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

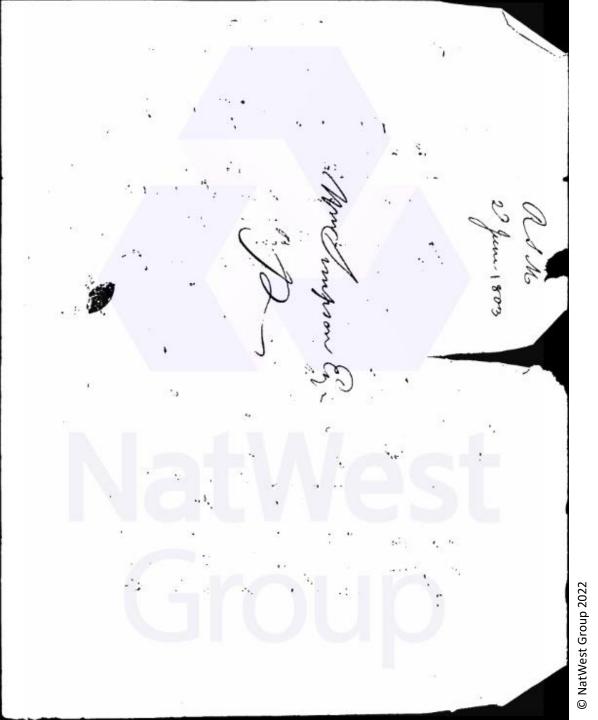
RB/837/1140 Page 1 of 2

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

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> RSM 2 June 1803

Wm Simpson Esq

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3 June 1803 -I our ser Jockson last ought - he sa un detur from modeston-on 25 a Me other It I ilake a m most the last ongo by the Trench - he a find another mepager was delived and metadet ongo by the Trench - he a find another departs by - Techny 10 rat - but his decess our form from the Hague our on upon of his hung interson - he was that the dulid government were very goodeful from open ours that made them of a street Mentrality and that defiles had been sent whom with heavy Pares he letteres to by and freward upon Bonaparte to alun them this Provilege -i desi dry he were not - I was entertained with Talyrand's Paper La Lane my it arrains his Sontiments - but I don't believe it is a genwer b Pafer - May and ment let such a mimoral come a the public - to the our shows medaying whit that maderien may do - and I down my the will soon attempt at leve an Invasion- yet I thouse we here are the further from danger the about no think of coming up the Iresh themsel homen Me Precautions you mention are very propersow a luth quell with thirty and make up a sent Books not outpany who presented - medale says he mone - In such an wint he thinks to he best to being Mum- tot I don't that he speel me Books of his tack - I will show your Subsongum of mon when Me Copperfectes this merry taren not pleasant doubt they will get the money - and the welcom on also will me for to ofthe on a day or time

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

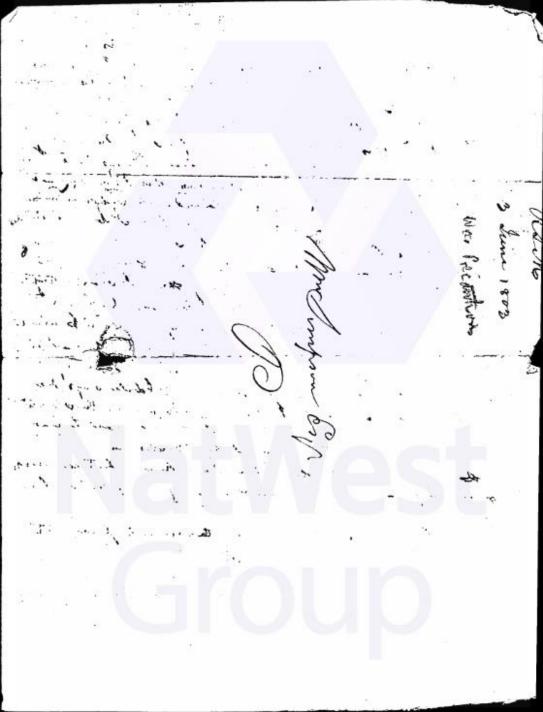
I saw Mr Jackson last night. He had two letters from Mr Liston. One 25th the other at 1 o'clock a.m. the 26th. The last saying that as he learned his messenger was detained at the Packet stopt by the French, he would send another dispatch by a Fishing Boat, but his letters are dated from the Hague and 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 <u>bury</u> 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.

Give the inclosed to SM & R.

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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, 3 June 1803

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Wm Simpson Esq

RSM
3 June 1803
[pencil annotation in another hand:] War precautions

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OC alload tool (Callo

4 June 1803 I am glad to hear Aut there are Lears by the fort form prely good authory organ that the Emperer of Response of the Eller this so of the Neutrally of Mambergh and the Navigler of the Eller this so of great brongueme breur manifratured as of the Class ofen they how no tear their waves me go off you so from the freign Bus sent you of late what a Conneker we have now with Mulantenent - the mix of their goods they tell me are oming feed into Thrams - I send out Hings manifold to his Hansunand Subjuts to a like that of a Taken to his Children but to lev Lin in away defent Shiph from her Lunguage to his British Subjects - Downto Mr Loyally of the Renewerans who soon by tree - that mad man will be at them of he can much und defind upon the part, alexander with take why do you may I forget to answer you about the Slamps ? The miment of got up Letter I ent of the noto you gave shining how my said with you, and fut it into mose. hand, who has me charge of me stamps the spanned them by that not and work at fet of the perfelly right and Sinch I work you so - how come you when to in due to day - I have men but the Poles with me human I have sent them for fugant- and they will be froling of me find - un are ending the approxy of a Kohlang Me only Mohday my home title shouling) to white wash The offer of which to had much new - that in many have whether Offerarm when an inspecting Solders come most - I work only they wo come - and come frequently but of that I have held hope - I suppose they colone Much of us and the quat dishe they have here a week with me - in hest and neport - but I don't he is

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.

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.

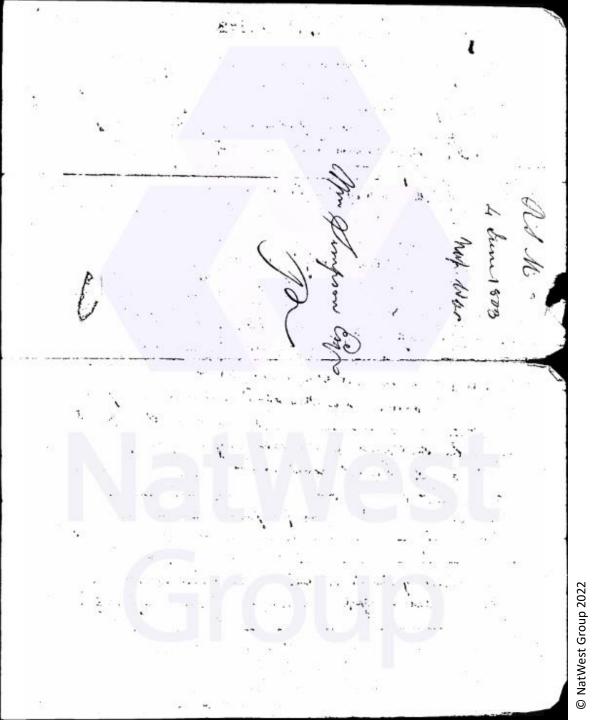
How came you to send Bills due to day. I have none but the Porters with me. However I have sent them for payment, and they will be protested if not paid. We are taking the opportunity of a Holiday (the only Holiday we have till Christmas) to whitewash the office of which it had much need, that we may have a better appearance when our <u>inspecting Directors</u> 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

RB/837/1144 Page 2 of 2

> RSM 4 June 1803

[pencil annotation in another hand:] Nap. War

Wm Simpson Esq

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6 June 1803 Brashed the Rupean ambupadour - I amont believe this - but of the true my san Ahr Shetter who have Mushing he would be safet on the Men are to have fay, I suppose they will be of no higher Ruf of us um yoloffenflates

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

RB/837/1145

Page 1 of 2

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.

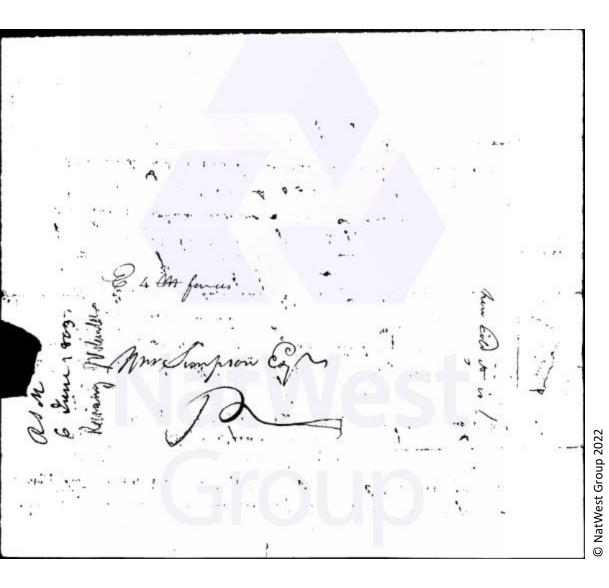
Mr Jackson has another letter from Mr Liston. Sir – Crawford & family had taken shelter in his house thinking he would only be safe there. I suppose we shall soon hear of them all being in England.

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!

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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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7 Jun 1803 -The apportune do all they can to overhow the manistry but seem h make but of it - is underful what a Majordy support them in both hours - Belly Pte of how him more decided to is currens link by were duckning to vote - it looks as of loss unforted to hup the dear open for them getting into place on how had had brooks of to to day - and done agreat deal however as much comes in this week Julfain hope un shake he able to reduce Biles descented to The Sam thing were at a trust or two age When herr peped on upon me this forerown in his way to aurohim - he is he see me on his neturns on Thursday long, who will weather our haw has Then some days part - how walker the Junes I remember in the days of your - I hope your weat Link as out affiled by the carterly unds is mos Ramsay quite will your and hir daughter? Comp americas Tadas) has low 21400 Lenin But he had sent down to him he raw money him In Impt them from his Pochet on Kings Buth Ray - we have given him Dicco - on the Ball rout you - on his lodging as cheunty belie toto to is pour Who can the stenast be the drawn on us I suppose Intendy long to the 18th is our quester day of come a Robinson in the and of legents to in our of the day to be to the former to be to the former to be the top the former to the former to the top the

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 Page 1 of 2

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.

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. Is 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?

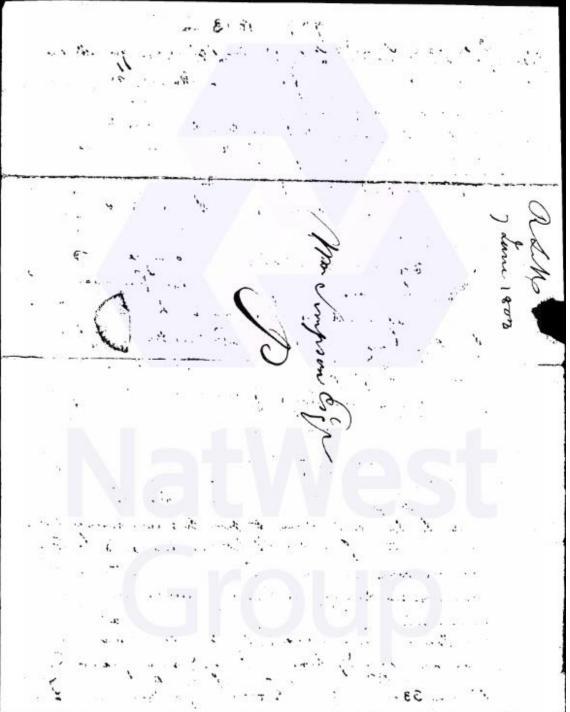
I suppose Saturday sennight the 18th is our quarter day.

You see a Reduction in the amount of Deposits. It is owing to above 33m taken from us last week by the Excise Collectors.

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

RB/837/1147 Page 2 of 2

RSM
7 June 1803
Wm Simpson Esq

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8 June 1803 -And from Mr Machiner man years age - for by it I see the Ball of No. 2. Am always been included in the Bolames them saken so the Soft may be considered as charged upon It - the same I find in Me Can with the form of the brank hour - both there ands I believe show how her carried direct to the Gent Ledger as detts No 1more would when It 2 was specied & Mought motion on tropling It mught just when an about and afen when larger shim. came upon it I hope they as over as neplew from the darks the of one war one I fear mu will come upon to before the forganding and get mun note at sport for the two muturned Buil on & Lever ob 21079. 19.10 chooped by Murler of In how who and ems Debud as very sufe- at summe home alexander is enjaged daying the tolow in 3 and of An Tund and in him Samuel in short home as he has owing meason to expert - a large show is already come on and his with us - his Truckes and poulde for Jugant of the saw Bus anderies and due so as we may when them back - The & 1099 - I put to the short of No 2 - tite the Note to Human within and 1103. 11.9 This decision will he a some Cart on Sandy Throwson - I night it for his wake - but he le sum the Truckes and mot lechun as they are 35 - and of map kow a a god woman In may Ir much god with her Fortum - how wealth comes to some and goes from others In od aryumalam from and avery withy another Land I are Inner of Lordon In of the late Dr. Inner spend last orght uns our - I find but out from homself that he whild in Mer bughest respect on Lloy do Copula and he has made a good The deridon Fulls and own glad be hare him a ful of Jour to an un the highest Cohmolog on our fle must of me the ment of me the ment of me the ment of me the the ment of me the threat of ment of me the threat of ment of ment of the threat of ment of the threat of ment of the threat of the threat

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/mdc 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.

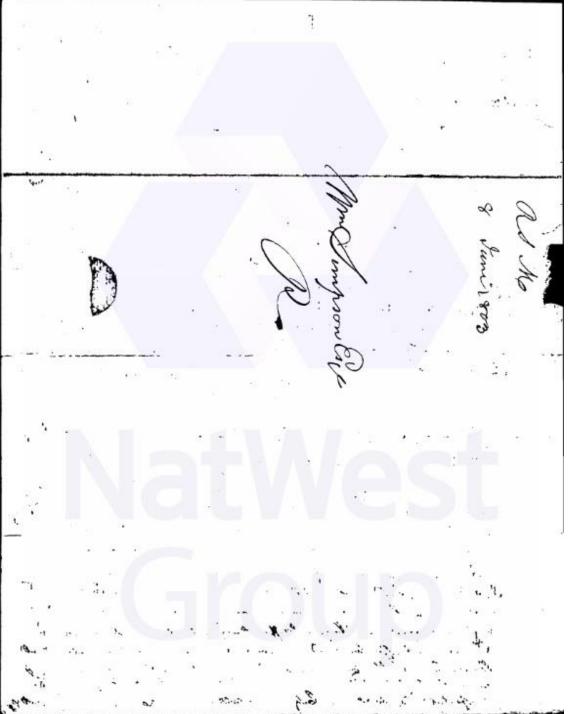
This decision will be a sore cut on Sandy Thomson. I regret it for his sake, but to be sure the Trustees did not behave as they ought, and if Miss Hood is a good woman she may do much good with her Fortune. How wealth comes to some and goes from others.

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 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 Banking houses in the City. He has kept his account 20 years with Prescott & Co.

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

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Page 2 of 2

RSM 8 June 1803 Wm Simpson Esq

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Part Book Ind sent to us yethod on before Cher Sheets Bull I last hay with be write his found on Eler to organic whitey in ded with to-Markenin is such a deshing the for has or many Bills Most I am africal he drawn as onto the Aluation we were in with him before - book I mally lulier her mile him a Neworsen the out to the great he talks of - yelensus dealers are my quatert player - and every day about some forcams times are oceaning which green and destropolepul one vaily - I for my shalim a regum a beller Indement gothingor Nerves I have no Solea what Terrey Bridget will be hit it is surely impopelle to raise the money that meeter need any instant a Loan - Mr V writes me that many in Soular is nother more flentiful. but that it me firefully her doen scarn ajour as a draw of 10 0 12 millions will lie mepay - while last typhlalan and mit at all please me - but it is coulent minestry one own misolied to do attent him I am owing they are whing in such hands as thering and Therid on is (Rop has never showned his subhume of the quarkery Ball bring of to by to I game out to day the last Bundle of 201 nites - where all then smak mis go I connit concern you hard luther sound as a comple of thousand by the neglaces

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

Page 1 of 2

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.

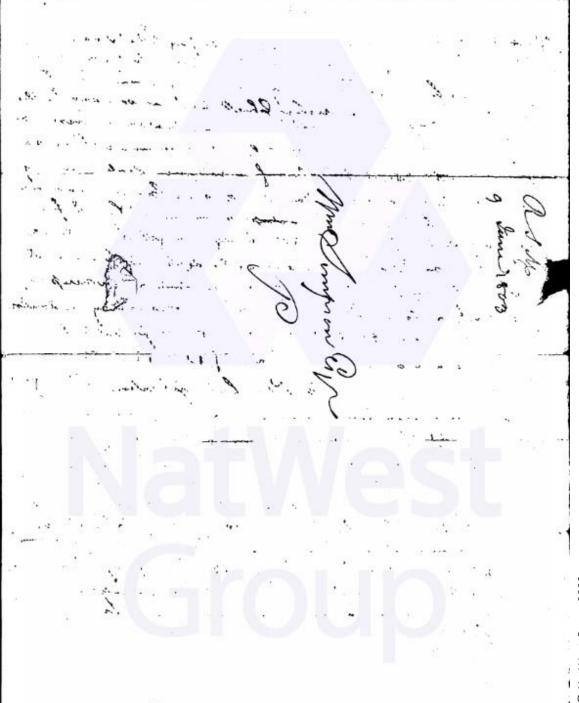
I have no Idea what Tierney's Budget will be, but it is surely impossible to raise the money that will be necessary without a Loan. Mr T writes me that money in London is rather more plentiful, but that it will probably be soon scarce again as a Loan of 10 or 12 millions will be necessary.

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

RB/837/1151

Page 2 of 2

RSM 9 June 1803 Wm Simpson Esq

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This Mrs lake about the kitt wayes me of waryly - indeed Shift It where to the Remarks from Met Sheart downwards to make and Ohn State of it in conformely with the Note and by mr Muchentonte whent ever yourney it and Pholony says he femand her Palupos 102 - must be stated in the general Ledger - but to we be fully to bring all the ownhappy Inth at one on Poly - me must chul ohen annage blums of Inth by making a particular Colonlature on any arith this can cash he down with helands and but I helem them are 5000 depts aints at me he a laborum Busings . To make a partienter Calcilation on them and comy on the other Busines I me offere In might of which is outher to have for my feelle I suppose Peter and all his former adherents who own be an approchem but anded I am hardy lubber a Throught on Places you small Now our arm any ocasomely - lent you will med to sand in own large - I have but a four their Mis ournaingy in the blist - Un have how a great deal of Roun to day and on it ame from the Cart you must home had I wet I fel wont as I have hardly croped on Throshow own 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

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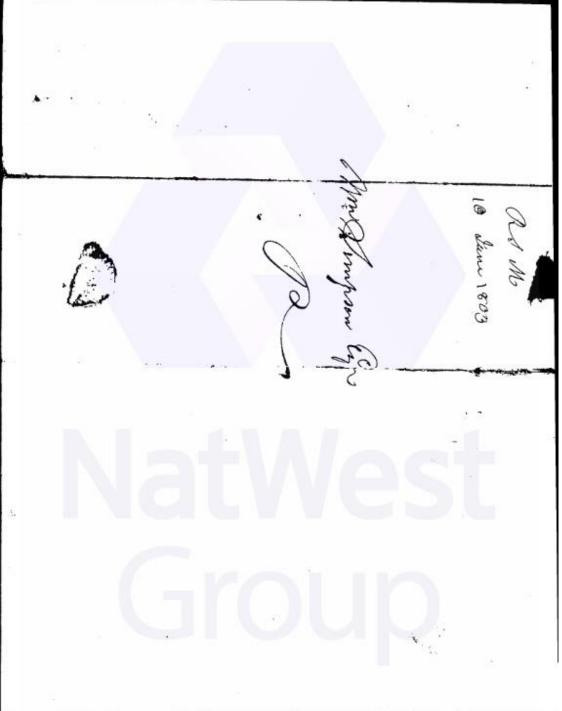
10 June 1803

This Mistake about the Interest vexes me exceedingly. Indeed I left it wholly to the accomptants from Robert 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 would be pity 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 account. This can easily be done with the Cash accounts, but I believe there are 5000 Deposit 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 more 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.

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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

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> RSM 10 June 1803

Wm Simpson Esq

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11 June 1803 I work you that whiling said lidge good glasgon long stad Balls an actionly for his drafts on the hours on dondon-tent he has
give hegold the anit of the tous lidged and I have write him a Like to some on me one of his drufts - you may tell your show south that it is march any Dollars who a blyde and as Me force is always better on London if the quantity when any come be not trifling, the highesters send som to dondon - I am kear of num dim at present you was surely in along when get The Sales of alexand or & aucher this dellars and you will see from to the fine people me nowyou menter us on alyapear guilding be desent us to Ship of outheres of the dollars - I defind on you have not already the Dales as The Ships were arreved - the other Bills meturaled gerting I made Shorting gow me she watered Sheld of his much of shorting on last while I am expails crays about the from butter left the office a balantition was much of the lett on each back ant and it sheeted who aboliles man with the swerage Colentalin - By the Michaelmof Diarles an must have the same Check, afted it mile early hime on the fact and _ I have him thinken that in flow ennyong No 2 and the hours a the general Ledger wherely to he mupany to shale the artis in every inestly Ball to in de gast as well at making up the Salto quarterly to did not the and of there auth from the average bank of bank and must and you will obsome a the total of 13 muchly Balances - own to who easy to about from the 13 homes & 2100 - the cart of the hour - and the same with No 2 and calculate me tott on the Ball after there diductions Men as I think present longing forward Inthon their anto An in so for salesfording that from the great Pare of Porperly him the House I believe to one bring of it were brought a Jak the first both and many fritable the Interest

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

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 RB/837/1156

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RSM
11 June 1803
Wm Simpson Esq
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Copy from mr The whom 8 Sum I am sorry to inform you that me have this Evening refused the payment of 8 and occ drafts of South Lowsong le -My wanted in whend them about 28000 on the Seeing of some ung olyte Bus with the joint heavily of a draft of (I around read The name) a respectable but smul house and I fear considered with Mun _ I offered him the of or 8000 on any unquestionally good Butes due before to was likely that the payont of the Loan (who flace web payont I apput with about Inday to night They have sent I 4000 - Notes to Me Bank for lomorrow hot there or not suffere and publishy will not under present forcandling bu discounted _ South songs that he has alread I 80000

The is a damper indeed and coming with other distrefting Direums lunes, a enough to over abelier one I have but I were They were stop, and the Shock to Glorgen and he beyond any then me our met with - I know me Conception him and To mer spread - John Londson Bos good sent their nickly I druft for & 800 - on on low loved hime I des and he might and from and I gut fut mer Thorntonis beller with his hand out till him that as I'm some it he year, it was imperfully I while beind you south on BM. An was sonswhe I child not do The best to well Then to make their proports of to Day, I gave him walnu for the aught of East Mount out you as I ar as Leafourher by Downfo I am how ago that they are a safe home - ales awas to ho bution onto her of on the show Lundray Days about 5 mm was numbered to Smith from Manchester others with his nearly home as youthod my but he is afraid by the neferral of their drafts on Down In way - he wi out get that Thursday - down that An Bo Me on him and les netword, so am may appetetten timeron

ingards who wanhouse

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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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 him the 7 or 8000 on any unquestionable good Bills due before it was likely that the payment of the Loan would take place which payment I expect will be about Friday Senight. They have sent £4000 Notes to the Bank for tomorrow but these would 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 sent their weekly draft for £800 on the London house. I desired he might come to me and I just put Mr Thornton's letter into his hand and told him that as I would send it to you, it was impossible I could send you such a Bill. He was sensible I could not do it, 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.

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I'm dear to write the my good Trula with a heavy heart more definfed and mortified than I think ever I have been come I came to this offere without the love lays on how descended the Bank When in great danger I a very hony Ap from a quarter on war not Mucheny of - Wom Wardlaw good I omnet fear our on the forst of shipping - Merasiler has never bun answord as a Paster or optenson dater the ofer his damily water whenther Pof & - times ordered - he is Brother on down to meling made who is or Anny for their faith aut - on him aim them souther pepile of lite and histoful much about when ther aufter to their me connections which we have some times referred - More are to Smith Co wardlaw y Romme of South Jogely & Ogelow is the Son of in Oggeley when washe was in the Enstands in East of the Prople who and all meletions of me wardling and when handren Lands are may how takes the amount of 10 D1500 & and I am much afound they me want on fell onthe wardlow aches - how this is both to what we are mother in another way . Vome years ago whendlaw when an dardon was the the bolgules inter suched to a Modale there who was connected with a our Thronbor at Condanhagee- by his Leeve me Dalian & moti sund out 's or 5 mi Velue of goods to me Thomas and was ordared to blace confidence in him from the Harsh In how - Treason granting to the Levents tomp Mugaets and out one jajan me ule told and minded for with a profit of for 30 to 50/06'= Mis indune Dr Mardan to go on - Mr law ansyment des met all or melv and ofte only at a very long condit - men Thurnten with marthus glas that in the meandering they might for their arum mudalin to draw on has Tarlas Gir Lielde Lordon Broperson who was first introducto to

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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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Me Wandlaw - of whom he had on high Charmeler and with whom he has from the hypersony that a very friendly correspondence -The other day Siddell makes them That from disappointments of Remements from Now Thornton he a he older a slep pay an have to 400-of Marthan flow Bus on Leddel running with the no devet come book - ble they like me I she no I dea on how such a Sam of some Bes as fundantame in them I hapo no note of the doubts as I do of those by hours of whom I am ensperous - In this is the oceasion of Deren Reflectures in any round - I was only authoristy there aremits com for deolder and the duty I low heen under vine I cannot gopings are cent for Ar Able who or on Awkrundry - he carme in a for after taken a view of warden's of mus he knight there we he over them a Suffreeing be Jay ale his dettes - and he and medale sundownly spends each to engage for Socoo - with any other words that may be darful to gran with them to raw or gov cleanly for 5 or bom - moto esolar to day got bus on them some fruits - Me timbeging - me market he say the form on the for the form of the sound of the thing and on the of Me Som mepay - and I have not well the most of doing it - am marker As best hand for menegony and operatures is so much over come that he can do withing - the Propert of the Pour of such a namerous demulians is inder most infeliged was suggesting that of it was Jugath to any that this I have the heart way we les by a large brekt from the Band on Tradythortaly get a few years inje- but t doubt I king and all his welling to brown founds is servicedy - your may good me you down I me and of me windhows about as known one - no left them 33 m - her property is at 40 m but also at a almost all direct the sprifting that at tensberberthe he constons it as all good and who he he returns with he fit "could not be easy anisher bay asthurt belong all the melle to you -The method occurrence with the other maleis in the office is neely 1- overwhilmy to one that I fear at how work me allyther I am answers of Lonest of gold thukens and where arether but I am armoned also But I have not dringthe of and more not for my delemant that I am own Symbre to my boundments on networfor their notewood to remain in the Muchane is new too great for my feel arms to well - you must therefore my or Threen thend of some hand your of removery one - the prospect to be seen a gather back for me as langer both full for a per

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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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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Nothing mus hunt to the years - but his high the the the harperture of whent's and for carnet the alleged into mother water to will a decided on mind ong at hum me hope what a dark Seems alleged younged about heard hung affairs about the or yell

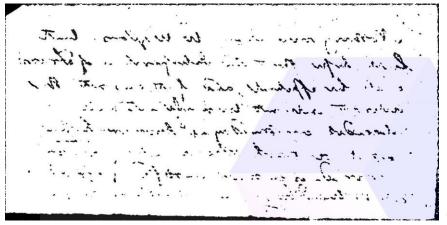
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Nothing new about W W & Sons, but little hope that the Interposition of Friends could be effectual, and if it cannot the attempt will not be made. It will be decided on Monday. I have no hope. What a dark scene altogether. Mr D is as much mortified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

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1 0 13 Jun 1803 I have bush you P. . I had the same taletyone from Marshen yesterday which game me some comfort - but also his titles this midney land you land no doubt him the same alsappoints are overholes - The Talun of the Lehran house is now generally spoken of and makes the greatest New how - mr Tenlay I have me a Lear from his Patrice indendon who had been with South and writes that by the approxume of Mept de Bowher aire some make people on lodging a go Quantly of Gards, there was some hife 30m the Jam wanted as les niches but that South as not mention the Estent of his Enjagements, which were talked of as some 4 or 5000000 of this is the bare is I much downed it is all the man must 'he insane and all-assempts to carry him these must les in wain . - The whole opens on Scene of days difficulty of Misony her which I know not courage to last forward to is quite overabilizing - I hardly know a house in glasger that we met he mother and if the Banks draw in his discounts on they naturally must de by hoursy so large order which of in the motive Bus - I am moting can ensue but almost a general Bankruptey - Tuntey has been luchase onto the offers and seems fisher that they have oneil a great deal of murey and him much more than all Her datts - but of hise is a complet Beakoufley this is no calculating what a different that will are him this Porden of the Cundo - of Jofuld hope to on the Bank then' this amfet therm and ched be of any some I work my defe in the own - but I much four neighbor mand ner Body for the Jash - wawlaw when True have met but to no Resolution lete me of them this Cury inspect their Books - a munder of respected to Tingle home offered to come forse of the granted is char but I have louch hope they will see at I have meterned that that the und other by alyoned on to and describ Then to hold to of they flow it to be good - I - It to choist 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 compleat 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 grade and and altho a good Som will come in lower on many at the Good at and mot some for

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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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

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Sholing has been looking into the Sulements of Into form the lugoning and finds with quarterly Delements made lay willie up to Make 1797 - The quarter before he left us - The Int on the how Q26 on guester and D25- ansher was anyworky defended from the shape - so that the Error how he says an yeart calculation now home of every ant- and the well was found to sheek with the average d'alement Thirty comment account for two not making this delivelen- it quite escape him the forotime and himmer afarmand held beeks . Infling - but we shall now calculate to apailly of you plane up to Saleny and delice accordingly men men I freis her very large but lange stoms me and I hope he coming to the bould - Ann Much ful I'm that I have get this Day mer our - I hold found to outher

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

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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

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> RSM 14 June 1803 Wm Simpson Esq P

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17 2 Jun 1803 The plan of carry my all the auts for large methodow Biles to the general Ledger new much derayer our Lyslem and does not appear to me nucleary as in copie easily didnot the Into at the quester Subment and make out a farkenlar Min of t-but it show he as you des in ene must such the questing aut to more in the told way and that end carry all the ordershed Bus hyory own or that any wow tommore (when ome and have lange tree will ame) to the debt of N2 (and on munday we shall brans for these large relains from it to for benton autilion the general Ledger - and earry No 2 also with that Ledger I am most therhful that we have no bed amounts of abover - I wish John while's Statement may Anne true - The aunt of the shires of Handrigh threalers the most disastrous Consequence how - will one Isades get with a new Bleand! for Before alow and that mile my num some time - every thong much to at a stand - a strong Saponsulher and Platen for Egith Bills was sent of this day to be presented to the Treasury if them apple any prospect of church, and of my other such applications were on who from Cyl. There is me doubt Marcher her only apply I much fear and ugher and mot form his ling against to the Loan Contractors, find humself at Liberty to four mine believe ander Gruen called to Lay I mish I have his spents - he is quite confident their is properly against all Mr Miles on the borch and that allemately our shall got back all our money - I wish it may be so - The long Bus meluned on for Black to more gents unappreled to day - and they buy my be own the the legining of mich with - tusting do purefac to me as by my over Toles - and the propert of the number that and to attent state yout deprefer me - out as have live there up in Ann then obliged to des and Bles for and this wish omet out du descent dist with myers me of worth and yet it seems absolutely newpany for the being of the Backfor mifupon of Ding buch Bills on Inthe diston

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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on arreads oper own down of Linds my & of, Tunds and without the to John com by formed of the mal Student of the deferent hours in Much Mamuellow has this week stofe

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 stopt all discounts which is exceedingly cruel.

RSM

17 June 1803

Wm Simpson Esq

Р

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18 Jun 1803 I have sun showing who of the Lyst from the back and Into wis Thou who had large our ledgements having him water _ by the last hours from Ramburgh a this place some of whe Our, it is clear they appulsed the Thrend them in along on two and they were feeling up and elinding of hurgoods do fast as they ashed - terms not be be depted our bonsul them opposed them of the Chain sent of the Ships - m I have can be formed by the Elley breson being what up against us or how under they were up thind, I am in lersor for the continent Bus on Linden of wither how a vest how survey and me nechand him our lest Poper I don't ruthet and Luring her returned for yours -If the French weally with popularion of there feels and of Boulert Porposty som to new forDan such a Commelsion as one own sow - or gold decent home how whilly on that Frank Thomas Shirat to form whom we low many continental Bus and who hartly our ather us to discuss any they do - down this day ships fuyment-I am duhiped to en such Quantities of London Bill comy on upon us and yet when they are andoubled as one areing all im take to be I know mut how we can refuse them whent putting aship to Burnets allogither - migardon was antly to day - his Trunds Phin Ingles to have get the Contract to farmer Plum for the Nary and Garden's house have furtered a large Dy line to be vinto southed more date. a Plyont he will him to some 3 I 4m on them for An Exerce myst week and 2 and months him a very large Sum for the firm - they are coloredy who Bills but him in prisent General's timing when so much Lendon is fouring in upon is I aled not think you and ap our taking them if at more than befall he wants mm who sogoto must much a lost mile apromands at 60 dd I see michay in our advancing capie to Phys olo- loo me know here we shute site to Inarmous the how on Lindow symilled land duaster

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

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18 June 1803

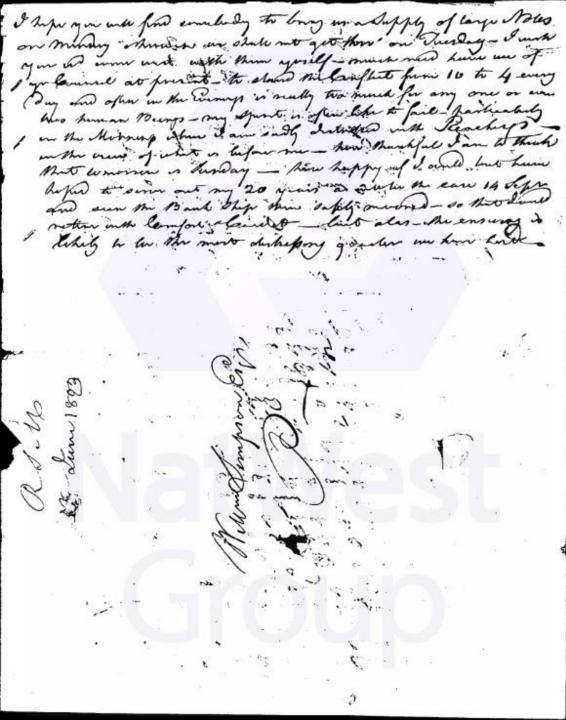
I have seen Stirling take off the £755 from the Cash Account Interest. It is curious that we <u>paid</u> Interest on cash accounts last quarter by several of those who had large over lodgements having been settled.

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/dds. 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.

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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

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20 June 1803 was much hear of brend hoy on have get to 3 - block no dout it is an olily to arkened in the largest on ling on short is given as how by that may be is with Hem in when hand is our dep and all our formers - our not areal Milliger on Breakhand from the want Extension of our real Frake is done them doubt what it wer then farticularly and Indone The state of makers some I appart neturns every first - those where can gurlinday are behaver but not gut in the tray I a him with En Smet Sourson do bout us the Bee on Turkey uppleby & And when of that netword on them - he declares that they ared. Backups but an abul durange by the Lacture of South Sind who were thur Bankers and then ant the Ble as a renewle as the original our drawn or and of Linday Jog him they Just their sumed when this as it was out on the former - with this addlessed Securly as Lawson while not lake up the of the un thought to but I the the new one - I have (Ald many body I don't think of the much and freunt there there coming down - make of Men dun down to- Duneau all to have 2800 dus My expected the make to feet when the Bles outs our hands but as they do not brong them we time - and I know set where on Me les he methos while he down another how - Gowar woon solar nespectel Verfle in the lest founds, then Iron anhe Smith tells me are about suffing the it is not got publishy known - In his tooker at Then offers and vays in carried her a shilly letine. how a good many of their Miles and & 800 - he way on Linds on the green depulsors work to state all then believes aported There is astronger they to day that mylapfand In bowt anuls from you that the hours of

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

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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.

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

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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.

RSM

22 [sic] June 1803

Wm Simpson Esq

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21 Jun 1803 my own Hearon and as well as you hand adverse calls upon me to Much of - when the Conscionals that I am Doing the last I canclas neither Reason nor Edne who operate upon the Stomack of Jants and there with me for some days some live in a sold state with energy Day the Scine books durken - a Day does not full withen bedring of new Bankruplines and new Steves of making felle I I have sent to Mr Shorting to call upon us that I mayor Ann what you write and on what see what he any - the absolutely before them I do not see how they whent Their Lee in produce the most disastrons timeguenes if we so them the the throw an ourst on to get quit allegether for frim the beginning they have been an insuffer I died upon us - ended which on and get dear of att of tension while winging to Turking with - he buy me to apprets hu Grathede - promises to from anderdon as tests as hepoply can I had him afour drawing 1 2 Lace - more I Dogford an Deland Lidgment of Bes - and he ofmered to do own they who former to net sings engy for us - po www.must got go on with him Me how hing we can - The Bolle we Amean and Co expulse last supt to winder as to order buch during the Bus for Love - and met and - to was word Longlas; aug my reputed for the aint of takes they had out him - There angle ather with other mestolunes wome upon them of the they cannit alland they hair hear the hulf hour out us and seen mother to totale - you had no yet omition to but I am no Chame of their getting their - and their julle a great deferency I fan I may own 18 m - what a hence deship after they time with Court of Spen on a question we the Downing god chily - Kind Jam Do how wil dealed last Inday and for the hum on their They hour gon on - it was delayed the myst affer him me deleys ofour sand a married but Douglas dughter They have been rused by ther bonnehar all that Oh what a lum. I server in fall he

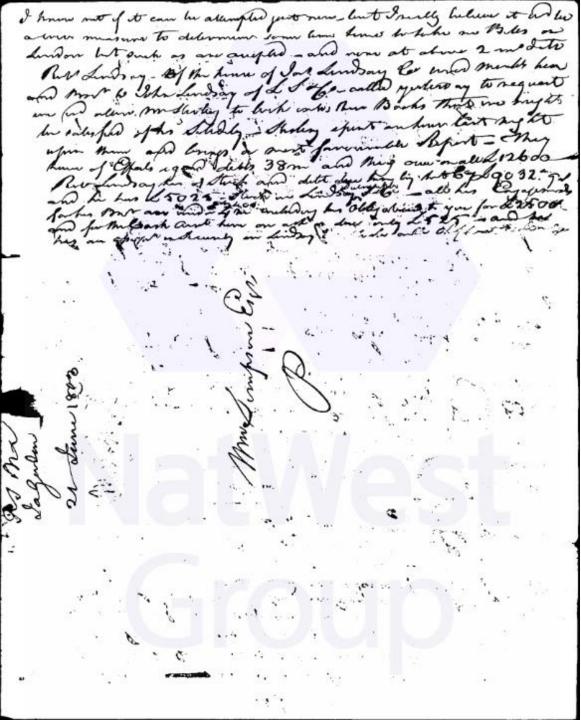
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 June 1803

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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.

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

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22 June 1803 I sunt Me Hamilton this morning you note of me Ramsay's dett and nequested him of popula to fory to it is a frightful Lot you sand me I have gown to be shorting to copy and to while burillated you we the By more more not a belong the date when the Bills never cont from this bord by you - timbe who as a time by going overour But Buch 3 or 4 med lunch, to food out als me our Sudorsery but at am eure un book near googlasy there frankyon haul Scenty without an horser when an estimate sof at the time Gurde who have selled with there for to day who have all agrad to anyto 19/6 aft - Domes a alvand seen the murrary neroland to try of they and go on - but I have theto hope to me de - Campbell Douglas And a most affecting Conver salem with me to lay - her hops mont (bod by heading South fo, is in the your Bassies Sanglule went on Palie with thin and without our approbabling danger in I fear ampliably mused afer making a disent thetim in Samour soming homis manying again Keroka and fuling sunself gette confirmal as lord Dong his , lamont is likely to be stript of ale - he state this morning was really to much for me - I have promised to meet with ander fredamer and ander Kennetters winerous Emmy and look out a slub of war marsha Bis affers when made up this trung - In welker wot has been consulted, Low Douglas Bytowned & Douglas of mains for to once forward with any James but lampbell me mo bother unlight they I would be Thornton that I ser clear Ground -Thought considery her state of hatte and the magontade of their transmits, it was beginning descreek and much for his Comfort in the homes to strengthen his house by on or law new Parkers 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

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22 June 1803

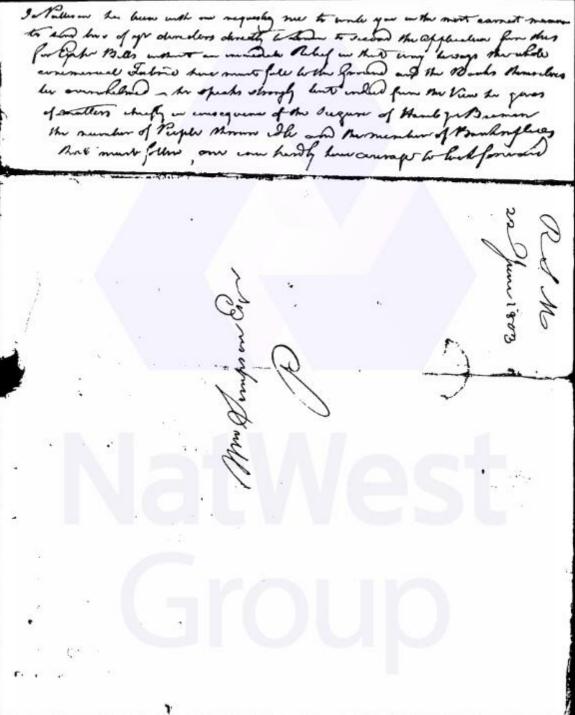
I sent Mr Hamilton this morning your note of Mr Ramsay's debt and requested him if possible to pay it. It is a frightful list you send me. I have given it to Stirling to copy and it shall be returned you in the Box. By Mr More not stating the date when the Bills were sent from this or received by you, 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 compleatly 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 stript 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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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

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.

RSM

22 June 1803

Wm Simpson Esq

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22 Jun 1803 I had last night a meling, by appointment with the Petron of Montal Boglis Below , Bo and worth their Triend with his com to Town on perfore To look . with few affairs and aprit them - they are landerstown Lots for wine dung into but were unfortunately much connected. with land my too show the hand and count go on while the apport a Millard the insperior Then affer reports that their Engagements (initions about \$ 2500 of Bills of there houses they were hain to hate up) aware to alone & 18000 - There Guds on sund by unid underden to Sit 5.00 - gea Biles chifty thirty for rules and good dette after making for diductions 5 to \$ 6000 - Mis is a other shits of their affairs but they cannot in present boreams times go on and Take up onen Bles whent papert - and what Mubbank properes is that som of thus! Thurds and Int fam he Atile of their afices that they will run no rish allowerly, sink anige Bakes to them to the anit of 6000 at 12 mil. Lt. - There while he the most whendled Bly and whether leden in the Banks where their faster les in forfishing to the Same of the Mes which each Bank any hild as a quarante for theen Trums a times - they coupper swith forwarded . Buts may amount frin 2/5 th w /2 of thintsien water Dach - and upon but to dyoment with Mi Build it is to be understand that their Built as they become dury for such fast as the carent for his money, until by the ble of their ge us and owning on of their blets they are enabled to char off all there Bres - This is on art flan they can priper in their brident Shalow for enaching them to go on and for excessing the Banks . I be a them I down mut decide upon it without oursally you but I do not on mi can de tules him agree to to for the 10 les who leaged which I have no shout was to very good will give no so much more Occurry show we already told - ander Hamilton ing hed me approved of the plan and I primined to see moved to to the Hamilton who is to be here to morrow . They and we have most of their Bles - I have not yet had leamfin me to look over our Dels and ou how much of them Paper or make as I suppose it may be from 3 to you . surely I and bri for the Boards Interior nother to go on acrewing sand Bills while heary the greensted anylaines, to the and of 26 of helf the values Then by attempting to afore hands is obly at him it stopes

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

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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 ½ 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 deflicitly occurred to me which I mentioned to Them - how could see venew Bles drawn or aughed by the Bunkrept houses to obreate this they proposed that when sout Bells came deer forwhat part they would shot pay they a gur a new B.W drawn by wom Boyle their tartrer, (who his constoned sparts property) on the and on should they the old Bell as a collaboral shounty - mis is when an authoriand Bescrip and yet I know not how they can do otherwise or give as any incinated name = If you think on other the the granante But from them I suffer they must sand them to us in abeller of the fouring Than . Gent . Me weeken your the following Bills blank worked by us 1 "there o belo one particularly.) where Beles are braged with you "of out But as may now by armay afew and arments you "hands, airefled or indorted by us and that we show andrustedy the Part of the Biles on these Terms - hat meening Mitsells in this way I stall think would gum as a full the of them and a right to apply the walnes en Jugant of any defecting stude any such arise as me many mild profer I lant if you thank a more further to deler she he work shid me aform of it Wille Both called gut new - In his get the most of 10 French to subsonly a Sews to your him and their anger at 12/100 \$ \$400 Many Glapfa- the his Maphisto - Atsagle Last which are how Outrailed and be goes min a back hearty - mortet is to bring for and \$2000 - willer Balfour (Son of the later mages Balfour) a for DD, I don't can bring forward none - he is to and his Relation Min Dancer whom you may mention Mr Burnet to and let me know what we chule das as I presund to inform them on wording in the mean train. I have this Con going them 2450 - to pay attak in a Bouchough hands on their layong almost 2000-of thetay do souts in Security for a Juguent of the \$450

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

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 unconnected 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

"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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Much am I obliged by Mon to hand Mapage and it is no amele Pakel to my mind be find that you are not going and get a Printed me I with further sale fry health hyur chief get away to Burden afin with at the proper Season -I wish I wind entertain me hopes you getter R-dw-of Things coming our rum - appear ames affricted to my onine outher darker every duy - you cannot imagein the Prepure Johnfuellies here-hurdly an hour paper without ame correct applienten for and goldgent - Just now walke day and has been with as he is father with and Menal be at manufacturers who have about ant with us - they are prelly dup with contracted Frade and forward Remelle My ownert go on wall they are supported, how a gold many Ales in this offer - Miligan De 5 m with carry them complainly and endlacty three an he is medy to bring formand that him but not in money he were fledy cannot thick for the ant- or the Bis of and Purspers Butanan of and knowl Is Rell work for not by gond. Then below in the Bank as a Security for the Transactions like their offers one would up - I do not suppere they have helf the and of Bolls glasger Bells with the but me got a good munter of touter on London shufly continented Bales from them and to a me doubt he descrasion to be occured agt all ship by them but Nato Logan that we and not have traper is to charte in or important a matter and the said hant day in to lear and while to to youlf - so I suppor you wall have a look from him tot morrow forenow - the so get and from the Pleasure Bank - as Logan Menney are ther agents have - on That and I it ruther have been for declining to if it were out that the Security of such Biles and he advombly thing Burrelius - I shakefarment to write you as an Introduction to him and that you might be preferred 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 compleatly 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 Ardkonnel 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 show boundly at opening you better to marrow - as I en there with his along down of and and the and acester had called to had a place hat with aligned and Dame How we shall be a It played - The lever of all these momandale Lewen to whom Mr Plaken to the Treasury for Gabrets els ant writes that it we not thought advisable by Frank there Wheast I ar least water the destrops be greater and mobil application is made how me has thrown the Peoply him with the quetest deshired an

application will be immediating made from Mancheste - but will the Relief so

sap him -

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 2 of 2

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 unhinging. 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.

RSM 23 June 1803

Wm Simpson Esq

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 Jum 1803 yo Tachet the morning - I count ony what Impulsion or made apon me althor all that was in it might have been appelled afen will I mist, be allemately printedies - but things are so desinged by their sehrons and by show coming - short I can hardly indets their up in the means home the perform for discent to sake up glanger Bills and which me are often obliges to yell to in order to get all thent Security is layered Consider and mut I fear mereas over Son one him very much - The while Sieve is durch indeed found I there is but some Interfer him by Epoter Botes or otherwise I can hardly suppose there and her a standing how here some of the lest Competels, I him an alone on their Bells believen what a mel of confineer the mest produce - on only constay Boreums bene to me is that personally I have no armother with Dali is got at law of twee out for his a bory opents I actual not perpetly go on - 4 of the antivad Bles are John up but I show how And with with the nest of them - me Brun delas I do not en sun popully get there your learn our when I was as to Markath Bulfons Co Al west alier of guarante as you muchun D butter but their Tours and do roleman when jointly shouly · My we only grant then Bus for specific Surs - and the · question is whither me should bether them seeing we can get on lutter - M Hamilton is char for N. and so he tells me is melamich - I had Mailuth to to day that I ale muto end coursin to rend in a tilm of the deren my . had gun us with the Bis - I billion it it mot nefor to the Bills an hand - but only bothing we may also went but of Mutsells be effected Security for them - More on hated will of course bu menewed and min offsein - I wish to while hepith In another Ruping their Bus on Barkrupts bying over first have appear who was att amile of Books and as their

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

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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 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.

4 of the returned Bills are taken up but I shall have sad work with the rest of them. McBrair & 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.

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Complete Douglas home; afters dest list so well - with the Delin I 4000 - he has of Monds by Lond Doughes gothers - timbe de the will be about egual to the Engagements - but they have 12m why must muith - and I don't her Thunk all out are taning or enormously artenda

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

Campbell Douglas house's affairs don't look so well. With the addition of £4000 he has of Bonds by Lord Douglas & others 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 Effect here.

Monteith Bogle & Co are drawing so enormously on London that I have wrote 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.

RSM 24 June 1803

Wm Simpson Esq

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2,5 den 1803 " The Return to Pay you may believe and not review my Spents. and Morather show them our lu our hibe of faver Returns for a long home - the looking after them is a 2 fait above a Burden something may be neglected - for hundly a memor pulas whint sum distriped Person coming in for and, and the dufficulty of delivering whether it is for the laborest on in them formers of the Bank to support Right on the best Serung they am your, on let them fall is inconcerebly great - I shale fight on my dear then the best day I can in white I am able to sound - but I fear it will soen to mulary for the Bank to have some stronger derland you can how no John of the State of matters him - any of the Rhuns that have been fait, have been to his him by discountry Bus for them - and a great fast of higher you Bus are feled on the Jame manner- white Mire who can jury money and as wigent for descripts on Thesting as ever gonere de This must muparly sould the anit of descounty hardly how a home that or all stand - way ung. applications am again out off to Ins to Lindow for Exche Mos but I have tothe hope they with such - som short of them being orland to have a great Effect I'v Talleron has again been at his to have under ne wo lake on british deunly on his Part Suche Trum when - but I am not had sould be the be delans then Bills on London am for and Value and will der orietaed and of me how mot when them the will get home Frank him Buts - I think to heat to neturn am show Bus endendon with Linds ay of of worth of while it by Inferto how some active agant indenden to con

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

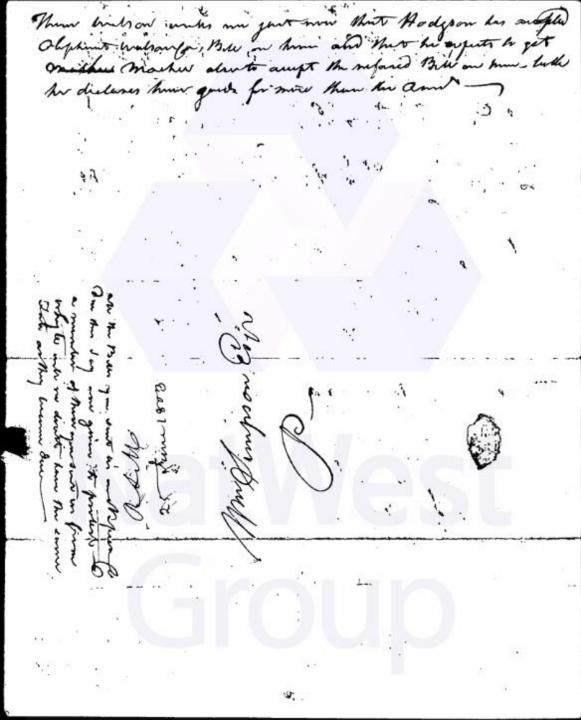
RB/837/1177 Page 1 of 2

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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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 2 of 2

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 have goods for more than the amount.

RSM

25 June 1803

Wm Simpson Esq

Ρ

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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28 June 1803 I am glad Surles dois Ber is another The Hor Refuse bods its for there I have new mentioned the subject to any horson - lamplate longer Bly thround of For walker wheel on his one over my - the laster of all de mothery - on word marchet of they had mouthed when they left one other stop the Lay - tis afty when then property with mother for you was agreed to ther Enjoy brends it we produce in I Effets here - there is a 2500- Pall on the found Back and - Soo in the Party Boat with due to day - and \$12000 - down next month - we have very for Ther Bles - Montest Brillow do. a Dellement I don't with not such place - may an defound among thems have Bright attraffer must there after the fit with the hinds of ander Malaggery to my he ap Monteath unto mer again to this but visits on a Sequestration the he androwed is My how more property see all for all the litts - how they will I hum a letter from 13.6 alem all I heed not assure is the Bus were marked last nighter but blue finglick called to day to vay he appelled to fory them transme I have took I shall routher think the 3 hours were heep with so (h M dllen there makers distant and that there must be a ranking on them dendray of go Danks of of and the dend how the I believe they are The same Partners on them all the out helding equal Shares - objective water of I suppose on much in the same predicaret - its odd South has not est ather of his offers, they say it is oning to his book being back which and his Resorm to Mr I bohi to path miledy can quel him South find him bot owing, and it is astern the made a great deal by he knows a much sport withing Par Lang anti on muney yudilar omet forgklered of losines Sum to and you a civil assure you can apput me Sunday is role and Malhale at mundates for all his empline gnat brush is in such a deep Hung that I few thethe will 'he mide of him - her Balls on Auth Lond I am tall amt to abin 200,000 - Christer of Glendufflete died many years dam and left on they - so you home nothing to appear there no lands som to some in plan of Christin huth ban how my More high again onto the black dest and let me know when there of 1000 Bills on the to men remarked you 4937.11.4 by Campbe Co. Ju 18 hely as thely for he go feld white they we There's too another

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

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.

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.

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en refused severel with wifter - thou laken we ansider as well entersal was - un her Lardy course to hit as much of it in present freuen stames you were as to refer out more (w he a stop to Bodges allowered the how and cooks of defents our present duties to the Bolls on Barrelaules on drawn by the most epulut houses and we have cough to how that Barrelaules and very ouch and easy Purpling

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 Page 2 of 2

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 Circumstances 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.

RSM 28 June 1803

Wm Simpson Esq

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29 Jun 1803 Inde my good Inen on can gue but to some another best in a commercial spokked her it is a mort aufal Potron but must just hope and want the oflean good to disferse this blonds a the Mambergh Seles yes will gow a texto ahearing to our drucking spirits but I am willige want I make to a Plus to came the Drewers , Indoners of all netword Boles much the relifeation on the Portest only nest on the agelation of my mond to may never be andwed - me how has a good deal of unpleasant work to Lay, welled min is hartly a Transaction but with difficulty a Pour De Milleron hus buen again with us - he is in a Said Many - for the such of his love Jumely - And of the brilling Interest here with in full in more duply affelied by his Dale, I sweenly min any they extend the down for his suffert, un adorper silve to go ento you afor a leur you such a state of fer mullers on the cifuld make up and so what you can't alvice - me (all him that un aful more how moreuny on his heritage and be grated so as to court his Transactions wit as and bestiles must his houses a latter miles and mitter con vidend as good timbalk decenty Mr only Man The hom the and proper wo hi in the hong or discusting god Bus - out Bus as an thought whis In was afraid de crate out bring forward at 3 pm weekly as he meded the money - but of Bills at longer lakes from 13 w 6 mis in do hot had no doubt he whele bring of me forts were prouse Bills - of any thing is down for him I she much it must be on this grand

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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enfort so many hours - yet to may be ansidered that if me for the Bank to the many he considered that if me is but fall, as great a form and probably he looked up by his unselved tales and greater, than he would require in the way of discounts - you must judge what she he do down my make a so unheated try there Sieves of deshrep that I believe it am not fot to to a he a Baden of me of that fear onen all fales I don't to a hele him - and never was them a and that there comen a mortely ble defoliced, and theoret fut outs me hands of and Newbygger of to try out up Journey who as more shows and have the fact of Confland in some me Boke of Confland in some me Boke of Confland inche Mile - make you half may brangth his wife was home him as she make no have him home acte ony one

by morrow foreneur

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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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 by 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 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.

Willie 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 wynd up.

RSM

29 June 1803

Wm Simpson Esq

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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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aments to anslant Frain of veging Occurrences, it is some Sakefuchor to me lo fend by the note you and that the 3 \$ 1000 Bus are just what Mr Shorting sapposed - They are I Linkay this aup the manes of Lind, of I do are not upon there but they are Doman by Smith Howing (Level admithis Down in James) when has les mornon outo the mestated The Lgo7.11. 4 is the auge of and burgeren be here Inthe dund to The lasting perfectly after all there determed and lying our Bus is an unsupportable built upon my whend-93 willen bot that Bloomy - Obothy or an opcollent Law but having mothing of the bonder Craft and having very much to be otherwise. Vacant not depend upon has alleboding to every Form runpan alad Surfung our Book of him - I humpant a moment at tour as ign I was thinking of giving Mr Nomme the whole sharp of them Bills but. Moder is much agt this and willer thinks it must be some Person in the offer - In meant to return to Eler tomorrow money but I me got him bushing arteast the he can for other on aparhenter Buch forthe purpose Buts were lying over - and in must by folishing our carry it on Mum an interstally finglasgen Bus lyon over y to lint as thru by the state hours com due in must up for of them - Oh to anglessant work alanders to them am on gut out of Almer I have dissed Lumes lack be borrow all of from the Thirthe to help us thre morrow, that that mu go a short enny you frang soft is a couper of bloded in the next and as much my mind is on opprefeld with by m fourning Boys other Things that I can harthy think even of an Invasion low I she employer with you I will make allengted will me longer nights to that to write he alternated these som he me don't

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.

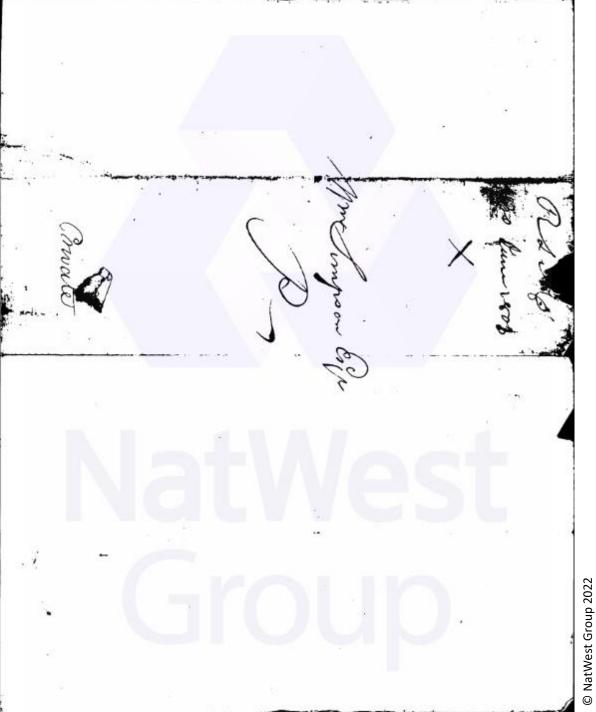
We are quite out of silver. I have desired Lumsdain to borrow a Bag form the Thistle to help us thro tomorrow, tho that will go a short way. So pray send us a couple of hundred in the next and as much by the following Box.

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.

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RSM

30 June 1803

Wm Simpson Esq

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