2 Munt 1803 your annue Elictures an nother abitete forcical - I suppose they are always settled in the Partieur formative before you go upstacers - much butter of them in the long the Queenchorn Clicitien has been variet that and he a some the upon for bho - to we he much of to dues not denarge his head of that is not done already -I hope that me new soon cast up - to and ty my active he ever had any thing to de on thirt Bussnep It was mer Menuel Co- but Menal of that took ufi she returned Bill on Carl and in gain them afaits by commen for it on minday night - the I refused a drafts of hurs on Sar Baind Edir at spice for 2200- h hay lucana I thought a am part made for raising money - The returned the I was a hill fand abent spectrolary unstaken Mr Onto has been much hitin up up hony somedays part most ale the ned Talks have, forming a Jouch for mourney against time - to all sfuld then Capital 100 m ale beter pairs down-net to be sent to the Blunds but lent out on good downly at home - The pure in Glasgen Pairly grienal eve for insurle annually must he very quest and May appert to get the most of t he lado me ask of your allow and me Bo or any of your acquaintances will take a Shene -2022 The Oswalds Such South Group 2 ash Boli allan and all the quet Holks are to be anurar NatWest I an sometime age that a further had applied to the forust for a des the tas he down so and was these 0 any approaches

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 March 1803 RB/837/1016 Page 1 of 2

2 March 1803

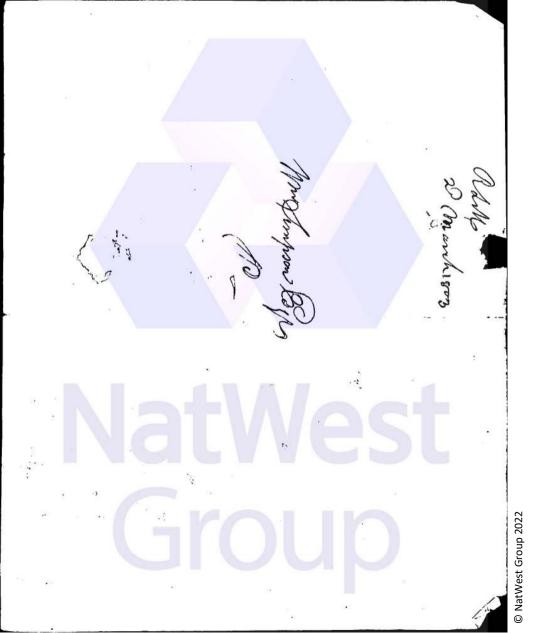
You annual Elections are rather a little <u>farcical</u>. I suppose they are always settled in the Parlour Committee before you go upstairs. Much better so than in the way the Queensberry Election has been settled. That will be a sore stroke upon Sir John. It will be much if it does not derange his head if that is not done already. Yes I hope Bob will now soon cast up. It was not by my advice he ever had any thing to do in that Business.

It was not McNiel & Co but Mcnab & Co that took up the returned Bill on Earl and we gave them a Cast by common for it on Monday night, tho I refused a draft of theirs on James Baird Edinburgh at 1/mo for £200 to day because I thought it was just made for raising money. The returned Bill I was a little feared about yesterday was taken up to day.

Mr Dale has been much taken up some days past with all the rich Folks here, forming a Society for insuring against Fire. It is all settled – their capital 100m all to be paid down – not to be sent to the Funds but lent out on good Security at home. The Sum paid in Glasgow, Paisley, Greenock etc for insurance annually must be very great and they expect to get the most of it. He bids me ask if you & Stow and Mr R or any of your acquaintances will take a share. You may ask <u>Bob Allan</u>. The Oswalds Leitch & Smith and all the great Folks are to be concerned.

I saw sometime ago that James Dunlop had applied to the Court for a discharge has he done so? And was there any Apportion?

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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 March 1803 RB/837/1016 Page 2 of 2

RSM 2nd March 1803

Wm Simpson Esq P

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3 mark 1803 you and so what a cham the Epass men get on you yeling - hand to whe put you to ago thits one? weed - but surely on got comiting for there heavy druts which the operate the other way - I got 39 Bills from Now walker your Day whale arme the on at week and I cent him a drift ony in for them above to make on which to puys that fungeshind - These Into any un show the Estant of the Basench canned on him and the 100 m 3 00 shad go to support to- to cannot be tester employed - what has been of the that he appe or somebody else does not crist up your must alway an apput hiperger for unt Notes for us assurance guto aground - I were wahat becomes fall the and Notes - A lays Suppor an mostly and time The Jamace Mart sum to how brigh hul andwold have only get 10 m of Dollard - tom of them and for chiver first - my sind the B of Ladong to thur Singer there and dordors to to defall them on arnual for Lender deliverable the Down Co- (and when they got the pormer's . Purpt they are to gue to was in the mean time that of Lady for the Good ant of cours as as to the 2800-tole on Lining to before aneper as I hold have some for not around for NatWest Group 2023 dothand here that tall was I am In Trobur to Oundas; Tacker a ordered who the buchily of the ting can't at avons for not attending the Sanfordene Commettee - the only he an appenne Sole for hum- I nondor who mele pay the Chilips 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 March 1803 RB/837/1017 Page 1 of 2

3 March 1803

You would see what a sum the Excise men got on you yesterday – and it will put you to your Shifts next week. But surely we got something for the heavy drafts which should operate the other way. I got 39 Bills from David Walker yesterday which all come due in a week and I sent him a draft on you for them above 6m 3/mo on which he pays Interest from yesterday. These drafts on you show the Extent of the Business carried on here and tho 100m 3 per cents should go to support it, it cannot be better employed. What has become of John Riddell. If he or somebody else does not cast up you must send an express Messenger with Notes for us as we are quite aground. I wonder what becomes of all the small Notes. The large I suppose are mostly sent since.

The Jamaica Mail seems to have brought little. Auchie & Co have only got 10m of dollars. 6m of them are for Liverpool. They send the Bill of Lading to their Friend there with orders to so dispatch them on arrival for London deliverable to Down & Co and when they get the Carrier's Receipt they are to give it to us. In the meantime the Bill of Lading for the 4000 sent you covers us as to the £800 Bill on Lindsay & Co refused acceptance as I told them we would not account for these Dollars till that Bill was honoured.

I see James Trotter Mr Dundas's Factor is ordered into the Custody of the Sergeant at Arms for not attending the Dunfermline Committee – that will be an expensive Job for him. I wonder who will pay the Charge.

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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 March 1803 RB/837/1017 Page 2 of 2

RSM 3 March 1803 Wm Simpson Esq Р

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4 Manh 1803 To you Get med Solds me not you our glas you the on the Insur "Busneps - I was anyong to them that it was filly they und to de a part of the thick - it is hard having such a Sum so lon locked up and yet as they have skeanly only athlends Likes I should should at and the good in the end -I she not see the Usury Plen you mention - one has much no to take for of their hunds in money Transactions what has become of Bob allan's Plew? is it ofthe planing I doubt not James Sunky by the President's Interest with get his absorber " what a hash of Bus nop we nu have had to Day - out 5 memules have passed without recently or drawing a Bill on Sandres - Munthing over Such James surely something should shick to the Bank Arrivise they is much Labour and more Daysety throw away - our drawings on Down an very great but the Bles we receive on Lohd in seem to keep in perforham - their may be account Pakin Paper in both ways in fast - but the pause of the Increase of the whole . " cannot but thend is an Inener in our Sande - a number of forcepairs are here buying Gans and I or & of the maker manchender Perfile hand come Quin to bring up bottom weel -ale this is neal Busings 2022 and the occasion of many of the Bills out you as will Group : as these we draw on Down be - By the By I wender that here from the quat hereas of their Transactions for the Broks, do not requer an Increase on their for proster and that have from the quat herear of their Transactions

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 March 1803 RB/837/1018 Page 1 of 2

4 March 1803

So your Edinburgh rich Folks will not join our Glasgow ditto in the Insurance Business. I was saying to them that it was pity they could not transfer the 30m of Houston's returned Bills on Binfield to be a part of the Stock. It is hard having such a sum so long locked up and yet as they have security on Garthland's Lands I should think it would be good in the end.

I did not see the Usury Plea you mention. One has much need to take care of their hands in money Transactions. What has become of Bob Allan's Plea? Is it still pending. I doubt not James Dunlop by Providing Interest will get his discharge.

What a <u>hash</u> of Business we have had to day – not 5 minutes have passed without receiving or drawing a Bill on London – tumbling over such sums surely something should stick to the Bank – otherwise there is much labour and more anxiety thrown away. Our drawings on Down are very great, but the Bills we receive on London seem to keep in proportion. There may be accommodation Paper in both ways in part. But the Cause of the Increase of the whole I cannot but think is an Increase in our Trade – a number of foreigners are here buying Goods and 7 or 8 of the richest Manchester People have come down to bring up Cotton wool – all this is real Business and the occasion of many of the Bills sent you as well as those we draw on Down & Co. By the Bye I wonder that house from the Great Increase of their Transactions for the Bank, do not require an Increase in their Compensation

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In how from 10 m of Som to Eay- and remety you 22 m there remains only Am a the Chest small rules - pray and ally sunday is a supply otherware me, must slipe -In Bannahme of Findlay Bannahme als derlan is here which he has the Maragement -The Bank Strick who land in the name of tendlay a Mannalyne he withes to have bransford to his own name - her a this to he done? - 130 . D 13. 4, Due to Day - 157 Orins have _ that's the hung un do for - I know not how you da

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 March 1803 RB/837/1018 Page 2 of 2

We have drawn <u>10m</u> on Down to day, and remit you <u>22m</u> there remains only 1m in the Chest small notes – pray don't delay sending us a supply otherwise we must stop.

John Bannatyne of Findlay Bannatyne & Co London is here just now. He is settling all Robert Findlay's affairs of which he has the Management. The Bank Stock which stands in the name of Findlay & Bannatyne he wishes to have transferred to his own name. How is this to be done? He says he will go into Edinburgh if necessary.

130 odd Bills due to day 82 Edinburgh & London Bills 157 Orders paid – that's the way we do Sir. I known not how you do.

RSM 4 March 1803

Wm Simpson Esq

Group 202

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5 lunch 1803 _ If John Redick comes on monday me may fight thre that day with a hast we under get in from getter on the morning - but of he does not come here Tuesday any I know not how I will be populle to get three that day - so he aunt nos Hester on I my aut auguairlances - is give _ Ihr is so timbe a man that I woher he wentures to take the flag of the Indel hap - Gibnel Wation's Jucepor was at mi - yuthong wanty to hum the farre of our Boy night whiley al finn the wear thats in shearty he says hes fait Costreyance - And him that another was study by a An at Eurs on he may publicky apply to you - our present Conveyance is or convenent the Cart arming to their open at part he hand the Bank - That for mine quele Safe Datuned negat guing at up - but if a mail coach is to be as laster that on the That's where Sanppre you had prefer to - Gilli In archie low whe that they were described as anoth as are but I suspect thouse was much her seem not to In in the least lightened by the The Member of Maly of all hands army in upon us erems increase much on the same properties as there cut us form you have inexcaded - to upwirful NatWest Group 2022 what heaps of the les you new sided as - I gridge or many of thim being for that whe whisky en an she drawing much on -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 March 1803 RB/837/1019 Page 1 of 2

5 March 1803

If John Riddell comes on Monday we may fight thro' that day with what we will get in from Gilbert in the morning, but if he does not come till Tuesday Evening I know not how it will be possible to get thro' that day. So his Aunt Mrs Hester one of my oldest acquaintances, is gone. John is so timid a man that I wonder he ventures to take the Charge of the Saddlebags. Gabriel Watson's Successor was at me yesterday wanting to have the Carriage of our Box next Whitsunday and offering the Widow Watson's Security. He says his Cart goes there now in one day and sooner than our present Conveyance. I told him that matter was settled by our office at Edinburgh, so he may probably apply to you. Our present Conveyance is so convenient the Cart coming to their office just behind the Bank, that if it were quite safe I should regret giving it up, but if a mail coach is to be established on the Shotts road I suppose you would prefer it. Gilbert's son Archie told me that they were discounting as much as ever but I suspect it never was much. We seem not to be in the least lightened by it. The Number of Bills of all kinds coming in upon us seems to increase, much in the same proportion as those sent us from you have increased. It's wonderful what heaps of Bills you now send us. I grudge so many of them being for that vile whisky.

We are still drawing much on London.

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Shring has just child Auchers for auch for the quan to this bay the and 2518000 - the Into 2496 -I am Moto from the boots me they must a grave Bett the is to time on Tuesday - 150 they and must a likely they that an od Tulin the me of go to duck at more for that as you are not so of I and you a come to to 202 © NatWest Group

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 March 1803 RB/837/1019 Page 2 of 2

Stirling has just closed Hunters & Co's account for the year to this day. The amount £518000 – the interest £476.

I have a note from Miss Coats inviting me to a grand Ball she is to have on Tuesday – 150 they say invited! A likely thing that an old fellow like me should go to such a business, but as you are not so old I wish you would come to it.

RSM 5 March 1803

Wm Simpson Esq P

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7 Auk 1803 -I show we do Bansalque how he must bransfer fand I suppose he will go with Eder - I hear he has come down for his Consist and you agrandame show Fundlay - a very god onurrage of Hink for bit Parties - the is a fine had and was a great Turvante of Rall Tindlay, - to likely they will like tile in thus way to London and he can this Uransfer how home get there to Day with defficilly one Filler German from another - but as no brand get in a large than at the Gothis to surrow more - of Is Redde ames by 12 - black it will be - I suppose to hav ande got something from his aust - the was a great Surrante of hers and I should shink the well get all she that - I haken she was only a year or Two married and has her alread. Layin on the hadres hunder I'man Down los hum 8 m - but as the Busings is or much increased Summer they are not grundley for surely 2400 - 10 a small & on persolum for 20 much Torrelle - bur I am sure of they are pleased I are so - you see on here drawn 33 m on this last much the largest him our an Down on aluech. The Arte of our thrullen to you in denke is not get mike up for the mich but I think at She he nearly double NatWest Group 2023 What ihrow - or un qu on - Sit is undowellow touffun short we are to find you the questery and on Valand us There an anounts he day of the Tachere of the much_ quality hours in Camarca Willis atraficheren - it is said for a million - my Iren on a John willis London and you lard of you there any Bales on firm of they do and 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 7 March 1803 RB/837/1021 Page 1 of 2

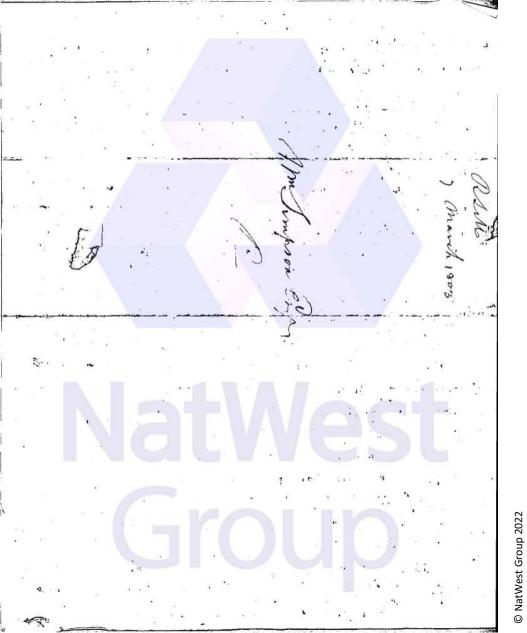
7 March 1803

I shall tell John Bannatyne how he must transfer and I suppose he will go into Edinburgh. I hear he has come down for his Cousin and your acquaintance Jessie Findlay – a very good marriage I think for both Parties. He is a fine lad and was a great Favourite of Robert Findlay's. It's likely they will take Edinburgh in their way to London and he can then transfer.

We have got thro' to day with difficulty one Teller borrowing from another, but as we must get in a larger sum at the Exchange tomorrow morning, if John Riddell comes by 12 o'clock it will do. I suppose John will get something from his Aunt. He was a great Favourite of hers and I should think he will get all she had. I believe she was only a year or two married and has been above 40 years on the Widows' Fund.

I know Down & Co have 8m, but as the Business is so much increased I wonder they are not grumbling for surely £400 is a small Compensation for so much Trouble. But I am sure if they are pleased I am so. You see we have drawn 33m on them last week the largest sum ever we drew in a week. The Note of our Remittances to you in London is not yet made up for the week, but I think it should be nearly double that sum – so we go on. It is understood I suppose that we are to send you the quarterly account on Saturday next. There are accounts to day of the Failure of the greatest house in Jamaica Willis & Waterhouse - it is said for a million. They drew on a John Willis London. Will you look if you have any Bills on him. I think we have seen none of a long time. I hear of none here connected.

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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 March 1803 RB/837/1021 Page 2 of 2



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8 Mart 1803 -

It is part 2' obtach and no apparame of youry more she have get their homever by the great Sum of our mites come in the morning when the Cychneys mer all after - you see what a Blow was given to our dept and law weeks by our drafts myour to the Ejecce men - 27m to borbute. 10 m to Seven and dunt 8 the the Munters bes there Sums nearly amount to the Reduction - they nee in saily coming in again - The back and an advante to - this I support is put andert but un home reduced midum of Bills descented 7m - and shall fidnes to a good hat more than week, having about born army in - our Remitter hy you on Andon law weit I en was \$3 mins Incomes mow with the Bays all safe - auchunging Villars 2.4 are at them unmidenty - more tites my you have get the fort why did you not inform me of this This is a priof you are grading rich - I the trule remain ale ther Complaints - but I with you may have hum beg ny Dr Gorgonin Inguntume - of agan. norming within of her this boach : Bale tongto - it has set air the young Fills heads agog - such Monsons. and yet of our laugh at there withes, I amont sure but our 2022 own more serious Anyoubes of agelations of mind about Banks Group 2 1 Bles wer appear to supercour Beings, and purhaps to curreles afterwards, as equally foclish and no herter them Child ; Flay NatWest (In welk in a vain shew and vep ourselves in bain

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 March 1803 RB/837/1023 Page 1 of 2

8 March 1803

It is past 2 o'clock and no appearance of young More. We have got thro' however by the great sum of our notes come in this morning when the Exchanges were all against us. You see what a Blow was given to our deposit accounts last week, by our drafts on you to the Excise men – 27m to Corbett, 10m to Leven and about 8m to Hunters & Co. These sums nearly amount to the Reduction. They will be daily coming in again. The Cash Accounts are advanced too – this I suppose is just accident, but we have reduced the sum of Bills discounted 7m, and shall reduce it a good deal more this week, having above 60m coming in. Our Remittances to you on London last week I see was 63m.

In comes young More with the Bags all safe. Our hungry Tellers are at them immediately. More tells me you have got the gout – why did you not inform me of this – this is proof you are growing rich. I hope it will remove all other Complaints, but I wish you may have been obeying Dr Gregory's injunctions. If you have not he will have no mercy on you.

Nothing talked of but Miss Coatss ball tonight – It has set all the young Folks' heads agog – such nonsense! and yet if we laugh at these Follies, I am not sure but our own more serious anxieties & agitations of mind about Banks & Bills will appear to superior Beings, and perhaps to ourselves afterwards, as equally foolish and no better than Child's play. We walk in a vain show and vex ourselves in vain.

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my well but one say to you that I you want to gettant a your Bay - you man him an ascenie offerty by braying arest -Cathartie Thiert who is every and by branchine with her Quent more Meller and en says the a a beautiful gool to seems the a wanter for some good man to about his michan Escent to Bannalque tells me her a another top and a house converted whe the Ochodes - bis that humber & forget the Form John says he will make his Transformer at Car_ I him to the his lady there in hur way to alonde he suched to like me I dear - I what as - he know Parsons Green Armyte her worth two a such a prolly place so I done say you why got a thort as he said to maked he see you but the le 200 3 meets Infair se qu - he is a have some Lad NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 March 1803 RB/837/1023 Page 2 of 2

My wife bids me say to you that if you want to gallant a young Bird, you may have an excellent opportunity by bringing west Harriot Stuart who is coming to stay some time with her Aunt Mrs Miller and she says she is a beautiful Girl. It seems she is waiting for some good man to take her under his Escort.

John Bannatyne tells me there is another stop in London – a house connected with the E Indies, but little known here I forget the Form. John says he will make his Transference at Edinburgh. I advised him to take his Lady there in their way to London. He seemed to like the Idea. I said as she knew Parson's Green it might be worth his while to see such a pretty place, so I daresay you will get a Visit of him as he said he wished to see you – but it will be 2 or 3 weeks before he go. He is a fine sensible Lad.

RSM 8 March 1803

Wm Simpson Esq

Р

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9 March 1803 (You must not be anyong with I. Reddle - it was shear Finedty - he want have grifed any comble - but it dun say shilphunge of our valuable Bays on have put him in a Firm - I wonking at his updarhafter to-I have not yet seen him - but young ment he net he hand met the sharps of the Bags - mere and met got a Tichet for to day - and every di was never here hefred time in July of her had not have to see the place. Le seems a fine Law - I man to do Bannalynes what your day - he is pleased with you approtiction . Mup bouts i Bale I hear ment off my with last myte Muldean a Tamily new them and he tills me oning Kidy was pleased - Do no must dalay a week Gend my you you and aparthering this much out his Sheets to should be a sonsy areat when it goes en hum 160 Bles due to day - I cant unders and how so many from all quarters and fall drug mand 22m of glusgen Blis - The product in the Ann Just men as frighten you I wish young more and come in to see to as I described him to call al 3 officileher have down to Day about & mi and down but NatWest Group 2022 en nemte you alme double - Here espure Remetters of yours and the Consumption of whisky with which they an convieted white men this fountry 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 March 1803 RB/837/1024 Page 1 of 2

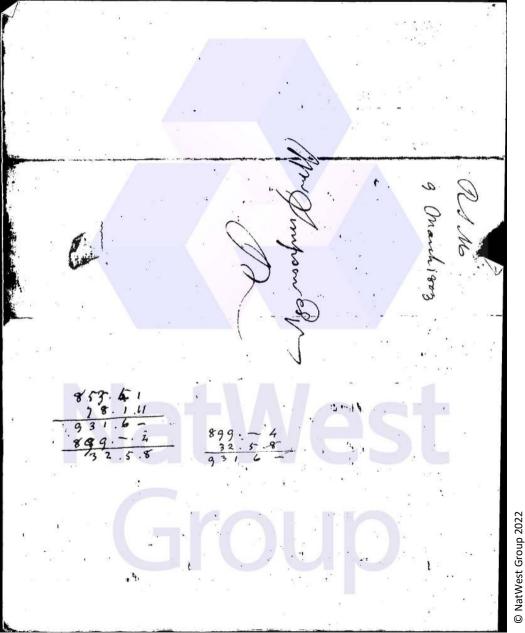
9 March 1803

You must not be angry with John Riddell – it was sheer Timidity. He would not have grudged any trouble, but I dare say the Charge of such valuable Bags would have put him in a Fever. I wondered at his undertaking it. I have not yet seen him, but young More told me he came west in the Coach with him and was thankful he had not the charge of the Bags. More could not get a ticket for to day and seeing he was never here before it would be pity if he had not time to see the place. He seems a fine lad. I read to John Bannatyne what you say – he is pleased with your approbation.

Miss Coats's Ball I hear went off very well last night. The Dean & Family were there and he tells me every body was pleased. So we must delay a week sending you your account after Stirling had made out his sheets. It should be a sonsy account when it goes. We have 160 Bills due to day. I can't understand how so many from all quarters should fall due 9 March. 22m of Glasgow Bills – the crowd in the office just now would frighten you. I wish young More would come into see it as I desired him to call at 3 o'clock.

We have drawn to day above 6m on Down but we remit you above double. These Excise Remittances of yours and the consumption of whisky with which they are connected will ruin this Country.

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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 March 1803 RB/837/1024 Page 2 of 2

RSM 9 March 1803

Wm Simpson Esq

Р

[also includes some jot figures, not transcribed]

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10 mar 1803 The Rheumalion a Gout an Gousons Gorman and lerry you have get the former it is likely as you good old or quickers you will get the tatter - the gives of it is it generally remaining all other tomoplaints - so much guid may at do you . you and to have to - Do you think I she me "comband our Brith with Mulo boals; Bale - to be gun ours is the most servers of the two - but construing there are some heart burnings at there inkolaenments I believe however Mays Coats has tapt char of themans I am gled to leave she is not hard by the May but very contract - surface michant lells me who says The was the beats danler in the Please - Se Complete y dimeters daughter to is achumbedged at ale hundo make the most offendle appearance in fraint of Dels form your you all this nonsome you'd see have with to our - me have been frelly share to day a balmi after a storm - of our 160 Males younday and at 29000 - only two new photoshe which are taken up to Day - this is no tend of gen us - M R me say De Coman Frens to fary Thur Bills when me give them so much - but let him know that we report to get in ma more of glangow to les "than we gave out this weeks and this the who the large same, ale new for Gell Group 2 with me hefer he set out this ariving - much plunded more all he has seen of Glargere - the NatWest and any Harmot Sheart with to find your shall In annu milles who the transame 0

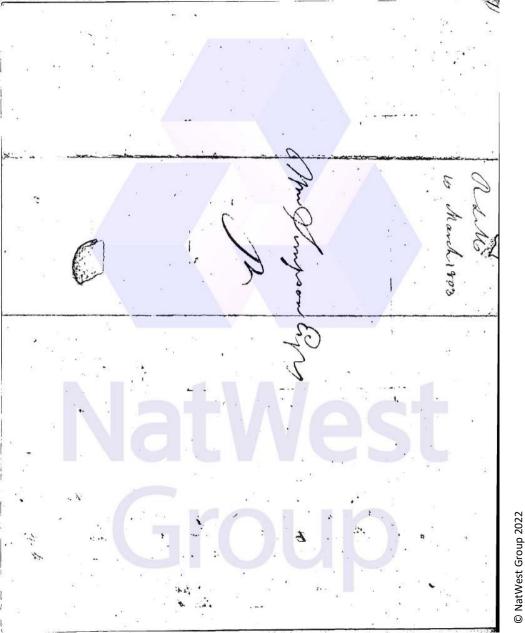
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 March 1803 RB/837/1025 Page 1 of 2

10 March 1803

The Rheumatism and Gout are Cousins German and seeing you have got the former it is likely as you grow older and richer you will get the latter – the good of it is it generally removes all other Complaints, so much good may it do you, if you are to have it. So you think I should not compare our Bustle with Miss Coats's Ball – to be sure ours is the most serious of the two, but sometimes there are some heart burnings at these Entertainments. I believe however Miss Coats has kept clear of them and I am glad to learn she is not hurt by the Ploy but very composed – so George Mackintosh tells me who says he was the best dancer in the Room. John Campbell your director's daughter it is acknowledged at all hands made the most splendid appearance in point of dress.

From giving you all this nonsense you'll see I have little to say – we have been pretty slack to day – calm after a storm. Of our 160 Bills yesterday amount £29000 only two were protested which are taken up to day. This is no bad sign of us. Mr R will say D---I mean them to pay their Bills when we give them so much, but let him know that we expect to get in nearly 20m more of Glasgow Bills than we gave out this week and this beside the large sums we receive for Edinburgh Perth & Hunter & Co's Bills above 6m. Young More breakfasted with me before he set out this morning. Much pleased with all he has seen of Glasgow. We shall soon need a further supply. You had better come and bring Harriot Stuart with it and you shall see Annie Miller into the Bargain.

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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 March 1803 RB/837/1025 Page 2 of 2

RSM 10 March 1803

Wm Simpson Esq

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11 munh 1803 An from falled parts when I have funt on my night bage - we and new inforce to answer any damands but I fear this most unep field Mepage from the Henry well make you more averse than ever to give out - I have not ever to, but to has army down) in several private letters and you must have got it _ to to her sure alarming but we never can apple time muscreand monaparte is at the head of the gent of Trance I am africa the indered afrited news have come to you a worst time - the Wallsmins new at my this min lukny that they had get all their maken array a thur bos who had agreed & take there payeds at the fer they propered on who on the hearty hinny pleasure palyment them proverpul alate that their als ours was to orline the to on Bus which they that whe Rowallaw and we you sond us by this days Boy being due 23 Bart - that of they aful get the pay and of persprind they (and he quete at have - They have put the affinos of mafer to into the hands of Bhaske ungend who and he is an ap Mente hand for the I toto Thim me cruld do nothing -but of the form we shall on athem to Us white they propertied brunsmith to be your and lot them know you Resolution so your her his letter inchired and I have only to say that the Bills they mention with the Indons times the are he furt upon theme I believe an perfully NatWest Group 2023 and whether to support them or let them fall is lef I have not yet seen In Reddell - but my whis Suber unke his That his aunt left no will and that in consignered John who got all she had

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 March 1803 RB/837/1026 Page 1 of 2

11 March 1803

Mr Irvin called just when I had put on my Night Cap. We are now in force to answer any demands, but I fear this most unexpected message from the King will make you more averse than ever to give out. I have not seen it, but it has come down in several private letters and you must have got it. It is to be sure alarming but we never can expect Peace while that miscreant Bonaparte is at the head of the Government of France.

I am afraid the inclosed could never have come to you in a worse time. The McBrairs were at me this morning stating that they had got all their matters arranged with their Creditors who had agreed to take their payments at the period they proposed on undoubted security being pledged for the payment there principal & interest – that their only difficulty now was to retire the 4m Bills which they had discounted with Robert Allan and which you send us by this day's Box being due 23 Current – that if they could get the payment of them postponed they would be guite at Ease. They have put the affairs of Napier & Co into the hands of Charles Campbell to wynd up and he is an excellent hand for the purpose. I told them we could no nothing, but if Mr Campbell would state in a letter to us what they proposed I should transmit it to you and let them know your Resolution. So you have his letter inclosed and I have only to say that the Bills they mention with the Indorsations they are to put upon them, I believe are perfectly good and whether to support them or let them fall is left to you to determine. I have not yet seen John Riddell, but my wife's sister wrote her that his Aunt left no will and that in consequence John will get all she had.

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Citation guidance is available here and a user guide, including help with some of the people, places and events referred to in the letters, is available here.

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many this metered of the for for all is a pred to - I met you may think to - I dere the them to get these allow to inter - for on the de law your two they and they and a and mething of time whe there to der and prive and there ever such madered on to have here origing at one have 140 m - I had them they and time all here out the Battom -

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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 March 1803 RB/837/1026 Page 2 of 2

Return the inclosed if the proposal is agreed to. If not you may keep it. I desired them to get Robert Allan to interpose as he did last year but they said they could ask nothing of him till these Bills were paid.

Was there ever such Madmen as to have been owing at one time 140m. I told them they should have all been sent to Bedlam.

RSM 11 March 1803

Wm Simpson Esq P

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12 Met 1803 This a undered a momentains period as you any parkenterly for mining Douches - but we must just hope the best and do this best here the court of and for this best and blow over the If the The for amount hedon - there who storts new new my Farentes Bit aby how is on a free flight - I down hum as the foffee to our Poplicans arem all writed and say that we must mut be huther by Boneparte - Mr Spint of our munichy is much of grove of sear by the Down onto - but they at think Bonapark' and you mady for allaching us - that he ander of anis Condinumer to hell as aship will be better for fore then he will be at as - when we get Wednesday nights debute lomonou - & with them now light upon the Subjects I mate with forishe of Select growthe who is much displeaned that the Parties you and us to Day on them indoned on Physe Bo Lyou un mit ant low - the Bell was suit youry Taby at gold to and fulled & bout with her has lost a prachet - what well you Church Simpson wing to this - (240 Chr to day that his application had good at rollad a time that I had no topulation to when your

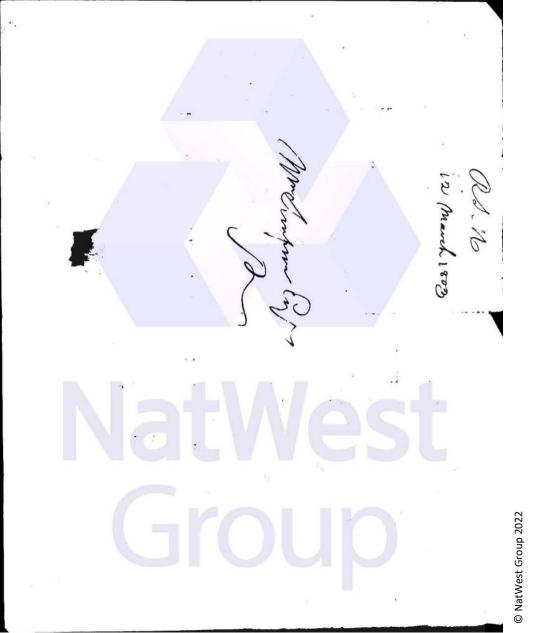
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 March 1803 RB/837/1027 Page 1 of 2

12 March 1803

This is indeed a momentous period as you say particularly for moneyed societies – but we must just hope the best and do the best we can. I would fain think the storm will blow over - how I pity the poor Omnium holders. These vile Stocks were never my Favourites. Bob Dreghorn is in a fine plight. I have been at the Coffee house. Our Politicians seem all united and say that we must not be bullied by Bonaparte. The spirit of our Ministry is much approved of even by the Democrats, but they all think Bonaparte is not yet ready for attacking us – that he will yield and endeavour to lull us asleep till he be better prepared and then he will be at us. When we get Wednesday night's debate tomorrow it will throw more light upon the subject. I met with Crooks of Leitch & Smith who is much displeased that the Protest you send us to day on their Indorsation on Plyn & Co £700 was not sent sooner. The Bill was sent you 17 February at 90/days' sight and it is only protested 5th Current, by which he has lost a packet. What will your Friend Simpson say to this. I told Charles Campbell to day that his application had gone at so bad a time that I had no Expectation it would be agreed to.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 March 1803 RB/837/1027 Page 2 of 2

RSM 12 March 1803

Wm Simpson Esq

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14 Muh 1803 I have sent Chies Complete yo Respine - Malooney vene I anpprove where the that the Bruns into go onto Bar and goo the Busing manufactured with Part allow - I am gled to think thereby we shall got chan of the Bills, for we have ever busides - what a comins interesting memory this is - I down a chur from Nuch Thornton very gloom In seems a hune buck hope that have can be avoid - and the cultury out the Melilia - and the Trench laying on Enbangs on all Buchik Ships forher the low - seem to make to alment certain - more so if to les bries as studied in our English paper third the strening know hater how of our Ships of the time and a singate going into Malla - the shake he at a prime I suppor in a for days and must want the Spice and have to with Men I am truly concentre to muchs oner all -The andant good this Re has met with shipe I notones are broken she will sur got the hum of to- but Ishale he any and when from you any day three she is I see me have anto Down Bles dis above 18m 2022 Group 2 land wind - and of This i amore and Smed Bag who (seldom as to had not come injupon us to Day , & de have been 20 m as I go puter - Muto is Le 4 m bedune in them there if or to mecho - I South I you amon R and have down 20 mines - the Balt new under 530m but Engle

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 March 1803 RB/837/1030 Page 1 of 2

14 March 1803

I have sent Charles Campbell your response. The Consequence I suppose will be that the McBruars will go into Edinburgh and get the business manufactured with Robert Allan. I am glad to think thereby we shall get clear of the Bills, for we have enow besides.

What a serious interesting moment this is. I have a letter from Robert Thornton very gloomy – he seems to have little hope that war can be avoided and the calling out the Militia and the French laying an Embargo on all British ships if that be true seem to make it almost certain – more so if it be true as stated in one English paper that the French have taken two of our ships of the line and a frigate going into Malta. We shall be at a point I suppose in a few days, and must wait the issue and leave it with Him who rules over all.

I am truly concerned at the accident good Mrs R has met with. I hope if no Bones are broken she will soon get the better of it, but I shall be anxious to hear from you every day how she is.

I see we have cut down bills discounted above 18m last week, and if friend James and friend Bog who seldom asks had not come in upon us to day, it would have been 20m as I expected – that is 44m reduced within these 4 or 5 weeks. I doubt if you & Mr R would have done so much. The Balance now under 530m but I will not promise to keep it so.

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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 March 1803 RB/837/1030 Page 2 of 2

all our Bank of England notes – pray send us a few hundred of their small notes, if you have them.

No Balance against either with Gilbert to day.

RSM 14 March 1803

Wm Simpson Esq P

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15 Munk 1803 3 10 I sent when to John Linds on this morning with the Enquiry you Diserve The has your called busing that his Buther herry from home he cannot to Day gue the Information you want - but third to applie to morrows Annalute who to seems a gragent in the Busines - in the mean lime to says your many defined in Boursequence of what pilped between you ghow this m dis change only he subsented by them, without abommunication with you and he appents the same from your from his way of opentury I suppose 2. mor has some farthere Informatione to gue James Marshard I am and suppy to find good hos R is many to howeld It was you friend Summer Dawn out the Card Lilow, and he lells me this ale but was produced from the Bago ind, comighing Lundow - but on the Prays hand no park enter mark mpon them he find morning from when the back aler came - this is matthew shiped as I descred him when the Bays came to be particular in this merfuits yet I know not will have the finded during werk - and you can make no beller of to I I mought we had get map hept without bounds might as as to kup the and guin out within this owner commy, in this wick - but I fear to use no Do - wie him and a smalle back water demand to day and me demand for Bills and own very quant I cummit comprehend it - form a obliged to like up 2022 all them Bills at the B of Engle he and here heavy Group of to - I avant envy his Businep I am glad to see by he Days Papers that all the Reports of a Trined Contaryo, Baption of ourstips of and un founded In the Bourn of alueet I think we must have whether in our to how war or Place © NatWest

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 March 1803 RB/837/1032 Page 1 of 2

15 March 1803

I sent a Note to John Lindsay this morning with the Enquiry you desire. He has just called to say that his Brother being from home he cannot to day give the Information you want, but that he expects tomorrow to give it and he proposes that his Brother should send it to James Marshall who it seems is your agent in the Business. In the mean time he says you may depend in Consequence of what passed between you & him, that no discharge will be subscribed by them, without a Communication with you and he expects the same from you. From his way of speaking I suppose his Brother has some particular Information to give James Marshall.

I am truly happy to find good Mrs R is in a way to do well.

It was your friend Lumsdain sent the bad Silver, and he tells me it is all that was produced from the Bags that came from London, but as the Bags had no particular mark upon them he could not say from whom the bad silver came. This is rather stupid as I desired him when the Bags came to be particular in that respect yet I know not well how he could distinguish and I fancy you can make no better of it.

I thought we had got things kept within bounds last night so as to keep the sum given out within the sum coming in this week, but I fear it will not do. We have had a dreadful back water demand to day and the demand for Bills on Down very great indeed. I cannot comprehend it. If Down is obliged to take up all these Bills at the Bank of England he will have heavy work of it. I don't envy his Business.

I am glad to see by to day's papers that all the reports of a French embargo, capture of our ships etc are unfounded. In the course of a week I think we must know whether we are to have War or Peace.

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My Sur Mu hard Thing her ship and last mylt from Innider with a value the barry while for hims def when has gun Alch to his spirite - and pen that Grand I have duranded A 200 all mars to have be pay bukes To when does this 5 m Bank Olech likery Durale forthe? "The agent for the mony best tiles me they get so texts Employment that the continuing to a great Sop to the considered - as I suppose to will any soon to great upon how you for any other any of conveyers the Bars -NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 March 1803 RB/837/1032 Page 2 of 2

Your Friend the little King had a ship arrived last night from Trinidad with a valuable Cargo wholly for himself, which has given a Hitch to his spirits, and upon that Ground I have discounted a £300 odds Bill to him to pay Duties.

To whom does this 5m Bank Stock being advertised for sale?

The agent for the money cart tells me they get so little Employment that the continuing it is a great loss to the concerned, so I suppose it will very soon be given up. Have you found any other way of conveying the Box.

RSM 15 March 1803

[some jot figures, not transcribed]

Wm Simpson Esq

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16 much 1803 You must not let you spints your way under the on the herothing you can - I had much mathin en the 3 fotos sink as yn spints - in them you min Onin had much banfilime bringing down the Dum whender desert Lolo m ~ ~ I'm weeks is much more shan I am throught was populle - and to draw the bood sherepler I fear and do more harm them good - but in shill do whit in can - considering the que Channen of our Trade to is my Surprise how the Reefle got on with what in gove them - their neal Occasions surely must requese a great deal more now than they And in 92 - and then they had much more to much has arme in this month that I am afound there were be a quet falling At the next of so time in defeate for us to kup at the front in are at nothing new to day - mpt week I suppose in shall know whether we are to have lear or Peace - and not errow I have not what we shall do fyour can and us no Bhof Englis mes -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 March 1803 RB/837/1033 Page 1 of 2

16 March 1803

You must not let your spirits give way under the present gloomy appearances, but keep up and go on the best way you can. I would much rather see the 3 per cents sink as your spirits – in them you know I never had much confidence.

Bringing down the sum under discount 44m in a few weeks is much more than I ever thought was possible, and to draw the cord straighter, I fear will do more harm than good – but we shall do what we can. Considering the great extension of our trade it is my surprise how the People get on with what we give them – their real occasions surely must require a great deal more now than they had in '92, and then they had much more.

So much has come in this month that I am afraid there will be a great falling off the next if so it will be difficult for us to keep at the point we are at.

Nothing new to day. Next week I suppose we shall know whether we are to have war or Peace, and not sooner.

I know not what we shall do if you can send us no Bank of England notes.

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I Bannhove has settled to with land allan and write me hat his house with new anyt the has to les a thin and for 21000 - more 100 Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 March 1803 RB/837/1033 Page 2 of 2

John Bannatyne has settled it with Sandy Allan and wrote me that his house will now accept the two Bills on them and for £1000 more.

Give the inclosed to John Robertson.

RSM 16 March 1803

Wm Simpson Esq D

NatWest

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17 March 1803 I may the two bollies the pleasure of paying a morning's North Placen - after our a walk your by Rolls Lund you make you to his Bind and that she wind there was no flaw "The liked so well to visit as Plynum-and that vometimes she wis the you at the Bank - A was met ourely upon Bank Business - John I supper is about the age of my who die and who much resembled him - het we new 38 - and that I have suy a 20 years mere the 2hanst maked my youngat the he not grapped in There is hear I down any to will be so - I much method rinafash's character of he as the man show male he hectored into twhat is put guarnach - he has always shown a unrelating mind and to s from this Bureunstance angue a simul of the was I sope Marshal " and hear from Mechandray . yesterday Mr Brain ant Seffring dis ambabadour to ber has makefred without effecting her Object - afred they & been with me this mirring laminting the desaffer My have Ret allen when no amount again inter he will say a thirt of when the Bills on which his no are pured he may accommedate them by how Muns and on I do more quest differently is to get there Bus pair instant abbying them Elmends the anopters to around the money - they shelved me the Maries who had agreed to and one the new Bills and there is no question they had note the security more amplicate. They proper me to help them with a thrusand on two this to your unperfective - after whent have paper any thing will the some to tupored to he milde and so we partie

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 March 1803 RB/837/1034 Page 1 of 4

17 March 1803

I envy the two Willies the pleasure of paying a morning's Visit to P Green. After such a walk your Eggs & Rolls could pay for it. By the Bye John Bannatyne tells me he delivered your message to his Bird and that she said there was no place she liked so well to visit as P Green, and that sometimes she visited you at the Bank. It was not surely upon <u>Bank Business</u>. John I suppose is about the age of my eldest Boy who died and who much resembled him – he would have been now 38, and that I dare say is 20 years more than Miss F.

I wish indeed my youngest son be not <u>gripped</u> in France if there is war. I dare say it will be so – I much mistake Bonaparte's character if he is the man that will be <u>hectored</u> into what is just & reasonable. He has always shown a haughty unrelenting mind and it is from this circumstance I augur a revival of the war.

I hope Marshall would hear from the Lindsays yesterday. McBrair sent Jaffrey his ambassador to Edinburgh who has returned without effecting his object, and they have been with me this morning lamenting the disappointment. Robert Allan will on no account again interpose. All he will say is that when the Bills on which his name is are paid he may accommodate them by discounting a thousand or so. Their great difficulty is to get these Bills paid without obliging their Friends the accepters to advance the money. They showed me the Names who had agreed to indorse the new Bills and there is no question they would make the Security most compleat. They pressed me to help them with a thousand or two. I told them it was impossible, after what had passed if any thing could be done it behoved to be in Edinburgh and so we parted.

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and hakays man loop when us to gree her and and the two or for the mand when and the produced the man a forty this he produced the MM but good with I think one letter the her draft -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 March 1803 RB/837/1034 Page 2 of 4

Andrew Stirling's man Cross wanted us to give here him another £1000 for his Bill on Andrew. Upon my refusing this he produced the Bills sent you which I think are better than his draft.

RSM 17 March 1803

Wm Simpson Esq

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 March 1803 RB/837/1034 Page 3 of 4

These Crotchets of our worthy Friends are really most vexing and if persisted in as I much fear will be the case, they will disconcert us sadly and detract much from the respectability and usefulness of this office. Not to be satisfied with the great reduction that has been made within these few weeks, and to be insisting on drawing the cord still straighter is really cruel – if the bank cannot accommodate itself to the increased trade and the increased circulation which it must have here, it should give it up and withdraw the establishment. It seems to be his view to employ no part of the Capital here, and really if the deposit money and circulation arising from this office is taken into view, I don't believe a shilling of the capital is employed here. As to Down & Co I should suppose they will soon give you up. I doubt if you will get any to serve you so cheap.

There Constitutes of our worthy Trunds are neally ment using I persisted and an Formul from and he the bare - they will descend us sada and almast much from the The opin - not be top substeed with the gove been made within there fin weeks - and inssans drawing the forst she streighter is mally cruel - I the Bank connot accommodale half to the creacing trade Generalden with to ment hum here _ to he que to up unthe and the colablestement - to sums to be his trend to em - and meetly I she del Tring no hart of the to puble hime a ansing from this Apres on laking out View- 4 I as employed herein as W Dos que infor up _ I Sould

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 March 1803 RB/837/1034 Page 4 of 4

about £1600 done for Friend James this week. This is really hard and will put it out of our power to keep the Balance as it was.

about to boo - down for Frand James this weak - this is really them and under fut at out of our former to huge the Balt as it dies 2022 Group NatWest 0

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18ml 1803 I am out que cary about this shift dig of yours, the I think the Complaint a latter there show on the small of youtsacks of these the such a flare - you and much your man offly a flood Brush half an hour every night - but I dane say lyaying whe gue you the best adone - I wish he afuld disn at its a geter smart Gout - whit a merey is good health which how all our other mercies me numer waher as use anget the un are define I know now who has such Course of Thankfulsof as I have - an I know now at \$5 so four of all for plants and with Taculhes for ans as entire as over they were - Duck health is generally fillended by a quick deckne my aument with being out down very spiedly nithing I are to Jury from drame - sue are in a fairful state of Ourferm - but I have botto hope the chief Consul mary ald she is not that sort of metal - the hus Polleson's saw here at a Review - they will had has liger and say he new looke at the Troups that futer before him - he seeked quite aboostered in dup Thought - they speak of him with your may lake a Romorand but inner has for John Hatertrow Mont going to Lendow he as to deare to go onto Edu 2022 homorrow to sw him he for he sits off the is Group a modert Lind Ant I and mit refine to a he goes in to merrow marring and I en he makes to ale NatWest (much - I had him to sulle that with new times of Mit men In hips and & largen Bill Ban and Till momon I have be little for Sucher lyn f. M. and 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 March 1803 RB/837/1035 Page 1 of 2

18 March 1803

I am not quite easy about this stiff leg of yours, tho' I think the Complaint is better there than in the <u>small</u> of your Back if there be such a place – you should make your man apply a flesh Brush half an hour every night. But I dare say Gregory will give you the best advice. I wish he could turn it into a good smart Gout. What a mercy is good health which like all our other mercies we never value as we ought till we are deprived of it. I know none who has such Cause of Thankfulness as I have, as I know none at 65 so free of all Complaints and with Faculties & Organs as entire as ever they were. Such health is generally followed by a quick decline. I lay my account with being cut down very speedily.

Nothing I see to day from France. We are in a painful state of suspense, but I have little hope the chief Consul will yield. He is not that sort of metal. The two Pattisons saw him at a Review. They watched his Eyes and say he never looked at the Troops that passed before him. He seemed quite absorbed in deep Thought. They speak of him with Horror. You may take a reading of the inclosed for John Robertson.

Our clerk Fraser has a brother going to London he asks leave to go into Edinburgh tomorrow to see him before he sets off – he is so good a modest lad that I could not refuse it so he goes in tomorrow morning and I see he wishes to stay a week. I told him to settle that with Mr Innes and Mr More. He keeps our Glasgow Bill Book, and is very diligent. Tell Mr More I have his letter per Quaker Griffith and have done the needful for him – discounted about £200 Glasgow Bills.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 March 1803 RB/837/1035 Page 2 of 2

RSM 18 March 1803

Wm Simpson Esq

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19 Meh 1803 what an old story this is of a Trench Ship boarded with arms for Incland being put as here - I cannot think at pipulle Binapark meant to allack us or some - I hear forwald Lilling he day any more pacific and this Stocks had get up - me shake probably know more of it tomerow - Muthrair hus him at me again - I tild him I signed do mething - and that he might with his . Find Inlue Them to see I he and do any thing for him - what large home there are w the and and you - I make after the oney not be played with that But on Pars me get from Gibson - after Down to adres you me my olialum and the how they medi for to an part and and but afterwards Down & dow to the Monthe Bild according to a kill you sunt us and as they advised at the Same have that the Bre when the An Leby when they is got back their oniney- ene all reford army upingelson when we It have white appenent we she have to get from him so to is not a hele an our Broks - and me wind yet of this Bill havy pund - the' un get the below of another Bell with me afterwards get from G los n and parted to the him -202 NatWest Group 4 - Clock _ I have been a slart at the aspecto and am glad to find the an several Laken from Garthand others al Saying this will be not war - look at the writing of the Que 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 March 1803 RB/837/1037 Page 1 of 4

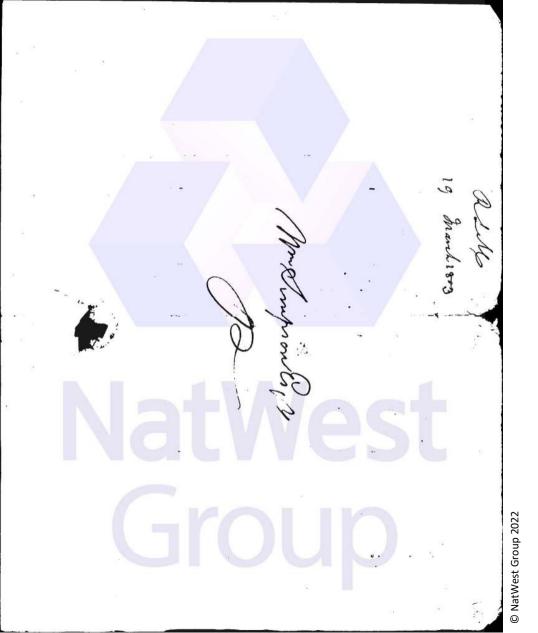
19 March 1803

What an odd story this is of a French ship loaded with arms for Ireland being put ashore. I cannot think it possible Bonaparte meant to attack us so soon. I hear private letters to day are more pacific and that Stocks had got up. We shall probably know more of it tomorrow.

McBrair has been at me again. I told him I could do nothing, and that he might write his Friend Willie Kerr to see if he could do any thing for him. What large sums there are in the Account sent you. I wish Mr M may not be plagued with that Bill on Paris we got from Gibson. After Down & Co advised you the negotiation and the Sum they received for it we paid [paper missing] accordingly but afterwards Down & Co had to take up the Bill according to a Note you sent us and as they advised at the same time that the Bill would be paid 4 February when they would get back their money, we refer'd coming upon Gibson till we should know what difference we should have to get from him so it is not stated in our Books, and no word yet of this Bill being paid, tho' we got the value of another Bill which we afterwards got from Gibson and paid it to him.

4 o'clock – I have been a start at the Coffee house and am glad to find there are several letters from Garthland & others all saying there will be no war. Look at the writing of the Account. I was saying to Donaldson he should be a writing master.

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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, 19 March 1803 RB/837/1037 Page 2 of 4

RSM 19 March 1803

Wm Simpson Esq

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 March 1803 RB/837/1037 Page 3 of 4

I have taken it upon me to raise Braemer Stow's Friend and who is an excellent guiet Lad from 50 to £60, as he has been more than a year with us. The two below him must come to that too when they have been above a year at £50. They cannot live on less than £60.

I have taken to upon me to raise Bracemer Shin's Inden and whe is an aprelunt quiet his from 50 & I for as to have been onor them as year user us - the have been her met come NatWest Group 2022 m mat come to that tog when my have here at 250 - they cannot have on left

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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, 19 March 1803 RB/837/1037 Page 4 of 4



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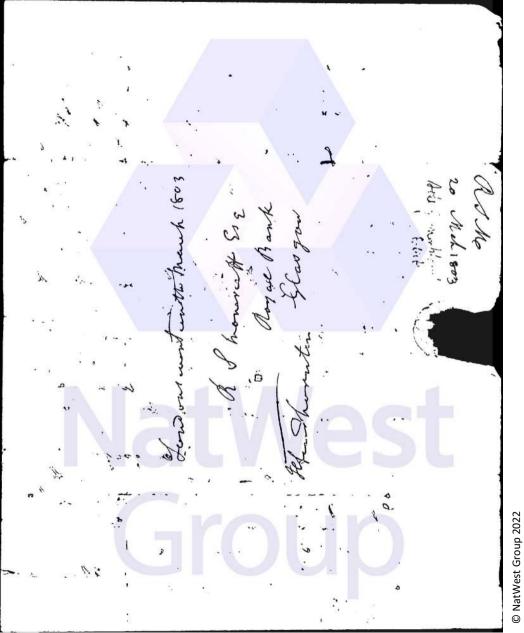
I had another Leller by the same part informing an mut the Bank and mot advery the Livaco whit a Sunsform herry made of eg of mo shokage munharid cance shares to the Romation in Trut for the being of the Inderson of the Drover Bles with the to ask wine his wat and without a Setter from more Thankon say that such Transformer was analitized the him - Mr I a mit gree that daten within honory that me I not only had the Shares but that the Transform of he walked therefore sinds to to me and wants answer with I have sont him say in not be & held by themes - that the Trunsfor by mofimm of the under here her her water on to have recented in the basel Backs which I have ordered to be done that de and it will be outertred so carbfed tig I the hund sint homesous port-Copy of his letter if I had not given it with the Gransforms to the band agent of m Shihry and last inday his monthe Eich to Honry Muluth for I 26000 I much to must be for that ment but I hant support morning ughter got such

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 March 1803, possibly sent to Simpson enclosed in RB/837/1040 RB/837/1038 Page 1 of 2

I had another Letter by the same post informing me that the Bank would not advance the £10000 without a Transference having been made of 19 of Mr Stirling's Monkland Canal shares to Mr Thornton in Trust for the Security of the Indorsers of the £10000 Bills which the Bank were to discount and without a letter from Mr Thornton saying that such Transference was made to and held by him. Mr T would not give that letter without knowing that Mr S not only had the shares but that the Transference would be valid. He therefore sends it to me and waits my answer which I have sent him, saying that Mr S held 49 shares, that the Transference by the opinion of the writer here would be valid on its being recorded in the Canal Books which I have sent you Copy of this Letter if I had not give it with the Transference to the Canal agent.

Mr Stirling sold last Friday his Monkland Estate to Henry Monteith for £26000. I think it must be for Robert Monteith but I don't suppose the money will be got soon. The price is a secret, so don't mention it.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 March 1803, possibly sent to Simpson enclosed in RB/837/1040 RB/837/1038 Page 2 of 2

RSM 20 March 1803

[pencil annotation in another hand:] Stirling's Monkland Estate

London Nineteenth March 1803

RS Moncrieff Esq Royal Bank Glasgow

Henry Thornton

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21 mil 1803

The meter and to accompaniment distanted my middalums much yorked my - what a foolish mind this and we is to he helding such a property - and and barrels - I be darking in Notites - and at the sume home having his londet in the on in such a state hindes the Course he has lord I am spaced he has also Dovovo value of darla and Come stand you whin propring - but I daw say he well mot git there's - The quint Solemens it seems hus stift in Lenden and this Tall of the Sturks is like to spread Places I much we have not on the live of another 93 - hut we must not be spirit I am sure there is a grie deal more property him new them there was then I am in the durings however a beel to Day on second that we have only 3 you army in this week I and It will be impossible to night to heap within that unlife une mean to break the Riple - I am I um there who have the charge of Banks just new an not in an annially Atration you so the Tomther thinks the well In war andry my gun the melescoto Jo Maberlan I am a good about dus ancester to Day by the hechneps seen Porter who is a most useful hand - he is confined o MO - and Mr Branner also is confined at home of a as have in his Breet and am afraid he are a tod way of with you may inform this - to the speer the band and and

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 March 1803 RB/837/1040 Page 1 of 4

21 March 1803

The inclosed and its accompaniment disturbed my meditations much yesterday. What a foolish man this Andrew is to be holding such a property in Land and Canals. To be dashing in Politics, and at the same time having his Credit in London in such a state. Besides the Estate he has sold I am assured he has above £100,000 value of Land and Canal Stock yet in his possession. But I dare say he will not get thro' and if he fall it will be a most disastrous Event.

The great Solomons it seems has stopt in London and this Fall of the Stocks is like to spread Ruin. I wish we be not on the eve of another '93 – but we must not lose spirit. I am sure there is a great deal more property here now than there was then.

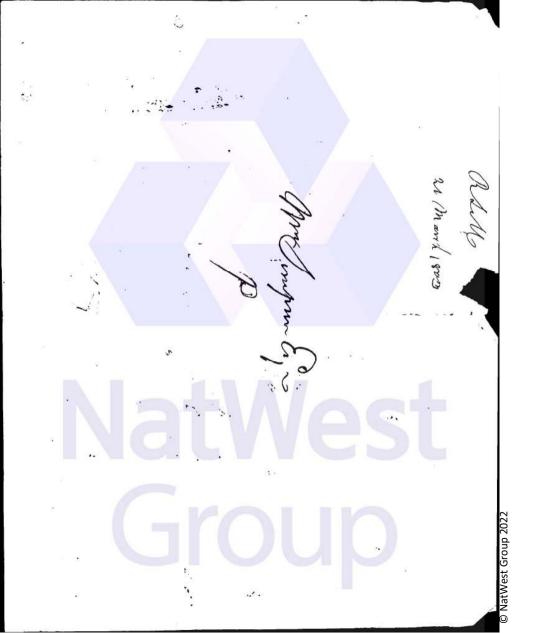
I am in the dumps however a little today on seeing that we have only 37m coming in this week and it will be impossible tonight to keep within that unless we mean to break the People. I am sure those who have the charge of Banks just now are not in an enviable situation.

You see Mr T rather thinks there will be war.

Will you give the inclosed to John Robertson.

I am a good deal disconcerted to day by the Sickness of our second Porter who is a most useful hand. He is confined to bed, and Mr Braemer also is confined at home it is a pain in his Breast and I am afraid he is in a bad way of which you may inform Stow. By the want of these two hands we can little spare Fraser.

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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 March 1803 RB/837/1040 Page 2 of 4

| RSM 21 March 1803 | | | |
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| Wm Simpson Esq P | | | |
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 March 1803 RB/837/1040 Page 3 of 4

Friend James called to day for £800 discounts very good Bills one of them sent you. I told him the substance of what you wrote and that I really had not nerves to go on in this way. The honest man was a good deal concerned but what can he do? Indeed what can we do. Stopping them would do much mischief. I really wish you would come west and have a talk about these and other matters. It would lighten the Burden which is rather too heavy upon my shoulders.

Finha James when a day for 2800 -deserts him michthem of the sent of the andy had not nerves to go on a The house was a cited of what can t my min in moh you and com Man roland other mulleyes - to a h with is nothing how heavy mont

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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 March 1803 RB/837/1040 Page 4 of 4

From what James tells me I much fear poor King after all will not get thro. He is it seems in the deepest distress. He sent me some lines the other day of which I sent you part.

Them what James like me I much fear priss Ring after ale - well mot get Them - he - T 202 Group NatWest

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23 Min 1803 -

It is indeed an unstaled time and money dealers in particular are in a perelow Alushin - I sometimes king to be out of the Sight and hearing of Blu, chifteenthe, "Bankouphies -but such does not seen to be the tube of Pourdence - and both of us I suppose must the on the we are removed by our Depenvior or the by him who will soon remove them and us both -This Tedemonto in the nego-- teatien with Boneparte is very unpleasant - I ush un the erther certain Peace or certain war - but there is no, saying when new descupers and the at an end - in the meentime a very havy by reme must be meaned and not we show have a new dwan - I am former of the what a Monster this Go Tracer must lever have the hight so fine a dead - for a more quet more Endustries and cumit be - I called for Brainer last night - he is shell confided but he suge much heller it and durned and with above he lodges tates me he is she heter to Day - I don't human like his loomplants - a fair whis and - want of appetite and falling off in his appearance I was allery him when Straum returns he ald take as Samo to the Caro Country for a week on two the brace and showythen him - he was pleased with the advice - there cannot he a more quet delyest and -you may mention this miteruis Bills an all puid with much to stan -Inconvenieros to their Lineado - come Linden Paper sont you from that quester our over alleged to take - and ther is all they have NatWest Group 2022 required of us - but it is hand Ross allow the get the come you the downer and one me plaque of squeezing & fighting for the payonto - when many demand , for Bills and Down an a great part of them I are for buyry took - I ap and you I show and her and I have go south they will fall - and of war 0 Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 March 1803 RB/837/1041 Page 1 of 2

23 March 1803

It is indeed an unsettled time and money dealers in particular are in a perilous situation. I sometimes long to be out of the sight and hearing of Bills, difficulties and Bankruptcies, but such does not seem to be the will of Providence, and both of us I suppose must tug on till we are removed by our superiors - or by him who will soon remove them and us both. This Tediousness in the negotiation with Bonaparte is very unpleasant. I wish we had either certain Peace or certain war, but there is no saying when these discussions will be at an end. In the meantime a very heavy Expense must be incurred and no doubt we shall have a new Loan. I am for none of it.

What a Monster this old Fraser must be. [paper missing] how he begat so fine a Lad, for a more quiet more industrious Lad cannot be. I called for Braemer last night. He is still confined but he says much better. [paper missing] and Lumsdain with whom he lodges tells me he is still better to day. I don't however like his Complaints. A pain in his side, want of appetite and falling off in his appearance. I was telling him when Fraser returns he should take a Jaunt to the East country for a week or two to brace and strengthen him. He was pleased with the advice. There cannot be a more quiet diligent Lad. You may mention this to Stow.

McBrair's Bills are all paid with much Inconvenience to their Friends. Some London Paper sent you from that quarter we were obliged to take, and this is all they have required of us. But it is hard Robert Allan should get the commission you the advance, and we the plague of squeezing & fighting for the payments. Still many demands for Bills on Down and a great part of them I see for buying Stock. I assure you <u>I</u> would not buy but sell just now, for from the Effect of a new Loan if Peace should be settled I have no doubt they will fall and if War there is no saying how low they will be.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 March 1803 RB/837/1041 Page 2 of 2

RSM 23 March 1803

Wm Simpson Esq

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24 mil 1803

I have bed the Tillers to gue no more Beles whindow a y for build to purher un Smith and for some Sums - and Minden as Ringer is part of Gu andorsons ming - Gu then sent a good deal that any infore the douth - I find the mother bud to day have brieft like to the out Intra ments_ Quehre do an so much desappointed that they have not arminen us - I hear they have only got 8 m dollars that well men enable them to make thees parymits and I with the Brs who have been revery Bills alt this may not for them to a faure - Tullon alyounde has got 28 000 dellars and some Biles and Some bit he whe made at all and I much it may carry him with Thre - et. is inforderful how like this Lads think of theresands - he has given to Bannaly a atom of hard for 10m deliens it while he has drawn that \$1000- Ble we selved you has other 18000 delians he wants on to hake fam at alcour 22 3m upon them as his Occasions may require and the ship mit armen for a week or two - othe was to sail 1° Tily and at his in momentality - alfuld un agree to this - in the onenhow he is getting the calme ensured to kay and he propered futury the Poley on our hands with the to of Levery Our does not know how to manage outh them eptensive dealers - Jun Travers amplienty had adment you - Moremer has owner to the office to day but he looks very le - and Porter is also ath to do doily mony - I have a detter from Group 2022 More form Boundeaup 11 Cut much dely tred with every thing this - it by much the finero place he O NatWest huis even in France I hope by this time the is and ad ande on her trong home -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 March 1803 RB/837/1045 Page 1 of 2

24 March 1803

I have told the Tellers to give no more Bills on London at 7/days sight but to particular Friends and for small sums. Archibald Henderson's Remittance is part of George Anderson's money. George had sent a good deal that way before his death.

I find the two Packets to day have brought little to the West India Merchants. Auchie & Co are so much disappointed that they have not come near us. I hear they have only got 8m dollars that will never enable them to make their payments, and I wish their Creditors who have been renewing Bills with them may not force them to a pause. Fuller Alexander has got 28000 dollars and some Bills on London, but he will need it all and I wish it may carry him well thro. It is wonderful how little these Lads think of thousands. He has given John Bannatyne a Bill of Lading for 10m dollars against which he has drawn that £1000 Bill we send you. His other 18000 dollars he wants us to take if we would advance 2 or 3m upon them as his occasions may require should the ship not come for a week or two. She was to sail 1st February and should be in immediately. Should we agree to this? In the meantime he is getting the value insured to day, and he proposed putting the Policy in our hands with the Bill of Lading. One does not know how to manage with these extensive dealers.

Poor Fraser's simplicity would divert you. Braemer has come to the office to day but he looks very ill. Our 2nd Porter is also able to do duty to day. I have a letter from Bob from Bordeaux 11th current, much delighted with every thing there. It's by much the finest place he has seen in France. I hope by this time he is well advanced on his way home.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 March 1803 RB/837/1045 Page 2 of 2

RSM 25 March 1803 Wm Simpson Esq Ρ

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25 March 1803 Torry under I am for this unlicky acrown pour willie There has mit with - he is a good dad - I shahipe there is no hange of his losing his arm - pray inform our how he ques on - what Quidents now are all apprind to - frong a Min R quite will Mraimer continues bitter and when France returns I shall send him to the cart Country - The u an at sur but he a as well here at french for hum non of your fog huather ity a what a heap of Bills in show you he day a of them of the foreigns hand which are fund or ful pour - show in draw largely on Sendon - ormalary drugh to day which I know an for payment of tatter wood form Listen - how the commerciae Machine goes on how - on the face of war to ankrefteres and ale other defeelles If So Roberhon armes acrop you to marris you muy down her to and with thenen for a Packet I send him be tomorrows Bog I onprere Bob mele cart up over an he was fieling blaset out of Stores of 1500 Tons at Bound camp so he and he able to supply this Cushmens with a choice article - had I done NatWest Group 2022 my how we get for bushmens on the oling - I know miledy hat such Balchelors a rich Bashes that can april to

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 March 1803 RB/837/1046 Page 1 of 2

25 March 1803

Sorry indeed I am for this unlucky accident poor Willie Kerr has met with. He is a good lad. I hope there is no danger of his losing his arm. Pray inform me how he goes on. What accidents we are all exposed to! Pray is Mrs R quite well again. Braemer continues better and when Fraser returns I shall send him to the east Country, tho I am not sure but he is as well here at present for we have none of your foggy weather.

What a heap of Bills we send you to day and most of them of the foreign kind which are wonderful [paper missing] paid. Still we draw largely on London. Some large drafts to day which I know are for payment of cotton wool from Lisbon - how the commercial Machine goes on here, in the face of war, Bankruptcies and all other difficulties.

If John Robertson comes across you tomorrow you may desire him to send in the Evening for a Packet I send him per tomorrow's Box.

I suppose Bob will cast up soon now. He was picking claret out of stores of 1500 Tons at Bordeaux so he should be able to supply his customers with a choice article. But I dare say he will get fine Customers in that way. I know nobody but rich Bachelors or rich <u>Bankers</u> that can afford it.

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my Ladies huna Information from Dr of 4 currens marrys & Ourturn of Largo - to be long - I have the long - I have the long - I have the long the long the long the law of the long the law of the law - I don't the law of t O NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 March 1803 RB/837/1046 Page 2 of 2

My Ladies have information from Edinburgh of 4 curious marriages

Sir Wm Forbes Lord Polkemmet Willie Gibson & Durham of Largo – can it be true?

William Mathie Greenock has stopt and occasioned great consternation there. We had an acceptance of his due this day taken up by the Drawers. I don't think we have another of his Bills. His Brother Hugh Mathie they say stands firm.

RSM 25 March 1803

Wm Simpson Esq

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26 Manh 1803

By all means synd us a Sapply by Thank - there are only 2 on I m large this in the phert - ene have 8 m smile suger and met sind us many of this - four Walle Reg I an sorry for how the has been long a faithful i convent to the log -you and hear of all James Me Can's diath - is suppose he former there left a good Fortum - but he has a member of Charmen to sitting to - it alw gue aby ahaden and bisides that and you last night for booo with mean to gave us but upin lacking into it he frind the this was to deliver at diver rol or he has sant to there with orders to get a haggon but for them dehremel to low les The speniers seen to be bringing vert quantities of these delians to commence but queat part of them are and he Cherke and to day Collen for the Proper have - I are in long to have anythe talls for 25 m value of them functioned at Samaren and sent Vane for that purpose on the Dean tales me - many of them Bees hum come there our hands - this Bussiely alime well occasion quest demande on us for Bills in Down-forthere Somaces donte herry payor on dondon Rumphanes must be out from this to pay them and At may be many months before the tootton can be converted water money - The value of boston inputed from america de drawn for falson denden is immense-

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 March 1803 RB/837/1047 Page 1 of 2

26 March 1803

By all means send us a supply by Fraser. There are only 2 or 3m large Notes in the Chest. We have 8m small so you need not send us many of them. Poor Walter Hog I am sorry for him he has been long a faithful servant to that Company.

You would hear of old James McCaul's death. I suppose he must have left a good Fortune, but he has a number of Children to enjoy it. I shall give Alexander an advance on his dollars. He had another Bill of Lading besides that sent you last night for 6000 which he meant to give us but upon looking into it he found the ship was to deliver at Liverpool so he has sent it there with orders to get a waggon Receipt for them deliverable to Down & Co. The Spaniards seem to be bringing vast quantities of these dollars to Jamaica, but great part of them are sent to Charlestown to buy Cotton for the People here. James Findlay & Co have accepted Bills for 25m value of them purchased at Jamaica and sent there for that purpose as the Dean tells me. Many of these Bills have come thro our hands. This Business alone will occasion great demands on us for Bills on Down, for these Jamaica drafts being payable on London Remittances must be sent from this to pay them and it may be many months before the Cotton can be converted into money. The value of Cotton imported from America all drawn for payable in London is immense – many hundred thousand pounds.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 March 1803 RB/837/1047 Page 2 of 2

RSM 26 March 1803

Wm Simpson Esq

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28 Manh 1803

of the Sufatorers ant you on Third my I think but a smill Parfurber of them was Glasgen long Lates - the quelest number of hart were foreigners - I the to see them coming in - they an not at very ling take and they are always regularly pard - Mu Onenere of that kind of Paper of tate is one Prof of the quest. herean four Track - I have a Stracture moraj from the Fiater I shale tomos on he what he carp " Mp Shohny hum get I 8000 of the formers Docooc "from the Bank and help scrantly on the S seems it thank that there is no dangoe of his slopping - but he is "carely of his forest - I am going to speak to a stooted "carely of his forest - I am going to speak to a stooted "alloring about the Substitution of another Transforence "forthird which I will from you to day " I am sorry to hear the Stock's are fallen unsidente by to Days papers - This lists like war and I wan they will soon he much lower Dring Does the Br Linealo new take up The New castle mites - the some lines ame into a in all ay in cannot area taking Them - but Therhan gets the tratson's to take them as they say my an maly when by Detmuth les- for 3 NatWest Group 202 Think to be the lutter to show them to En mon own Box - un shall be sully off to night ayam Lonly 37m arming on this treed what ingles and with this makes to

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 March 1803 RB/837/1050 Page 1 of 2

28 March 1803

Of the Londoners sent you on Friday I think but a small Proportion of them was Glasgow long dates. The greatest number at least were foreigners. I like to see them coming in – they are not at very long dates and they are always regularly paid. The Increase of that kind of Paper of late is one Proof of the great Increase of our Trade. I have a letter this morning from Mr T and I shall transcribe what he says

"Messrs Stirling have got £8000 of the promised £10000 from the Bank and keep scrambling on. Mr S seems to think that there is no danger of his stopping, but he is careless of his credit. I am going to speak to a Scotch attorney about the Substitution of another Transference for that which I received from you to day."

I am sorry to hear the stocks are fallen considerably by to day's papers - this looks like war - and if war they will soon be much lower.

Pray does the British Linen Co now take up the Newcastle notes. They sometimes come into us in a way we cannot avoid taking them, but Peterkin gets the Watsons to take them as they say they are readily taken by David Smith & Co. If so I think it would be better to send them to Edinburgh in our own Box.

We shall be sadly off to night again. Only 37m coming in this week. What unpleasant work this makes it.

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I am sorry to find them our some detters in Town from Sondon muchun that DWhiteworth an desmiped



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 March 1803 RB/837/1050 Page 2 of 2

I am sorry to find there are several letters in Town from London mention that Lord Whitworth was dismissed and war was certain.

RSM 28 March 1803

Wm Simpson Esq

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29 march 1803 Tim yeld any private Litters I was appealing this moving to hea that war was certain - but I see me are just where we were a lohange of Ministry however sums likely find of that lakes place it who no doubt he with a View to war - To Dunkop who is indered on writes that he has a from andereted anthornby - That when Low Malute worked on the King his mayorly sond Works "never comes to see me' I key you will carry a mapage from me " to him and say to him that I well be happy to to him or Do metulle immedially went to unliner barlle New bompland of yours being so by fixed wepes me. I poper Goregory of the shiry own only les able to do something to make it flat in this care I hope youf us soon get her of it - but want of Sheep of Paul must be very ditriter wyou and bring you down southy - I tuck sympatheres with you but at our him of life what can us appirt but Informaties - noturthe landing the omet Sum that anne Serverh - your sur un hour hept the Ball of Bills Descounded 2022 It was but to now he impossible hade so this week the how greeke you to him seen the Bundles of geve " for un meterned last night for all un have NatWest already more than armes in the much - to painful me to be finder the meeting of and very when the Ira increasing __ Dhill great demands for tales on Down 0 neve is a man walker who every Tuesday a traday gets lange Bills and own - and brook is ship Notes for thim this on swine others who get said tales - in cannot here out what onforwhind there Bills are should no write 00 to be own to show on This is and should un drew to rack Puper unthrat Reserver - you say what demand Watson you as they you that I heard the from much at their denter

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 March 1803 RB/837/1052 Page 1 of 2

29 March 1803

From yesterday's private Letters I was expecting this morning to hear that war was certain, but I see we are just where we were. A Change of Ministry however seems likely and if that takes place it will no doubt be with a view to war. John Dunlop who is in London writes that he has it from undoubted authority that when Lord Melville waited on the King his Majesty said "Mr Pitt never comes to see me. I beg you will carry a Message from me to him and say to him that I will be happy to see him." So Lord Melville immediately went to Walmer Castle.

That Complaint of yours being so long fixed vexes me. I hope Gregory & the Surgeon will be able to do something to make it <u>flit</u> in that case I hope you would soon get clear of it. But want of Sleep & Pain must be very distressing to you and bring you down sadly. I truly sympathise with you but at our time of life what can we expect but Infirmities.

Notwithstanding the small sum that came in last week, you see we have kept the Balance of Bills discounted as it was, but it will be impossible to do so this week. It would have grieved you to have seen the Bundles of <u>good</u> Paper we returned last night after all we have done already more than comes in the week. It's painful work to be under the necessity of reducing when the Trade is increasing. Still great demands for Bills on Down there is a man Walker who every Tuesday & Friday gets large Bills on Down and brings us Ship Notes for them. There are several others who get such Bills. We cannot find out what or for whom these Bills are. Should we write to Down & Co to send us them and should we draw to such People without Reserve. You see what demands Watsons have upon them but you may answer their demand on you as you please. I hear the draw much at short sight.

| Remitted you on | London last week | 59872.16.3 |
|-----------------|------------------|------------------|
| Drawn on Down | | <u>30361.5.4</u> |
| | Balance | £29511.10.11 |

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Automent ge Markay hun cuter a minking of them 6 2 to and they are obliged to ship incommy neme of indorsing come milies Bills but this pay they have Offaits at home galoroa long ale there detto - I am tonly sorry mire than and munt how Marking who seemed to be a vin guid had I have being burn veged to see them ariver with so many medy houses - we have two in three of their Biles for smill Pums which have not you had time to book out

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 March 1803 RB/837/1052 Page 2 of 2

McLimont & Mackay have called a meeting of their Creditors it seems they are obliged to stop in consequence of indorsing some of Mcfie's Bills but they say they have Effects at home & abroad more than sufficient to pay all their debts. I am truly sorry for poor Mackay who seemed to be a very good Lad, but I have long been vexed to see them concerned with so many needy houses. We have two or three of their Bills for small sums which I have not yet had time to look out.

RSM 29 March 1803

Wm Simpson Esq P

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 March 1803 RB/837/1053 Page 1 of 2

30 March 1803

30 march 1803 -The hand onen and the young Laper together I think here fore you good - by a proper application of both I heproyou will come round - it was a sinsible present a Nurve to a keshen in them homes - he has much mad of a full one -B sh additional divedand will be simithing many Packet - williamtes but I wish I have alear of that took me I must pay ayears Rent to De Roulas Herr to the thalls - a dimand I was not lickey for An hand being bet on two Lives at not half the Ind but upon that Succession - but my of reform - the firs wellow huberbly get the file hit will brught alient this inig intons tack it ind seem where be sudly healthan by the House of Commons NatWest Group 2022 Row Munleith has hun haved land bochrows Colah a frelly finch done whe Repoils at 20 over - and Man to is the mot in that of the boundary what wounderful ups of downs one sees if he haves are 0 4 pm Land in thisto quarter

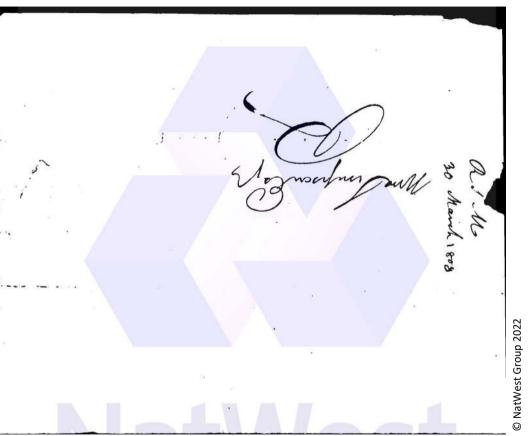
The Laudanum and the young Lasses together I think have done you good – by a proper application of both I hope you will come round. It was a sensible present a Purse to a Cashier in these times. He has much need of a full one. The B--ch's additional dividend will be something in my pocket but I wish I were clear of that Stock. Willie writes me I must pay a year's Rent to Lord Roseberry for entering Heir to the Halls – a demand I was not looking for. This and the Land being let on two Lives at not half the value is a sad Cut upon that Succession. But my grand children will probably get the full possession. The poor Fellow who brought about this iniquitous Tack, it would seem will be sadly heckled by the House of Commons.

Robert Monteith has purchased Comr Cochran's Estate Rocksoils at £20000, and a pretty finely done up place it is tho not in that part of the Country I should like.

What wonderful ups & downs one sees if he lives a while in this vain world – these two Monteiths will now hold 46m Land in that 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, 30 March 1803 RB/837/1053 Page 2 of 2



| RSM 30 March 1803 |
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31 Max 1803 as you say you will be hach heller of motoring walson's Pamille for they when Domethe les to de the flad them to une mi might to apply to the RBank only for such Paratenes I can amount in my long for this goent demand for 13 les Lordon but for Anying the immene Impertulin of Collin I am one that a member of the heavest the de for that. purpose but no doubt many go for Garentation Business I shall how oursens to write form to the tomorrow Inne Biles algreench they sont as Matabau of ashthey desind us he plane to them for they and I emplow they min of KBank as we advise you - and I shall mente then our bash to su some of one don's on them that Chap wither gets a number of langetbilles not on his own name - I so Quality de and some others have send to day for our largest rules - I surper they are be les and to Gol for Lond on Topen that hale body Millerhun drew out 3m to day and named large Woles - un steled ay uns and with how ohe other duy and part him IS 40 and of Just you and from this what a Sum he has where is - I suppor he has as much with the the Bunk and child command more acad, money then any man inglargen - yet fy m some 2023 you and that here worth dro. The Mus today even pacifie of me many lulienes Mr Lind on Governer and to is thought mult informed Taken Gov Mans afternoon I have lood him to spind \$4 Do with

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 31 March 1803 RB/837/1054 Page 1 of 2

31 March 1803

As you say you will be little better of refusing Watson's Remittances for they write D Smith & Co to do it. I told them it was not right to apply to the R Bank only for such Remittances. I can account in no way for this great demand for Bills on London but for paying the immense Importation of Cotton. I am sure that a number of the heaviest Bills go for that purpose, but no doubt many go for Circulation Business.

I shall have occasion to write Down & Co tomorrow about some Bills on Greenock they sent us the value of which they desire us to place to their Credit by which I suppose they mean to Credit of R Bank as we advise you, and I shall mention then our wish to see some of our drafts on them. That Chap Walker gets a number of large Bills not in his own name. I see Dunlop & Co and some others have sent to day for our largest notes. I suspect they are to be sent to Edinburgh for London Paper. That little body Mcllwham drew out 3m to day and wanted large Notes. We settled a year's account with him the other day and paid him £840 ods of Interest. You'll see from this what a sum he has with us. I suppose he has as much with the other Banks and could command more ready money than any man in Glasgow – yet if you saw him you would not think him worth £10.

The News to day seem pacific if we may believe the London Courier and it is thought a well informed Paper. Braemer goes to Edinburgh this afternoon. I have told him to spend 14 days in the Country.

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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, 31 March 1803 RB/837/1054 Page 2 of 2

RSM 31 March 1803 Wm Simpson Esq Р Private

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