand. They have been this half hour with us and seem resolved to stop. You need not yet mention this but I see no Chance of their getting thro', and there will be a great deficiency I fear. They owe 18m. What a scene of distress. A plea they had in the Court of Session on a question which the Lord Ordinary gave clearly in their Favour should have been decided last Friday and if it had been in their Favour, they would have gone on. It was delayed till next Session. How cruel the delays of Law. Auld is married to W Douglas's daughter. They have been ruined by their connection with Steel Nisbet & Co. Oh what a scene of sorrow on all hands.

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I know not if it can be attempted just now, but I really believe it would be a wise measure to determine some line time to take no Bills on London but such as are accepted, and none at above 2 months date
Robert Lindsay - Of the house of James Lindsay Esq wood merchants here and Brother to John Lindsay of L S & Co called yesterday to request we would allow Mr Stirling to look into their Books that we might be satisfied of his Solidity. Stirling spent an hour last night upon them and brings a most favourable Report - They have of Effects & good debts 38m and they owe in all £12600
Robert Lindsay has of Stock and debt due him by that Company £9032.9.1 and he has £5025 stock in Lindsay Dunlop S & Co. All his engagements for his brother are under 4m including his obligations to you for £2500 and for the cash account here on which is due only £525, and he has an assignment in security on Lindsay & Co stuck with Oliphant Watson & Co.

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

RB/837/1169

Page 2 of 2

I know not if it can be attempted just now, but I really believe it would be a wise measure to determine some line time to take no Bills on London but such as are accepted, and none at above 2 months' date.

Robert Lindsay of the house of James Lindsay & Co wood merchants here and Brother to John Lindsay of L S & Co called yesterday to request we would allow Mr Stirling to look into their Books that we might be satisfied of his Solidity. Stirling spent an hour last night upon them and brings a most favourable Report. They have of Effects & good debts 38m and they owe in all £12600.

Robert Lindsay has of Stock and debt due him by that Company £9032.9.1 and he has £5025 stock in Lindsay Dunlop S & Co. All his engagements for his brother are under 4m including his obligations to you for £2500 and for the cash account here on which is due only £525, and he has an assignment in security on Lindsay & Co stuck with Oliphant Watson & Co.

RSM
James Garden
21 June 1803

Wm Simpson Esq
P

Wm Simpson Esq
21 June 1803

Wm Simpson Esq
P

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22 June 1803

I sent Mr Hamilton this morning your note of Mr Ramsay's debt and requested him if possible to pay it. It is a frightful list you send me I have given it to Stirling to copy and it shall be returned you in the Box - by Mr More not stating the date when the Bills were sent from this or received by you - it will take us a time by going over our Bill Book 3 or 4 months back, to find out who were our Indorsers but I am sure we took none excepting those for which you have security, without an Indorser whom we esteemed safe at the time and I trust most of them will prove ultimately to be so -
Gowdie & Son have settled with their Creditors today who have all agreed to accept 17/6 per £ - Duncan A & Ward seemed this morning resolved to try if they could go on - but I have little hope it will do. Campbell Douglas had a most affecting Conversation with me to day. His wife's Brother (bred by Lindsay Smith & Co) is in the yarn Business and Campbell went in Partner with him and without ever apprehending danger is I fear completely ruined and after making a decent Fortune in Jamaica, coming home marrying Aggie Marshall and feeling himself quite comfortable as Lord Douglas's Commissioner is likely to be stripped of all. His state this morning was really too much for me - I have promised to meet with Archie Grahame and Archie Hamilton tomorrow Evening and look into a State of William Marshall & Co's affairs to be made up this Evening - J. Walker WS has been consulted, Lord Douglas Blythswood & Douglas of Mains offer to come forward with any sum - but Campbell will not let them unless they see clear Ground - I wrote Mr Thornton that I thought considering his state of health and the magnitude of these Business, it wd be very desirable and much for his Comfort in these times to strengthen his house by one or two new Partners of Ability

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1803, enclosing another of the same date, specifically concerning proposals to support Monteath Balfour & Co

RB/837/1172

Page 1 of 4

22 June 1803

I sent Mr Hamilton this morning your note of Mr Ramsay's debt and requested him if possible to pay it. It is a frightful list you send me. I have given it to Stirling to copy and it shall be returned you in the Box. By Mr More not stating the date when the Bills were sent from this or received by you, it will take us a time by going over our Bill Book 3 or 4 months back, to find out who were our Indorsers but I am sure we took none excepting those for which you have security, without an Indorser whom we esteemed safe at the time and I trust most of them will prove ultimately to be so.

Gowdie & Son have settled with their Creditors today who have all agreed to accept 17/6 per £. Duncan A & Ward seemed this morning resolved to try if they could go on, but I have little hope it will do. Campbell Douglas had a most affecting Conversation with me to day. His wife's Brother (bred by Lindsay Smith & Co) is in the yarn Business and Campbell went in Partner with him and without ever apprehending danger is I fear completely ruined and after making a decent Fortune in Jamaica, coming home marrying Aggie Marshall and feeling himself quite comfortable as Lord Douglas's Commissioner is likely to be stripped of all. His state this morning was really too much for me. I have promised to meet with Archie Grahame and Archie Hamilton tomorrow Evening and look into a State of William Marshall & Co's affairs to be made up this Evening. James Walker WS has been consulted, Lord Douglas Blythswood & Douglas of Mains offer to come forward with any sum, but Campbell will not let them unless they see clear Ground.

I wrote Mr Thornton that I thought considering his state of health and the magnitude of their Business, it would be very desirable and much for his Comfort in these times to strengthen his house by one or two new Partners of Ability.

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John Pattison has been with me requesting me to write you in the most earnest manner to send two of your directors directly to London to second the application from this for Exchequer Bills without an immediate Relief in that way he says the whole commercial Fabric here must fall to the Ground and the Banks themselves be overwhelmed. He speaks strongly but indeed from the view he gives of matters chiefly in consequence of the seizure of Hamburg & Bremen the number of People thrown Idle and the number of Bankruptcies that must follow, one can hardly have courage to look forward

Wm Simpson Esq
P

Robt Mc
22 June 1803

NatWest
Group

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1803, enclosing another of the same date, specifically concerning proposals to support Monteath Balfour & Co

RB/837/1172

Page 2 of 4

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RSM

22 June 1803

Wm Simpson Esq

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22 June 1803

I had last night a meeting by appointment with the Partners of Monteath Balfour & Co - and William Clerk their Friend who has come to Town on purpose to look into their affairs and assist them - they are industrious Lads and were doing well but were unfortunately much connected with Lindsay & Co's three houses here and cannot go on without support. Mr Clark after inspecting their affairs reports that their Engagements (including about £2500 of Bills of these houses they will have to take up) amount to about £18000 - their Goods on hand and unsold in London to £16500 - good Bills (chiefly Sterling Credit notes) and good debts after making full deductions 5 to £6000 - This is a short state of their affairs but they cannot in present Circumstances go on and take up their Bills without support - and what Mr Clark proposes is that some of their Friends, confident from the state of their affairs that they will run no risk ultimately, shall accept Bills to them to the amount of £6000 - at 12 months' date - these shall be the most undoubted Bills, and shall be lodged in the Banks where their paper lies in proportion to the sum of their Bills which each Bank may hold as a Guarantee for their Transactions - they suppose such Guarantee Bills may amount to from 2/5ths to 1/2 of their Bills in the Banks - and upon such Lodgement with the Banks it is to be understood that their Bills, as they become due, for such part as they cannot pay in money, until by the sale of their Goods and coming in of their debts they are enabled to clear off all these Bills - This is the best plan they can propose in their present situation for enabling them to go on and for securing the Bank. I told them I could not decide upon it without consulting you, but I do not see we can do better than agree to it for the Bills to be lodged which I have no doubt will be very good will give us so much more security than we already hold - Archie Hamilton they told me approved of the plan, and I promised to recommend it to H Hamilton who is to be here tomorrow. They had in hand most of their Bills - I have not yet had leisure to look over our Bills and see how much of their Paper is with us - I suppose it may be from 3 to 4m. Surely it would be for the Bank's Interest rather to go on renewing such Bills while holding the Guarantee Acceptances to the amount of 2/5ths or half the value than by attempting to force payments to oblige them to stop.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1803, enclosing another of the same date, specifically concerning proposals to support Monteath Balfour & Co

RB/837/1172

Page 3 of 4

22 June 1803

I had last night a meeting by appointment with the Partners of Monteath Balfour & Co and William Clerk their Friend who has come to Town on purpose to look into their affairs and assist them. They are industrious Lads and were doing well but were unfortunately much connected with Lindsay & Co's three houses here and cannot go on without support. Mr Clark after inspecting their affairs reports that their Engagements (including about £2500 of Bills of these houses they will have to take up) amount to about £18000. Their Goods on hand and unsold in London to £16500. Good Bills (chiefly Sterling Credit notes) and good debts after making full deductions 5 to £6000. This is a short state of their affairs but they cannot in present Circumstances go on and take up their Bills without support, and what Mr Clark proposes is that some of their Friends, confident from the state of their affairs that they will run no risk ultimately, shall accept Bills to them to the amount of £6000 at 12 months' date. These shall be the most undoubted Bills, and shall be lodged in the Banks where their paper lies in proportion to the sum of their Bills which each Bank may hold as a Guarantee for their Transactions. They suppose such Guarantee Bills may amount to from 2/5ths to 1/2 of their Bills in the Banks, and upon such Lodgement with the Banks it is to be understood that their Bills as they become due shall be renewed for such part as they cannot pay in money, until by the Sale of their Goods and coming in of their debts they are enabled to clear off all these Bills. This is the best plan they can propose in their present situation for enabling them to go on and for securing the Bank. I told them I could not decide upon it without consulting you, but I do not see we can do better than agree to it for the Bills to be lodged which I have no doubt will be very good will give us so much more security than we already hold. Archie Hamilton they told me approved of the plan, and I promised to recommend it to H Hamilton who is to be here tomorrow. They and we have most of their Bills. I have not yet had Composure to look over our Bills and see how much of their Paper is with us. I suppose it may be from 3 to 4m. Surely it would be for the Bank's Interest rather to go on renewing such Bills while holding the Guarantee Acceptances to the amount of 2/5ths or half the value than by attempting to force payments to oblige them to stop.

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but a difficulty occurred to me which I mentioned to them - how could we
renew Bills drawn or accepted by the Bankrupt houses - to obviate this
they proposed that when such Bills came due for what part they could
not pay they would give a new Bill drawn by William Bogle their Partner
(who has considerable separate property) on them and we should keep the old
Bill as a collateral security - this is rather an awkward Business
and yet I know not how they can do otherwise or give us any
incidental name - If you think we should take the guarantee
Bills from them I suppose they must send them to us in a letter
of the following Tenor

"Gentle we inclose you the following Bills blank indorsed by us
(then state them particularly) which Bills are lodged with you
in Security and to guarantee to the Royal Bank the payment
of such Bills as may now be, or may afterwards come, into your
hands, accepted or indorsed by us -

and that we should acknowledge the Receipt of the Bills in these
Terms - ~~to receive~~ receiving the Bills in that way I should think would
give us a full hold of them and a right to apply the value
in payment of any deficiency should any such arise as we may
think proper - but if you think a more particular letter
should be writ send me a form of it -

William Bogle called just now - he has got the most of 10 Friends
to subscribe letters to give him each their acceptance at 12/ mo per £400
Henry Glassford - the two Hopkirks - R Bogle Junior - Mr Clerk etc have
subscribed and he gave them a cash security - Monteith is to
bring forward £2000 - William Balfour (son of the late Major
Balfour) a fine Lad, I doubt can bring forward none - he is
to write his Relation Mr Duncan whom you may mention
the Business to and let me know what we shall do
as I promised to inform them on Friday in the meantime, I have this
day given them £450 - to pay at 12/ mo in a Bankrupt hands, on their lodging
about £2000 of Stirling & Co's notes in Security for repayment of that £450
in a few days

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1803, enclosing another of the same date, specifically concerning proposals to support Monteath Balfour & Co

RB/837/1172
Page 4 of 4

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"Gentlemen. We inclose you the following Bills blank indorsed by us (then state them particularly) which Bills are lodged with you in Security and to guarantee to the Royal Bank the payment of such Bills as may now be, or may afterwards come, into your hands, accepted or indorsed by us."

and that we should acknowledge the Receipt of the Bills in these Terms. Receiving the Bills in that way I should think would give us a full hold of them and a right to apply the value in payment of any deficiency should any such arise as we may think proper. But if you think a more particular letter should be wrote send me a form of it.

Willie Bogle called just now. He has got the most of 10 Friends to subscribe a letter to give him each their acceptance at 12/ mo per £400. Henry Glassford, the two Hopkirks, R Bogle Junior, Mr Clerk etc have subscribed and he gave them a cash security. Monteith is to bring forward £2000. Willie Balfour (son of the late Major Balfour) a fine Lad, I doubt can bring forward none. He is to write his Relation Mr Duncan whom you may mention this Business to and let me know what we shall do as I promised to inform them on Friday. In the meantime, I have this day given them £450 to pay a Bill in a Bankrupt's hands, on their lodging about £2000 of Stirling & Co's notes in Security for repayment of the £450 in a few days.

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23 June 1803

Much am I obliged by Mr R's kind message and it is no small Relief to my mind to find that you are not going away to Bristol tho I could wish for the sake of your health you could get away to Buxton a few weeks at the proper Season - I wish I could entertain the hopes you & Mr R do of things coming soon round - appearances & prospects to my mind are rather darker every day - you cannot imagine the Pressure & difficulties here - hardly an hour passes without some earnest application for aid & support - Just now Walter Logan has been with us he is Partner with Archibald McNab & Co Manufacturers who have a cash account with us. They are pretty deep in the continental Trade and for want of Remittances they cannot go on unless they are supported, they have a good many Bills in this office. Mr Logan says 5m will carry them completely and creditably thro and he is ready to bring forward that sum but not in money. He will pledge canal stock for the amount, or the Bill of Archibald & Peter Spiers Buchanan of Ardconnel James Hall Writer etc at 6 & 9 months. These to lie in the Bank as a Security for their Transactions till their affairs are wound up. I do not suppose they have half the amount of Glasgow Bills with us but we got a good number of Bills on London chiefly continental Bills from them - and to be no doubt be desirable to be secured against all Loss by them, but I told Logan that we could not take it upon us to decide in so important a matter and he had best step in to Edinburgh and state it to yourself - so I suppose you will have a call from him tomorrow forenoon - He should get aid from the Renfrew Bank, as Logan & Kennedy are their agents here. On that account I would rather have been for declining it if it were not that the security of such Bills would be a desirable thing for ourselves. I promised to write you as an Introduction to him and that you might be prepared for his Proposals.

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

RB/837/1174

Page 1 of 2

23 June 1803

Much am I obliged by Mr R's kind message and it is no small Relief to my mind to find that you are not going away to Bristol tho I could wish for the sake of your health you could get away to Buxton a few weeks at the proper Season.

I wish I could entertain the hopes you & Mr R do of things coming soon round. Appearances & Prospects to my mind are rather darker every day. You cannot imagine the Pressure & difficulties here. Hardly an hour passes without some earnest application for aid & support. Just now Walter Logan has been with us he is Partner with Archibald McNab & Co Manufacturers who have a cash account with us. They are pretty deep in the continental Trade and for want of Remittances they cannot go on unless they are supported, they have a good many Bills in this office. Mr Logan says 5m will carry them completely and creditably thro and he is ready to bring forward that sum but not in money. He will pledge canal stock for the amount, or the Bill of Archibald & Peter Spiers Buchanan of Ardconnel James Hall Writer etc at 6 & 9 months. These to lie in the Bank as a Security for their Transactions till their affairs are wound up. I do not suppose they have half the amount of Glasgow Bills with us but we got a good number of Bills on London chiefly continental Bills from them, and it would no doubt be desirable to be secured against all Loss by them, but I told Logan that we could not take it upon us to decide in so important a matter and he had best step in to Edinburgh and state it to yourself, so I suppose you will have a call from him tomorrow forenoon. He should get aid from the Renfrew Bank, as Logan & Kennedy are their agents here. On that account I would rather have been for declining it if it were not that the security of such Bills would be a desirable thing for ourselves. I promised to write you as an Introduction to him and that you might be prepared for his Proposals.

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I shall tremble at opening your letter tomorrow - as I see there will be a large sum of returns. One of them on Austen he called to take up to day, but with Alexander & Co and Donel & Co we shall be sadly plagued. The view of all these Returns is quite unbinging. Stirling has been picking out from the Bill Book the Indorsers on your List. I have not yet had time to examine it, but he thinks on the whole we are wonderfully covered. He observes you state in the List several large Bills of Finlay & Co which should not have been there - they were James Finlay & Co's acceptances, drawn from Jamaica. Lindsay & Co had no connection with them. A few of the Bills in the List he cannot find out. I am just going to meet with Campbell Douglas's Friends to look at his state. Dismal work and I have not been out before since Sunday.

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

RB/837/1174

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RSM

23 June 1803

Wm Simpson Esq

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Mr Barrodale London to whom the Petition to the Treasury for Exchequer Bills was sent writes that it was not thought advisable by Friends there to present it at least until the distress be greater and until application is made from Manchester. This has thrown the People here into the greatest despondency. There is no doubt application will be immediately made from Manchester, but unless the Relief is got immediately they say it will be too late and there will be a general stop here.

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24 June 1803

Your Packet this morning - I cannot say what Impression it made upon me altho' that was in it might have been expected and will I trust, be ultimately productive - but things are so deranged by these returns and by those coming - that I can hardly indeed keep up in the mean time the pressure for discounts to take up Glasgow Bills and which we are often obliged to yield to in order to get additional security is beyond Conception and must I fear increase our Sum out here very much. The whole scene is dark indeed - The whole scene is dark indeed indeed of there is not some Interposition by Exchequer Bills or otherwise I can hardly suppose there will be a standing house here - some of the best Capitals, I hear are allowing their Bills to lie over what a Mess of confusion this must produce - The only consolatory Circumstance to me is that personally I have no connection with these things as I do not owe £5 to the world - and honest Mr Dale is quite at ease - if it was not for his strong spirits I could not possibly go on - 4 of the returned Bills are taken up but I shall have sad work with the rest of them - Mr McBair & Sons I do not see can possibly get thro' -

You leave me where I was as to Monteath Balfour & Co. No doubt a Letter of Guarantee as you mention would be better but their Friends no not mean to bind jointly & severally they will only grant their Bills for specific Sums, and the question is whether we should take them seeing we can get no better - H Hamilton is clear for it and so he tells me is Mr Carrick. I told Monteath Co to day that I could not say any thing till I hear from you again - so let me know in course, and send me a Form of the letter they should give us with the Bills. I believe it should not refer to the Bills on hand, but only to those we may discount, but if the Bills be effectual Security for them, those on hand will of course be renewed and run off soon. I wish it could possibly be avoided keeping their Bills on Bankrupts lying over, for I fear it would throw us into a Mess of Confusion, and as their house appears to be solid at Bottom I hope it is unnecessary.

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

RB/837/1176

Page 1 of 2

24 June 1803

Your Packet this morning - I cannot say what Impression it made upon me altho' that was in it might have been expected and will I trust will be ultimately productive. But things are so deranged by these returns and by those coming, that I can hardly indeed keep up. In the mean time the pressure for discounts to take up Glasgow Bills and which we are often obliged to yield to in order to get additional security is beyond Conception and must I fear increase our Sum out here very much. The whole scene is dark indeed, and if there is not some Interposition by Exchequer Bills or otherwise I can hardly suppose there will be a standing house here. Some of the best Capitals I hear are allowing their Bills to lie over. What a mess of confusion this must produce. The only consolatory circumstance to me is that personally I have no connection with these things as I do not owe £5 to the world, and honest Mr Dale is quite at Ease. If it was not for his strong spirits I could not possibly go on.

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Campbell Douglas house's affairs don't look so well - with the addition of £4000 - he has of Bonds by Lord Douglas & others - intended the Funds will be about equal to the Engagements - but they have 12m to pay next month - and I doubt his Friends will not enable him to meet that demand - he writes James Walker WS to come west and advise him what to do - I fear it must be a stop and it will have sad Effects here -

Monteith Bogle & Co are drawing so enormously on London that I have written them we can take no more of their drafts till these running are accepted - if we refused them they would stop with all their great Property - I know they have a large Credit on Findlay B & Co - but I really believe it would be a good measure to let the People know that after a certain date no Bills on London will be taken but such as are accepted -

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

RB/837/1176

Page 2 of 2

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RSM

24 June 1803

Wm Simpson Esq

P

Adm
24 June 1803

Wm Simpson Esq

25 June 1803

The Return to day you may believe did not revive my spirits
and the rather that there can be no hope of fairer Returns for
a long time - the looking after them is a load above a Burden
and my mind is so distracted and depressed that I am in terror
something may be neglected - for hardly a moment passes
without some distressed Person coming in for aid, and the
difficulty of determining whether it is for the Interest or
within the powers of the Bank to support People on the
best Security they can give, or let them fall is inconceivably
great - I shall fight on my dear Friend the best way
I can and while I am able to stand - but I fear it will
soon be necessary for the Bank to have some stronger
mind to act in this arduous Station - at a
distance you can have no Idea of the state of matters
here - any of the Returns that have been paid, have
been so has been by discounting Bills for them - and
a great part of the Glasgow Bills are paid in this
same manner - while there who can pay money are
as urgent for discounts on Tuesday as ever - more so
this must necessarily swell the amount of Discounts
and yet if we were not to go on in that way I
hardly know a house that could stand - very urgent
applications are again sent off to day to London for Exchequer
Bills but I have little hope they will succeed - even
the hope of them being obtained is a great Effort
here - So Pattison has again been at us to day
wishing we had taken an heritable Security on his Property
for his Transactions - but I am not had to yield he
declares these Bills on London are for real Value and will
be accepted and if we had not taken them, he could not have paid his
Bills - I think it best to return you these Bills on London which
Lindsay S & Co write of - would it not
be proper to have some active agent in London to send
them to and look after these things at present -

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

RB/837/1177

Page 1 of 2

25 June 1803

The Return to day you may believe did not revive my spirits and the rather that there can be no hope of fairer Returns for a long time. The looking after them is a load above a Burden and my mind is so distracted and depressed that I am in terror something may be neglected, for hardly a moment passes without some distressed Person coming in for aid and the difficulty of determining whether it is for the Interest or within the powers of the Bank to support People on the best Security they can give, or let them fall is inconceivably great. I shall fight on my dear Friend the best way I can and while I am able to stand, but I fear it will soon be necessary for the Bank to have some stronger mind act in this arduous station. At a distance you can have no Idea of the state of matters here. Any of the Returns that have been paid, it has been by discounting Bills for them, and a great part of the Glasgow Bills are paid in the same manner, while those who can pay money are as urgent for discounts on Tuesday as ever & more so. This must necessarily swell the amount of discounts and yet if we were not to go on in that way I hardly know a house that could stand. Very urgent applications are again sent off to day to London for Exchequer Bills but I have little hope they will succeed. Even the hope of them being obtained would have a great Effect here. John Pattison has again been at us to day wishing we would take an heritable Security on his Property for his Transactions, but I see not how it could be done. He declares these Bills on London are for real value and will be accepted and if we had not taken them, he could not have paid his Bills. I think it best to return you these Bills on London which Lindsay S & Co write of. Would it not be proper to have some active agent in London to send them to and look after these things at present.

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Thom Watson writes me just now that Hodgson has accepted
Oliphant Watsons & Co's Bill on him and that he expects to get
Mathie also to accept the refused Bill on him. Both he declares
he declares have goods for more than the amount.

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

RB/837/1177

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RSM
25 June 1803

Wm Simpson Esq
P

All the Bills you sent us on Napier & Co due this day are given to protest. A number of these you sent us from Whyte will no doubt have the same fate as they become due.

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over the 10y now given to protest
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Wm Simpson Esq

P

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28 June 1803

I am glad Surtees & Co's Bill is accepted. The new Refusal looks ill for them - I have never mentioned the subject to any person - Campbell Douglas Blythswood & James Walker called on me this morning - the latter could do nothing - as I had already said - they had resolved when they left me should stop this day - It is a pity when their property with Mr Douglas's 4m was equal to their Engagements - It will produce sad Effects here - There is a £500 Bill on the Greenock Bank and £300 on the Paisley Bank both due to day, and £12000 due next month - we have very few of their Bills - Monteth Balfour & Co's Settlement I doubt will not take place. They are differing among themselves. Bogle & Balfour want their affairs to be put into the hands of Archie Newbigging to wynd up. Monteath will not agree to this but insists on a Sequestration, altho he acknowledges they have more property than will pay all their debts. How they will end it I know not. I have a letter from Bob Allan which I need not answer as the Bills were returned last night, but Charles Campbell called to day to say he expected to pay them tomorrow. I desired him to write so to Mr Allan. I should rather think the 3 houses will keep these matters distinct and that there must be a ranking on them. Lindsay S & Co, Dunlop S & Co and the London house tho I believe they are the same Partners in them all tho not holding equal shares. Oliphant Watson & Co I suppose are much in the same predicament. It's odd Smith has not sent a state of his affairs, they say it is owing to his Books being back which and his Reserve to Mr T looks ill. Still nobody can guess how Smith would have lost money, and it is certain he made a great deal by his Commission and he spent nothing. But Lindsay called on receiving your Letter much frightened. I desired him to write you a civil answer. You can expect none from Dunlop & Co, and Mitchell at Manchester for all his supposed great wealth is in such a deep Plunge that I fear little will be made of him. His Bills on Smith Lindsay I am told amount to above £100,000. Christie of Glenduffhill died many years since and left nothing, so you have nothing to expect there and Dunlop Smith & Co came in place of Christie Smith & Co.

Will Mr More look again into the black list and let me know when these £1000 Bills by Finlay & Co on Smith & Co were remitted you also the £937.11.4 by Campbell & Co due 28 July as Stirling has not yet found them out in our Bill Book. Unless they be Finlay & Co's acceptances.

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

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Page 1 of 2

28 June 1803

I am glad Surtees & Co's Bill is accepted tho the Refusal looks ill for them. I have never mentioned the subject to any person. Campbell Douglas Blythswood & James Walker called on me this morning. The latter could do nothing, so William Marshall & Co they had resolved when they left me should stop this day. It is a pity when their property with Mr Douglas's 4m was equal to their Engagements. It will produce sad Effects here. There is a £500 Bill on the Greenock Bank and £300 on the Paisley Bank both due to day, and £12000 due next month. We have very few of their Bills. Monteath Balfour & Co's Settlement I doubt will not take place. They are differing among themselves. Bogle & Balfour want their affairs to be put into the hands of Archie Newbigging to wynd up. Monteath will not agree to this but insists on a Sequestration, altho he acknowledges they have more property than will pay all their debts. How they will end it I know not. I have a letter from Bob Allan which I need not answer as the Bills were returned last night, but Charles Campbell called to day to say he expected to pay them tomorrow. I desired him to write so to Mr Allan. I should rather think the 3 houses will keep these matters distinct and that there must be a ranking on them. Lindsay S & Co, Dunlop S & Co and the London house tho I believe they are the same Partners in them all tho not holding equal shares. Oliphant Watson & Co I suppose are much in the same predicament. It's odd Smith has not sent a state of his affairs, they say it is owing to his Books being back which and his Reserve to Mr T looks ill. Still nobody can guess how Smith would have lost money, and it is certain he made a great deal by his Commission and he spent nothing.

Robert Lindsay called on receiving your Letter much frightened. I desired him to write you a civil answer. You can expect none from Dunlop & Co, and Mitchell at Manchester for all his supposed great wealth is in such a deep Plunge that I fear little will be made of him. His Bills on Smith Lindsay I am told amount to above £100,000. Christie of Glenduffhill died many years since and left nothing, so you have nothing to expect there and Dunlop Smith & Co came in place of Christie Smith & Co.

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The Hamburg mails to day have brought a good number of Bills as you see
we refused several until accepted - those taken we consider as well indorsed
to us - we had hardly courage to take so much of it in present Circum-
stances yet were we to refuse such there would be a stop to Business
altogether. Oh how arduous & difficult our present duties! -
The Bills on Barrodailes are drawn by the most opulent houses
and we have access to know that Barrodailes are very rich
and easy People

Rd M
28 June 1803

Wm Simpson Esq
P

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

RB/837/1179

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RSM

28 June 1803

Wm Simpson Esq

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29 June 1803

Indeed my good Friend we can give little Comfort to one another both in a commercial & political view it is a most awful Period we must just hope and wait till it please God to disperse these Clouds. The Hamburg letters yesterday gave a little cheering to our drooping spirits - but I see our People will not send Goods there with confidence while the French are so near I make it a Rule to cause the Drawers & Indorsers of all returned Bills mark the notification on the Protest, I only wish in the agitation of my mind it may never be omitted. We have had a good deal of unpleasant work to day, indeed there is hardly a Transaction now but with difficulty & Pain.

Mr Pattison has been again with us - he is in a sad Plunge - for the sake of his fine Family - and of the trading Interest here which is most deeply affected by his Fall, I sincerely wish any thing could be done for his support, we advised him to go in to you and show you such a state of his affairs as he could make up and see what you could advise - we told him that we could not see how the Security on his heritage could be granted so as to cover his Transactions with us - and besides that his houses & cottonmills could not be considered as good heritable security - the only Plan I told him he could propose would be in the way of discounting good Bills - such Bills as we thought undoubted. He was afraid he could not bring forward at 3/md weekly as he needed the money, but if Bills at longer dates from 3 to 6 months would do he had no doubt he could by selling off his Goods to the first houses here and in London bring us the most unexceptionable Bills - if any thing is done for him I should think it must be on this Ground.

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

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29 June 1803

Indeed my good Friend we can give little Comfort to one another both in a commercial & political view it is a most awful Period we must just hope and wait till it please God to disperse these Clouds. The Hamburg letters yesterday gave a little cheering to our drooping spirits, but I see our People will not send Goods there with confidence while the French are so near.

I make it a Rule to cause the Drawers & Indorsers of all returned Bills mark the notification on the Protest. I only wish in the agitation of my mind it may never be omitted. We have had a good deal of unpleasant work to day, indeed there is hardly a Transaction now but with difficulty & Pain.

John Pattison has been again with us. He is in a sad Plunge. For the sake of his fine Family and of the trading Interest here which would be most deeply affected by his Fall, I sincerely wish any thing could be done for his support, we advised him to go in to you and show you such a state of his matters as he could make up and see what you could advise. We told him that we could not see how the Security on his heritage could be granted so as to cover his Transactions with us, and besides that his houses & cottonmills would not be considered as good heritable security. The only Plan I told him he could propose would be in the way of discounting good Bills - such Bills as we thought undoubted. He was afraid he could not bring forward at 3/md weekly as he needed the money, but if Bills at longer dates from 3 to 6 months would do he had no doubt he could by selling off his Goods to the first houses here and in London bring us the most unexceptionable Bills. If any thing is done for him I should think it must be on this Ground.

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and altho I know not how it is possible for the Bank to support so many houses - yet it may be considered that if Mr P is let fall, as great a sum will probably be locked up by his unretired Bills and greater, than he would require in the way of discounts - you must judge what should be done - my mind is so unhinged by these scenes of distress that I believe I am not fit to judge - to be a Burden off me if that poor man could be carried thro' with perfect safety to the Bank - if he falls I doubt it will kill him - and never was there a finer Family than he has -

Mr Bogle tells me Monteath & Balfour now agree to his proposal and that their concern is immediately to be dissolved and the whole put into the hands of Archibald Newbigging & Co to wind up.

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

RB/837/1180

Page 2 of 2

and altho I know not how it is possible for the Bank to support so many houses, yet it may be considered that if Mr P is let fall, as great a sum will probably be locked up by his unretired Bills and greater, than he would require in the way of discounts. You must judge what should be done. My mind is so unhinged by these scenes of distress that I believe I am not fit to judge. It would be a Burden off me if that poor man could be carried thro' with perfect safety to the Bank. If he falls I doubt it would kill him, and never was there a finer Family than he has.

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RSM
29 June 1803

Wm Simpson Esq
P

Pray send us more silver. We have not a bag left in the Chest. I wish you could also send us some more Bank of England small notes. Mr P goes halfway tonight his wife with him as she will not leave him. He will call on you tomorrow forenoon.

Adm
29 June 1803

Wm Simpson Esq

Pray send us more Silver - we have not a bag left in the Chest I wish you could also send us some more Bank of England small notes - Mr P goes halfway tonight his wife with him as she will not leave him - he will call on you tomorrow forenoon

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30 June 1803

Amidst a constant Train of vexing occurrences, it is some satisfaction to me to find by the note you send that the 3 £1000-Bills are just what Mr Stirling supposed - they are J Findlay & Co's - the names of Lindsay & Co are not upon them - but they are drawn by Smith Howie & Co (Leitch & Smith's house in Jamaica) which has led Mr More into the mistake. The £937.11.4 is the acceptance of Archibald Campbell & Co here. Smith Lindsay & Co are not upon it. The looking properly after all these returned and lying over Bills is an unsupportable weight upon my mind - in 93 Willie took that Charge. Stirling is an excellent lad - but having nothing of the writer Craft and having very much to do otherwise, I could not depend upon his attending to every Form necessary and keeping an [paper missing] Book of them - I have not a Mr More at hand as you have. I was thinking of giving Mr Nimmo the whole charge of these Bills but Mr Dale is much against this and Willie thinks it must be some person in the office - he meant to return to Edin tomorrow morning but I will get him to stay at least till he can state in a particular Book for the purpose the Bills now lying over - and we must try if Stirling can carry it on there are wonderfully few Glasgow Bills lying over yet - but as these by the stopt houses come due we must expect more of them - Oh it is unpleasant work attending to them - We are quite out of silver - I have desired Lumsdaine to borrow a Bag from the Thistle to help us thro tomorrow, tho that will go a short way - so pray send us a couple of hundred in the next and as much by the following Box - My mind is so oppressed with other things that I can hardly think even of an Invasion but I should suppose with you it will not be attempted till the longer nights - that it will be attempted there can be no doubt -

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

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30 June 1803

Amidst a constant Train of vexing occurrences, it is some satisfaction to me to find by the note you send that the 3 £1000 Bills are just what Mr Stirling supposed - they are J Findlay & Co's acceptances the names of Lindsay S & Co are not upon them, but they are drawn by Smith Howie & CO (Leitch & Smith's house in Jamaica) which has led Mr More into the mistake. The £937.11.4 is the acceptance of Archibald Campbell & Co here. Smith Lindsay & Co are not upon it. The looking properly after all these returned and lying over Bills is an unsupportable weight upon my mind. In '93 Willie took that Charge. Stirling is an excellent lad, but having nothing of the writer Craft and having very much to do otherwise, I could not depend upon his attending to every Form necessary and keeping an [paper missing] Book of them. I have not a Mr More at hand as you have. I was thinking of giving Mr Nimmo the whole charge of these Bills but Mr Dale is much against this and Willie thinks it must be some person in this office. He meant to return to Edinburgh tomorrow morning but I will get him to stay at least till he can state in a particular Book for the purpose the Bills now lying over, and we must try if Stirling can carry it on. There are wonderfully few Glasgow Bills lying over yet, but as these by the stopt houses come due we must expect more of them. Oh it is unpleasant work attending to them.

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the bank's cashier, 30 June 1803

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RSM
30 June 1803

Wm Simpson Esq
P

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