

2 March 1803

Your annual Elections are rather a little farcical - 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 Jas Baird Esq at 1/20 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 £100 m 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 Bob Allan - 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 Apportionment?

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

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2 March 1803

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

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RSM

2<sup>nd</sup> March 1803

Wm Simpson Esq

P

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3 March 1803 -

You will 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 these 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 3/4 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 ~~for~~ 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.

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

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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 3/4 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.

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RSM

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4<sup>th</sup> March 1803

Do you Edinrich 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 the Provision's Interest will get his discharge - what a hash 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 fact - but the Cause of the Increase of the whole I cannot but think is an Increase in our Trade - a number of foremen are here buying goods and 7 or 8 of the richest Manchester People have come down to buy 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

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

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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.

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What a hash 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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We have drawn 10m on Down to Day - and remit you 22m 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 Edin if necessary  
- 130 odd Bills due to day - <sup>82 Edin & London Bills</sup> 157 Orders paid - that's the way we do Sir - I know not how you do -

R L M

4 March 1803

Wm Simpson Esq

R

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

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RSM

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Wm Simpson Esq

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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 thro' now in one day and sooner than our present Conveyance - I told him that another was settled by an Act at Edin - 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 will 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 - its 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

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

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5 March 1803

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Stirling has just closed Hunters & Co's account for the year to this day  
The amount £518000 - the Int<sup>ts</sup> £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 -

R.S.S.

5 March 1803

Wm Simpson Esq

W

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

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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 Edin in their way to London and he can then transfer - We have not yet thro' to day with difficulty one Teller borrowing from another - but as we must get in a large 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 on a week - the Note of our Remittance to you in London is not yet made up for the week but I think it should be nearly double that sum - or 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 John Willis London - ever as you look if you have any Bills on him - I think we have seen none of a long time -

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

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7 March 1803

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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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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 to a good deal more this week, having above  
60m coming in - our Remittance 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 a proof you are greatly sick - I hope it will  
remove all your 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 Coats's 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

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

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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 Coats's 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 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 Indies - but little known here I forget the Form  
John says he will make his Transference at Edin - 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 the  
while to see such a pretty place - so I darsay you will get a Visit  
of him as he said he wished to see you but it will be 2 or 3 weeks  
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Recd  
8 March 1803

Wm Simpson Esq

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

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9 March 1803

You must not be angry with J. Riddell - it was sheer  
Timidity - he wd not have grudged any trouble - but I  
dare say the Charge of such valuable Bags wd have put  
him in a Fever - I wondered at his undertaking it -  
I have not yet seen him - but if my friend he met  
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 wd be pity if he had not time to see the place. He  
seems a fine Lad - I read to Jo 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 Aunt's after Shroton had made out his  
sheet - it should be a sony Aunt when it goes  
we have 160 Bills due to day - I can't unders and  
how so many from all quarters shd fall due 9 March  
22m of Glasgow Bills - The brood in the office  
just now wd frighten you I wish young More wd come in  
to see to 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 -

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

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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

P

[also includes some jot figures, not transcribed]

853.61  
78.1.11  
931.6 -  
899. - 4  
32.5.8

899. - 4  
32.5.8  
931.6 -

10 March 1803

The Rheumatism & Gout are Cousins German and seeing you have got the former it is likely as you grow older & 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 unwell - such a mischance tells me who says he was the best dancer in the Room - Mr Campbell your Director's daughter it is acknowledged at all hands made the most splendid appearance in point of Dress & Town gives you all this nonsense you 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 them 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.

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  
P

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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  
Miserable 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 one this morning  
saying 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 quite at ease. They have put the affairs of  
Napier & Co into the hands of Charles Campbell to wind up and he is  
an excellent hand for the purpose. I told them we could do 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 writes her  
that his Aunt left no will and that in consequence John will  
get 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 quite at ease. They have put the affairs of Napier & Co into the hands of Charles Campbell to wind up and he is an excellent hand for the purpose. I told them we could do 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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returned the enclosed if the proposal is agreed to - if not you  
may keep it - I desired them to get Robert Allan to inter-  
pose 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 -

Recd

11 March 1803

Wm Simpson Esq

*W*

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

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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 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 and some 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  
than he will be at us - when we get Wednesday  
night's debate tomorrow I 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 your way  
at 9 o'clock and it is only protested 5<sup>th</sup> 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 to the  
point that I had no expectation it would be agreed to.

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 5<sup>th</sup> 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

P

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14<sup>th</sup> Mch 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 Robt 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 to 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 discont'd about 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.

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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all our Bank of England notes - pray send us a few hundred of  
their small notes if you have them  
our Bal<sup>ce</sup> ag<sup>t</sup> either with Gilbert to day →

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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R.S.M.

14 March 1803

Wm Simpson Esq

P

NatWest  
Group

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 Lumsdaine 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.

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 Lumsdaine 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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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

P

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Have you found any other way of conveying the Box -

Wm Simpson Esq

Recd  
15 March 1803

382 1-6  
7-6

NatWest  
Group



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 had 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 we 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 of 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 Engl<sup>d</sup> notes -

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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*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 - more  
give the inclosed to John Robertson*

*As Mr  
16 March 1803*

*Wm Simpson Esq*

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

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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 Bank  
Business - John I suppose is about the age of my eldest Boy  
who died and who much resembled him - but we have heard  
now 38 - and that I dare say is 20 years more than Miss F.  
I wish indeed my youngest son be not gripped 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 hextored  
into what is quite unreasonable - he has always shown a  
haughty unrelenting mind and it is from this circumstance  
I auger a renewal of the war -  
I hope Marshall will hear from the Lindsays yesterday  
McMurray 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  
we will say is that if when the Bills come which his name is  
on paid he may accommodate them by discounting or  
paying and so - there is great difficulty in getting these  
Bills paid without obliging their friends the acceptors  
to advance the money - they desired me the names  
who had agreed to endorse the new Bills and there  
is no question they will make the security most complete -  
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

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 Bank Business. John I  
suppose is about the age of my eldest Boy who died and who much resembled him - he would  
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I wish indeed my youngest son be not gripped 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 hextored into what is just &  
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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 acceptors 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  
complete. 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  
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Another Shetlands man Cross wanted us to give him another £1000  
for his Bills on Andrew upon my refusing this he produced the  
Bills sent you which I think are better than his draft

Robt Mc

Glasgow

Wm Simpson Esq  
P

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

P

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.

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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.

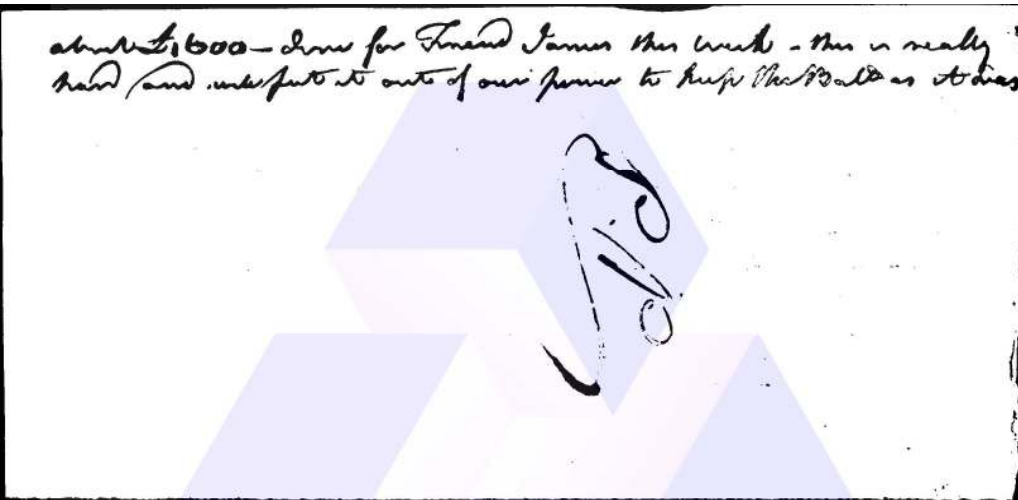
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 March 1803

RB/837/1034

Page 4 of 4



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

RS

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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.

PP

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18 March 1803

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 small 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

P

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19<sup>th</sup> 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  
- Mr Brair 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 made 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.

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.

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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

P

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Group

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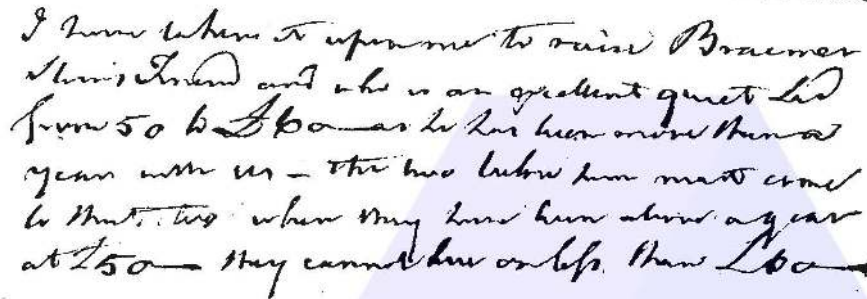
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 March 1803

RB/837/1037

Page 3 of 4

I have taken it upon me to raise Braemer Stow's Friend and who is an excellent quiet 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.

A snippet of a handwritten letter in cursive script, showing the same text as the transcription above. The ink is dark on a light-colored paper background.

I have taken it upon me to raise Braemer  
Stow's Friend and who is an excellent quiet Lad  
from 50 to £60 as he has been more than a  
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to that too when they have been above a year  
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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 letter by the same post informing me that the Bank would not advance the £10000 without a Transference being 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 ordered to be done this day and it will be returned so certified by tomorrow's post. I should have sent you Copy of this Letter if I had not given 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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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 March 1803

The inclosed and its accompaniment disturbed my meditations much yesterday - what a foolish man Mrs 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 also £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.

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

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RB/837/1040

Page 2 of 4

RSM  
21 March 1803

Wm Simpson Esq  
P

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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.

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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

A fragment of a handwritten letter in cursive script. The text reads: "From what James tells me I much fear poor King after all will not get thro. He is it seems in the deepest distress. I don't know how long he will last. I sent you some lines the other day of which I sent you part —". Below the text are the initials "P.P." written in a large, stylized cursive hand. The fragment is set against a background of a purple and white geometric pattern.

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23<sup>rd</sup> Mch 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 - he is still confined but he says much better - and Lumsdaine 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 - now cannot he a more quiet diligent Lad - you may mention this to Stow -

McBair'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 I 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.

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.

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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

P

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24 March 1803

I have told the Tellers to give me 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 - Geo 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 and the ship will arrive for a week or two - she was to sail 1<sup>st</sup> July and should be in immediately - should we agree to this - in the meanwhile 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 had diverted you - Monneret has come to the office to day but he looks very ill - our old Porter is also able to do duty to day - I have a letter from Bob from Bordeaux 11<sup>th</sup> current - much delighted with every thing there - its by much the finest place he has been even in France - I hope by this time he is well advanced on his way 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 1<sup>st</sup> 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 2<sup>nd</sup> Porter is also able to do duty to day. I have a letter from Bob from Bordeaux 11<sup>th</sup> 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  
P

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NatWest  
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25 March 1803

Sorry indeed I am for this unlucky accident poor Willie Kerr has met with - he is a good lad - I do 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 as 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 Jo. 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 few customers in that way - I know nobody but rich Bachelors or rich Bankers that can afford 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 Bankers that can afford it.

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My Ladies have information from Ed<sup>n</sup> of 4 curious marriages  
Sir Wm Forbes  
Lord Polkemmet  
Willie Gibson  
& Durham of Largo — can it be true?  
Wm Mathie Greenock has stopt and occasioned great consternation there  
we had an accept<sup>ce</sup> of his due this day taken up by the Drawers — I don't  
think we have another of his bills — his Bro<sup>r</sup> Hugh Mathie they say  
stands firm —

R.S.M.

25 March 1803

Wm Simpson Esq

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

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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  
he has been long a faithful servant to that Company -  
you had heard of old James McCaul's death - I suppose he  
must have left a good Fortune - but he has a number of  
Children to ~~enjoy~~ <sup>enjoy</sup> 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  
parts of them are sent to Charleston to buy Cotton  
for the People here - I suppose 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 in 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 payment in London is immense -  
many hundred thousand pounds -

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

P

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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 recd from you to day"

I am sorry to hear the stocks are fallen considerably  
by to days papers - this looks like war - and I was  
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 trustees to take them as they say  
they are readily taken by D Smith & Co - if so I  
think it wd be better to send them to Dr mon  
own Box - we shall be sadly off to night  
again - only 37m coming in this week - what  
unpleasant work 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 there are several letters in Town  
from London mention that Lord Whitworth was dismissed  
and war was certain →

Recd

28 March 1803

Wm Simpson Esq  
P

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

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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](#).

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 flit in that case I hope you will soon get clear of it - but wants of Sleep & Pain must be very distressing to you and bring you down sadly - I trust you will be able to do something 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 good 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 and 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 30361.5.4  
 Balance £29511.10.11

Remitted you on London last week 59872.16.3  
 Drawn on Down 30361.5.4  
 Balance £29511.10.11

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 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 flit 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 good 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  
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McLmont & Mackay have called a meeting of their Cr<sup>d</sup> to seem  
they are obliged to stop 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

R. S. M.  
29 March 1803

Wm Simpson Esq  


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

RB/837/1052

Page 2 of 2

McLmont & 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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30 March 1803 -

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 10 sh. 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 Child will probably get the full possession - The poor Fellow who brought about this iniquitous Tack, it wd seem will be sadly heckled by the House of Commons

Robert Monteith has purchased Com<sup>r</sup> Cochran's Estate Rocksoils at £20000 - and a pretty finely done up Place it is tho not in that part of the Country I sh<sup>d</sup> 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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30 March 1803

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!

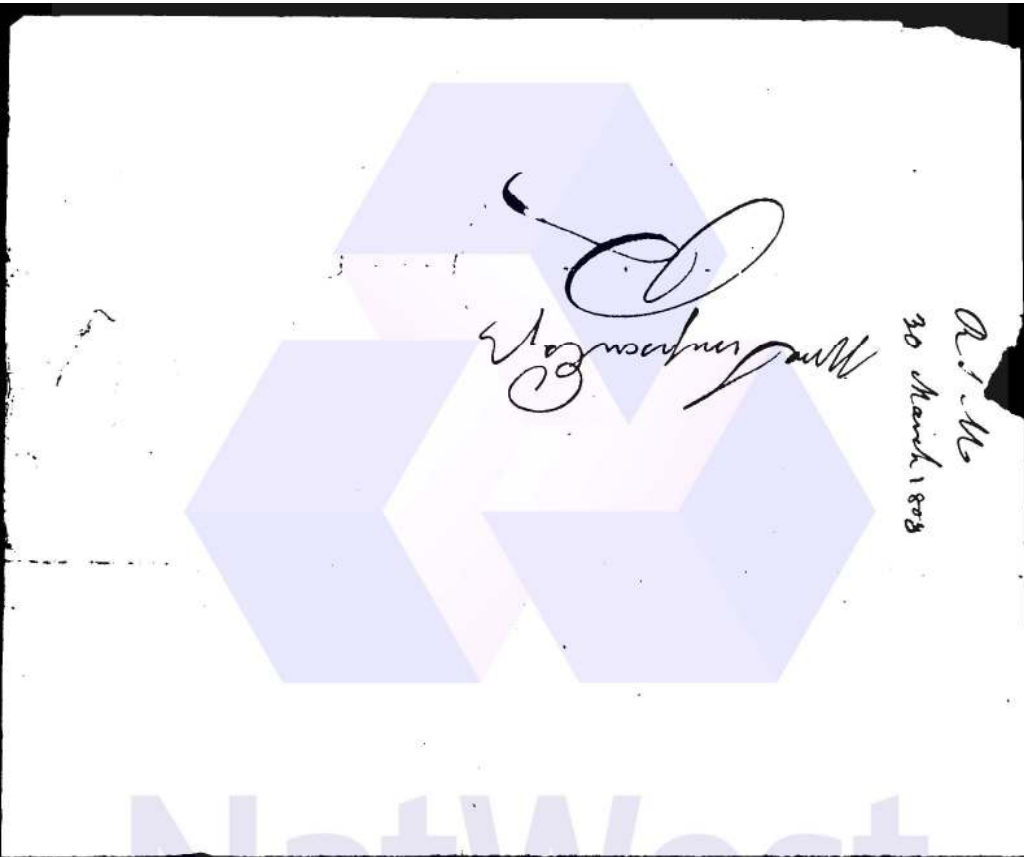
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 March 1803

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RSM  
30 March 1803

Wm Simpson Esq  
P

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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 Importations 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 McIlwham 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.

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 McIlwham 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

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RSM

31 March 1803

Wm Simpson Esq

P

Private

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