

2 May 1803

Indeed considering the Bankruptcies we have had within these 4 months past to an amount not less I should suppose than from 2 to 300m and that almost all of them kept accounts with us we have reason to be thankful that we suffer so little - but it is a painful anxious business to be constantly under apprehensions of danger and exposed to it - There is a general stagnation in business I hear every where - it is ascribed to the present awkward undetermined state of public affairs that no doubt has a great effect in checking Enterprise but in that respect I don't think it does any harm for we had too much speculation - some ascribe the Bankruptcies to this unsettled state of the public - I cannot see that, for I know no failures that have yet happened which should not and would not have taken place in the best times - the days papers look rather more war like - I fear it must be war - for I cannot think Bonaparte will yield one point - so my wife is become an ally of the chief consul - her Cousin Gov<sup>t</sup> Cochran whom she writes me is married to his niece and that they are coming to Paris to wait on his Uncle's family - a strange connection - I can't understand what keeps Bob so long in London - will you give his Partner the inclosed when he calls -

Sandy Campbell tells me he has been at Greenock cobbling up McAlpine who is to go on - he says he has more than sufficient to pay all his debts -

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

RB/837/1096

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2 May 1803

Indeed considering the bankruptcies we have had within these 4 months past to an amount not less I should suppose than from 2 to 300m and that almost all of them kept accounts with us we have reason to be thankful that we suffer so little, but it is a painful anxious business to be constantly under apprehensions of danger and exposed to it. There is a general stagnation in business I hear every where. It is ascribed to the present awkward undetermined state of public affairs that no doubt has a great effect in checking enterprise but in that respect I don't think it does any harm for we had too much speculation. Some ascribe the Bankruptcies to this unsettled state of the public. I cannot see this, for I know no Failures that have yet happened which should not and would not have taken place in the best times.

To day's papers look rather more war like. I fear it must be war, for I cannot think Bonaparte will yield one point. So my wife is become an Ally of the chief consul. Her Cousin Governor Cochran Johnston she writes me is married to his niece and that the Governor is coming to Paris to wait on his Uncle & Aunt. A strange connection. I can't understand what keeps Bob so long in London. Will you give his Partner the inclosed when he calls.

Sandy Campbell tells me has been at Greenock cobbling up McAlpine who is to go on. He says he has more than sufficient to pay all his debts.

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when you have been showing me a letter from R Allan & Son  
threatening them for some Bills they hold of theirs to McBrair & Co  
will you tell Mr A - that Auchie & Co's creditors convinced  
their subjects in Jamaica is more than sufficient for paying  
their debts have entered into a Concert to forbear with  
them and take payment as it comes in by Remittances  
from them which has expected to a great amount by every  
Packet - in the meantime what money they had by the last  
Packet is lodged with us in the name of Trustees appointed  
by that Concert - it is therefore impossible Auchie & Co can  
touch it, and if Mr Allan prosecutes them it will overturn  
the whole Concert, and at the same time prevent his getting  
his money in the way proposed & settled by the Concert -

R. S. M.  
Cash

Wm Simpson Esq

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

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Auchie Ure & Co have been showing me a letter from R Allan & Son threatening them for some Bills they hold of theirs to McBrair & Co. Will you tell Mr A that Auchie & Co's creditors convinced their subject in Jamaica is more than sufficient for paying their debts have entered into a Concert to forbear with them and take payment as it comes in by Remittances from them which are expected to a great amount by every Packet. In the meantime what money they had by the last Packet is lodged with us in the name of Trustees appointed by that Concert. It is therefore impossible Auchie & Co can touch it and if Mr Allan prosecutes them it will overturn the whole Concert and at the same time prevent his getting his money in the way proposed & settled by the Concert.

RSM

2 May 1803

Wm Simpson Esq

P

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3 May 1803 -

The copperplate this morning was what I expected and in a few days we shall have another of the same. These Bills will be good to us ultimately - but it is a most affecting story - Leckie Ewing & Co when the Bills were discounted were required to find Indorsers - They brought them back with the Form of Archibald & Walter Ewing & Co - Archibald was the Conductor of Leckie Ewing & Co Walter his Brother - is a man of considerable Landed Property and had no concern with Leckie Ewing. He never knew of these Indorsations, and within this week no less than £1500 has come back upon him in this way. It is a cruel case the poor man cut me to the heart by his Representation of it. He is immediately to sell his Land (a patrimonial Estate) and he assures me it will do more than pay all his Engagements - but I fear we must wait till it is turned into Cash - Carrick holds the other Bills

we had a curious occurrence to day - a man in deep mourning called to tell me his wife had died and he showed me two of our 4% Bills he had found in her drawers they are in different names one for £100 and another £30 - he assures us it is just money she had been collecting and concealing from him and that she put it in these names to keep it from his knowledge - what a dull we do in this case - he seems to be an honest man of the name of Lyon who keeps a Glass shop here - I saw another Receipt of Carrick's for £30 -

This being the first week of the month, we had an excessive pressure for discounts last night - and the week this forenoon with the back water was really squeezing beyond measure the poor old horse has a sore time of it - You see what a heap of London Paper has come in and in general it seems to be of the best kind -

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

RB/837/1098

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3 May 1803

The copperplate this morning was what I expected and in a few days we shall have another of the same. These Bills will be good to us ultimately, but it is a most affecting story. Leckie Ewing & Co when the Bills were discounted were required to find Indorsers. They brought them back with the Form of Archibald & Walter Ewing & Co. Archibald was the Conductor of Leckie Ewing & Co Walter his Brother is a man of considerable Landed Property and had no concern with Leckie Ewing. He never knew of these Indorsations, and within this week no less than £1500 has come back upon him in this way. It is a cruel case the poor man cut me to the heart by his Representation of it. He is immediately to sell his Land (a patrimonial Estate) and he assures me it will do more than pay all his Engagements, but I fear we must wait till it is turned into Cash. Carrick holds the other Bills.

We had a curious occurrence today. A man in deep mourning called to tell me his wife had died and he showed me two of our 4 per cent receipts he had found in her drawers they are in different names, one for £100 and another £30. He assures us it is just money she had been collecting and concealing from him and that she put it in these names to keep it from his knowledge. What shall we do in this case? He seems to be an honest man of the name of Lyon who keeps a Glass shop here. I saw another Receipt of Carrick's for £30.

This being the first week of the month, we had an excessive pressure for discounts last night, and the work this forenoon with the back water was really squeezing beyond measure. The poor old horse has a sore time of it.

You see what a heap of London Paper has come in and in general it seems to be of the best kind.

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Mrs Campbell Auchloyn died this morning - she went to a house she has lived in some years past in summer, a week or two ago has been complaining much since but her end was not thought so near - she consulted me some months ago about settling an annuity on her daughters which I pressed her to do without delay - but it is not done - how inexcusable such delays? - we have had much rain & wind some days past - and snow yesterday - it now seems to clear up

R. S. M.  
3 May 1803

Wm Simpson Esq  
13

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

RB/837/1098

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4 May 1803

I did not well understand what you meant by the Frenchman arrived - but on thinking a little I found it was my own Robert I have no account of him from any other quarter - but I am glad he is looking well - I hope he is not much frenchified

I regret much that Bannatynes & Smith did not go to the Green as I wished him much to see the place - to perhaps have given him a more favourable idea than he has of his Bank Stock - he like his friend Robert Findlay has long been growling about the low dividends - I advised them to keep it - and they will be repaid for their patience some day - these 3 per cents being at 62 is against this - but we may live to see them up again - and if so if my advice were taken we should be done with them

Poor Walter Ewing (not Ewing Maclea) and his wife have been with us this forenoon - his beautiful Estate in Leithwood 130 acres he is immediately to bring to sale he thinks it will bring 5 or 6m and that will do much more than clear him of all obligations - he is to sell part at once - and I suppose we must let his Bills stand at Debits in Suspense No. 2 till then - pushing with the deficit made him cry - I felt for him

To Robertson on whose name he intended a great sum to pay duties of wine daily expected - I wrote him that he must expect 0 from me - I have no more on my deposit than will pay the charges of my burial - my only free property is John Monteith's house and that I consider as pledged in security for their Bank account - for no man living will I put my name upon a Bill because I could not be sure of having wherewithall to pay it

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

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4 May 1803

I did not well understand what you meant by the Frenchman arrived, but on thinking a little I found it was my own Robert. I have no account of him from any other quarter but I am glad he is looking well. I hope he is not much frenchified.

I regret much the Bannatynes & Smith did not go to the Green as I wished him much to see the place. It would perhaps have given him a more favourable idea than he has of his Bank Stock - he like his friend Robert Findlay has long been growling about the low dividends. I advised them to keep it, and they would be repaid for their patience someday.

These 3 per cents being at 62 is against this, but we may live to see them up again, and if so if my advice were taken we should be done with them.

Poor Walter Ewing (not Ewing Maclea) and his wife have been with us this forenoon. His beautiful Estate in Loch Lomond 130 acres he is immediately to bring to sale. He thinks it will bring 5 or 6m and that will do much more than clear him of all obligations. He is to sell payable at Martinmas, and I suppose we must let his Bills stand at Debits in Suspense No.2 till then. Parting with the land made him cry - I felt for him.

John Robertson writes me he will need a great sum to pay duties of wine daily expected. I wrote him that he must expect nothing from me - I have no more on my deposit account than will pay the charges of my burial. My only free property is John Monteith's house and that I consider as pledged in security for their bank account. For no man living will I put my name upon a Bill because I could not be sure of having wherewithall to pay it.

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They shd not have ordered so much wine without being sure of having money in their hands to pay the duties - I wish John be not smitten with the Glasgow Influence - of doing too much -

All our large Notes are gone from the Chest and the Tellers borrowing from one another - and only 3m small remaining - as the next is Term week you will need to send us a large supply of both - if you do not choose to venture 5 or 6m in the Box for some days - you must find somebody coming west or send a special messenger - I suspect Carrick & the other Banks are keeping our Notes to pay away at the Term - as few came in from them yesterday

Ad M  
4 May 1803

Wm Simpson Esq

R

You dont say how your Exchange was yesterday - whence I conclude there has been no Blood drawn on either side - Stirling & Peterkin who divide the Fees bid may say they are much obliged to Mr More for the 40/ which they had no rights to -

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

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RSM  
4 May 1803

Wm Simpson Esq  
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6 May 1803

Much disappointed in having no P this morning I should have been afraid you was laid up again if I had not seen your Fist at the Publican - I was a little uneasy about your 30m last night as James Buchan did not appear - he was with Barachnie all night as I supposed and only sent in the Bags between 10 & 11 this forenoon - it is not the thing to have such a sum upon the Road all night - How glad I was to get a letter from Down & Co to day saying they had got payment of the returned Bill on David Allan & Co which we sent them last Friday - they have not got the Re Exch which we have taken off to day's London discounts. The Eagle it seems broke down yesterday at the West Kirk Toll and gave Penny & his wife a fright, but there was no damage and they got in here a little after 6. It was only the spring that broke -

In comes Andrew - and his Palaver - he tells me how very handsomely you behaved to him in taking his drafts on his house - said O - about our taking his drafts on Bills with I was glad of - I find from him he gets 11m of Robertson Tate & Co's Bills from Henry Monteith in part the price of Monkland there you may very safely take in payment of your heritable bond, but I suspect he wants to raise money on them otherwise - what a heap of London Bills we have sent you this week and they were all well paid - that £500 of the Callant's on Findlay & Co will be back on us tomorrow, but A Allan & Son's Funds must answer for it - Director Campbell & Lady are coming west tomorrow. I know not but you should send more Provision for the Term along with him.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 May 1803, enclosing two slips summarising balances

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6 May 1803

Much disappointed in having no P this morning I should have been afraid you was laid up again if I had not seen your Fist at the Publican. I was a little uneasy about your 30m last night as James Buchan did not appear. He was with Barachnie all night as I supposed and only sent in the Bags between 10 & 11 this forenoon. It is not the thing to have such a sum upon the Road all night.

How glad I was to get a Letter from Down & Co to day saying they had got payment of the returned Bill on David Allan & Co which we sent them last Friday. They have not got the Re Exch which we have taken off to day's London discounts. The Eagle it seems broke down yesterday at the West Kirk Toll and gave Penny & his wife a fright, but there was no damage and they got in here a little after 6. It was only the spring that broke.

In comes Andrew, and his Palaver. He tells me how very handsomely you behaved to him in taking his drafts on his house - said O about our taking his drafts or Bills which I was glad of. I find from him he gets 11m of Robertson Tate & Co's Bills from Henry Monteith in part the price of Monkland these you may very safely take in payment of your heritable bond, but I suspect he wants to raise money on them otherwise. What a heap of London Bills we have sent you this week and they were all well paid. That £500 of the Callant's on Findlay & Co will be back on us tomorrow, but A Allan & Son's Funds must answer for it. Director Campbell & Lady are coming west tomorrow. I know not but you should send more Provision for the Term along with him.

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RSM  
6 May 1803

Wm Simpson Esq  
P

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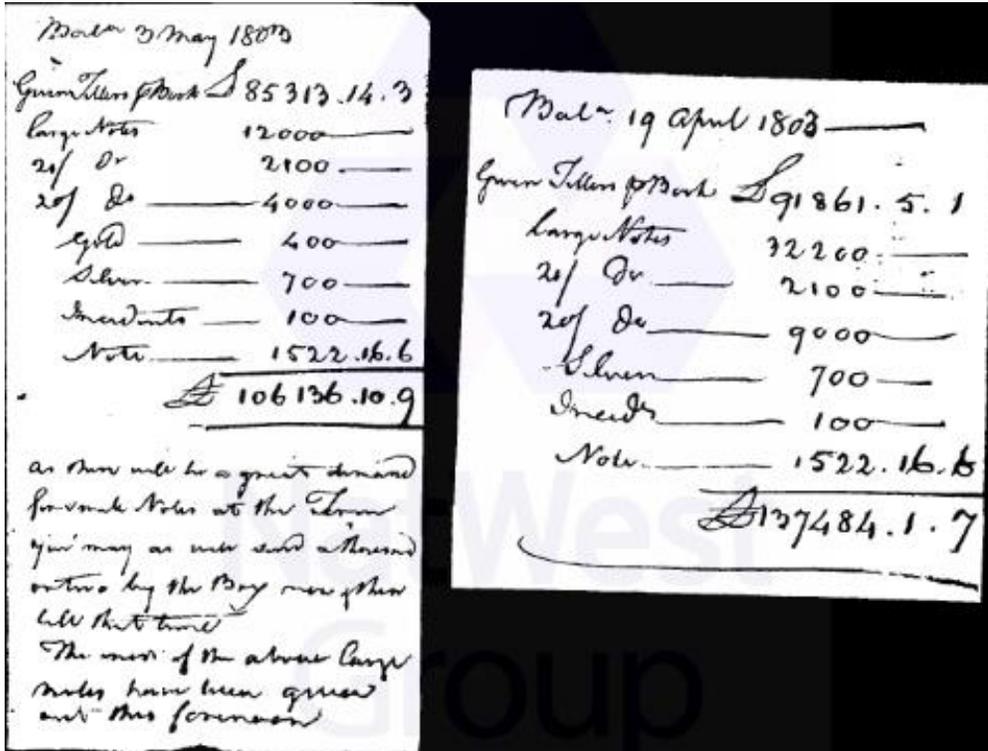
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[first slip:] Balance 3 May 1803

Given Tellers per book	£85313.14.2
Large notes	120000
21/ ditto	2100
20/ ditto	4000
Gold	400
Silver	700
Incidents	100
Note	1522.16.6
<b>Total</b>	<b>£106136.10.9</b>

As there will be a great demand for small notes at the Term you may as well send a thousand or two by the Box now & then till that time.

The most of the above large notes have been given out this forenoon.

[second slip:] Balance 19 April 1803

Given tellers per Book	£91861.5.1
Large Notes	32200
21/ ditto	2100
20/ ditto	9000
Silver	700
Incidents	100
Note	1522.16.6
<b>Total</b>	<b>£137484.1.7</b>

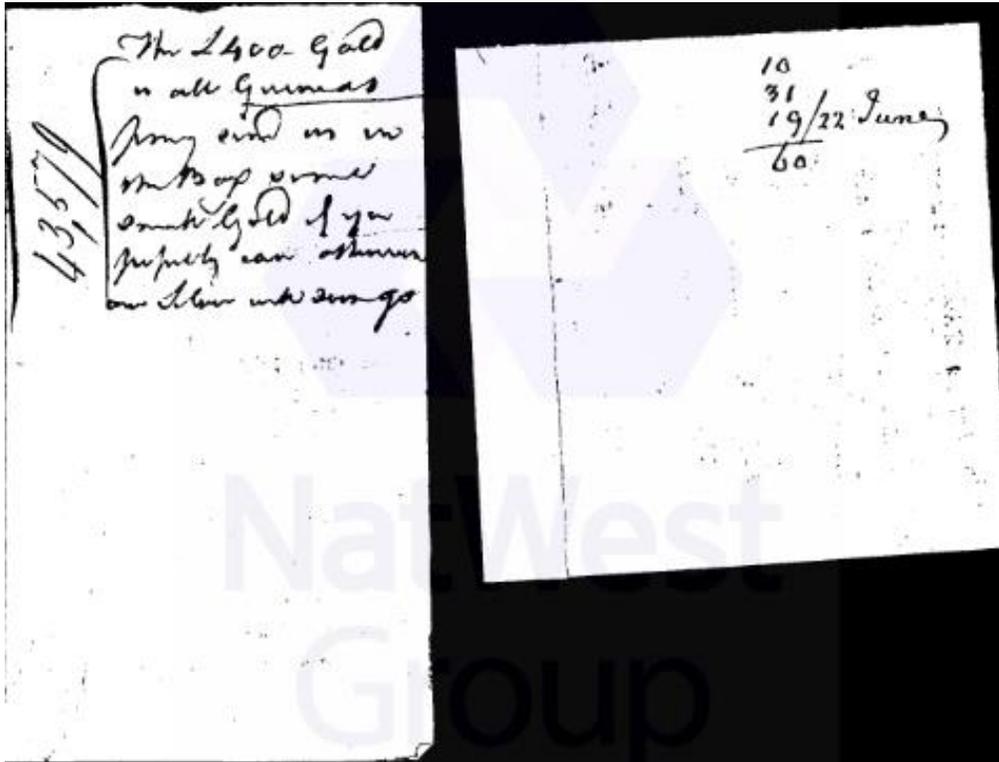
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[first slip:] The £400 is all Guineas. Pray send us in the Box some small Gold if you possibly can otherwise our Silver will soon go.

[second slip: some jot figures, not transcribed]

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7 May 1803

Mr T's Intelligence by his note to you yesterday and one to me of which he had sent you a copy - to day - is interesting but I do not see any secrets in it - These Banking houses Donel & Co & Edwards & Co I never heard of before - Sir W Stirling we have as little to do with but I wish his Brother in Law Andrew may have no connection with him - The London Bankers have hitherto kept their Credit so well that their falling thus one after another is rather alarming - A private letter to the Publisher of our Courier mentions an express having come from Lord Whitworth saying that all is settled in consequence of which stocks had risen greatly (just after you had sold) so we may expect to be at our wits' end tomorrow - How sorry I was last night to find that poor Mary Dale who with her sister Jenny had been at the riding school, had fallen from her horse and was brought home in the evening in a Chaise much hurt - Their riding master & they were riding upon the Dumbarton Road about 2 miles from Town - The girl not holding the Reins the horse run off - her face is much hurt - she was immediately bled - her head shaved as there is no great degree of Fever and she is sensible I had some hope there is no danger - but the Family was much alarmed - Jenny wrote her Uncle at the Stroke of 8, not to come west till next week - if her letter went it is probable he will not come to day -

I am happy that John Bannatyne saw P Green - Andrew has just been at me again - he expects some good London Paper from his son tomorrow part of which he says we must take - I told him to go to the Fountain head as such things were out of our Line -

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

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7 May 1803

Mr T's Intelligence by his note to you yesterday and one to me of which he had sent you a copy to day is interesting but I do not see any secrets in it. These Banking houses Donel & Co & Edwards & Co I never heard of before. Sir W Stirling we have as little to do with but I wish his Brother in Law Andrew may have no connection with him. The London Bankers have hitherto kept their Credit so well that their falling thus one after another is rather alarming. A private letter to the Publisher of our Courier mentions an express having come from Lord Whitworth saying that all is settled in consequence of which stocks had risen greatly (just after you had sold) so we may expect to be at our wits' end tomorrow.

How sorry I was last night to find that poor Mary Dale who with her sister Jenny had been at the riding school had fallen from her horse and was brought home in the Evening in a Chaise much hurt. Their riding master and they were riding upon the Dumbarton Road about 2 miles from Town, the girl not holding the Reins the horse run off. Her face is much hurt. She was immediately bled, her head shaved. As there is no fracture nor any great degree of Fever and she is sensible I would fain hope there is no danger, but the family was much alarmed. Jenny wrote her uncle at the Stroke of 8, not to come west till next week. If her letter went it is probable he will not come to day.

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RSM  
7 May 1803

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9 May 1803 -

I have given you the inclosed long story that you may understand it thoroughly and let me know in Course what we are to do in it - but the clearest way of managing it I should think would be for you to write Down to retire the Bill - you will probably have a line from Mr T - from the house of Commons as I have informing of what Mr Addington said in the house - so we must have war - it is what I have always been expecting from the ambitious unyielding Character of Bonaparte - but it is a most critical moment - the moneyed Interest is so much affected by the event of war that I know not what the consequences may be - it renders our situation most anxious & difficult - Confidence in general will be so much shaken that one will hardly know what to do - The weak foreign houses here I fear will all go - These Bills sent you from Fulton Alexander had not been taken if Archie Smith had not told me that Simon Taylor is the richest man in Jamaica -

Director Campbell breakfasted with me this morning and I shall be with him after passing the Bills this night. Arduous work just now. I am happy to find that Mary Dale is recovering fast and I hope will be well in a few days tho' the marks will not be soon off her face.

Provand & Baird have been at me showing me a settlement with their Creditors subscribed they say by the whole but Mr Stein who they say will not agree and if he persist to refuse it will overthrow the whole. They begged me to request your interest at Mr Stein. I do not see what good he can do himself by standing out.

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

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9 May 1803

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Provand & Baird have been at me showing me a settlement with their Creditors subscribed they say by the whole but Mr Stein who they say will not agree and if he persist to refuse it will overthrow the whole. They begged me to request your interest at Mr Stein. I do not see what good he can do himself by standing out.

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

RB/837/1105

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RSM

7 May 1803

Wm Simpson Esq

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on 20<sup>th</sup> Jan'y last we discounted to Watson & Ewing their Bill on DeBrauer & Co London 90/d per £200 - upon being advised of this Bill being refused accept<sup>ance</sup> we applied to Watson & Ewing (they had a cash account with us the former was John Brand's nephew and apparent heir and had long been in this office) and inquired of them how this Bill which they solemnly assured us would be honoured was refused - Watson told us that they drew it at the desire of ~~the~~ <sup>the</sup> ~~order~~ <sup>order</sup> of Robt Dudgeon whose letter to DeBrauer & Co desiring them to honour it and inclosing the Calder Iron Co's draft on Wilson at 4/mo per £201 against it, he saw and put into the Post Office - upon this information I wrote Wm Mcalpine the acting Manager of DeBrauer & Co stating these circumstances and urging that as the Calder Iron Co's Bill was unquestionably remitted by Dudgeon to answer for ~~the~~ <sup>the</sup> ~~order~~ <sup>order</sup> of the Calder Iron Co's draft on them, if they refused that draft we had a right to the Calder Iron Co's Bill - Mcalpine in reply wrote that they had no account with Watson & Ewing but with Dudgeon by whose order W & E had drawn this Bill on them - that they had advanced as much upon Goods consigned them by Dudgeon as they were worth - that they retained the Calder Iron Co's Bill until they saw if the Goods when sold had covered their advance for Dudgeon and placed it to his Credit, but as the Goods would nearly if not wholly cover their advance - he thought the shortest & clearest way for us was to guarantee their point to DeBrauer & Co and also the due payment of the Calder Iron Co's Bill per £201 - which he believed to be good - and in that case they should accept Watson & Ewing's draft - and place it to Dudgeon's debit - we thought our proposal very reasonable and accordingly by our Letter to Mcalpine of 9<sup>th</sup> Feb'y we guaranteed them accordingly - they immediately accepted W & Ewing's draft which fell due and was paid 23 April - Yesterday we had a letter from DeBrauer & Co

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

RB/837/1105

Page 3 of 4

On 20<sup>th</sup> January last we discounted to Watson & Ewing their Bill on DeBrauer & Co London 90/d per £200. Upon being advised of this Bill being refused acceptance we applied to Watson & Ewing (they had a cash account with us the former was John Brand's nephew and apparent heir and had long been in this office) and inquired of them how this Bill which they solemnly assured us would be honoured was refused. Watson told us that they drew it at the desire of Robert Dudgeon whose letter to Debrauer & Co desiring them to honour it and inclosing the Calder Iron Company's draft on Wilson at 4/mo per £201 against it, he saw and put into the Post Office.

Upon this Information I wrote William Mcalpine the acting Manager of DeBrauer & Co stating these Circumstances and urging that as the Calder Iron Co Bill was unquestionably remitted by Dudgeon to answer for Watson & Ewing's draft on them, if they refused that draft we had a right to the Calder Iron Company's Bill. Mcalpine in reply wrote that they had no account with Watson & Ewing but with Dudgeon by whose order W & E had drawn this Bill on them, that they had advanced as much upon Goods consigned them by Dudgeon as they were worth, that they retained the Calder Co's Bill until they saw if the Goods when sold would cover their advance for Dudgeon and would place it to the Credit, but as the Goods would nearly if not wholly cover their advance, he thought the shortest & clearest way for us was to guarantee that point to DeBrauer & Co and also the due payment of the Calder Iron Company's Bill per £201 which he believed to be good, and in that Case they would accept Watson & Ewing's draft and place it to Dudgeon's debit.

We thought this proposal very reasonable and accordingly by our Letter to Mcalpine of 9<sup>th</sup> February we guaranteed them accordingly. They immediately accepted W & Ewing's draft which fell due and was paid 23 April.

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(Mr Malpin is on the Continent) of which the following is copy

5 May

We much regret that we should have to request the Favour of your remitting us in course for the Calder Iron Co's draft on James Wilson 20 Jan'y 4<sup>mo</sup> per £201 - to W Watson & Ewing and indorsed by Robt Dudgeon which you guaranteed to us on our accepting Watson & Ewing's draft per £200 - when we paid and fell due 23<sup>ult</sup> and at same time giving us your orders as to the Iron Co's Bill which we shall respectfully receive and strictly follow - We are

Quere - how shall we manage the Business - so as to hold all the obligants in the Calder Iron Co's Bill excepting DeBrauer & Co. Would it be proper to write them (with a remittance for the value) desiring them to indorse the Bill without Recourse to us and let it be protested in our name - or will you desire Down & Co to send notice to DeBrauer & Co - to apply to them for the payment when due, giving such directions about the Protest as you think proper - I should prefer the latter method as I am not clear about trusting a £200 remittance to DeBrauer & Co in present Circumstances, without having the Calder Iron Co's Bill in our Possession, as when they got the money they might perhaps make some Claim upon it for any deficiency in the proceeds of Dudgeon's Goods, and it was certainly not meant that we should guarantee more than the Bill if it should not be paid.

If we get hold of Dudgeon & the Calder Co we shall be much better off than with Watson & Ewing alone. It is thought at the worst the Iron Co will pay 10/ per £ - and if any body would come forward and buy the works it would still be better.

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

RB/837/1105

Page 4 of 4

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5 May

We much regret that we should have to request the Favour of your remitting us in Course for the Calder Iron Company's draft on James Wilson 20 January 4/mo per £201 to W Watson & Ewing and indorsed by Robert Dudgeon which you guaranteed to us on our accepting Watson & Ewing's draft per £200 which was paid and fell due 23 ultimo and at same time giving us your orders as to the Iron Company's Bill which we shall respectfully receive and strictly follow. We are

Quere - how shall we manage this Business, so as to hold all the obligants in the Calder Iron Co Bill excepting DeBrauer & Co. Would it be proper to write them (with a remittance for the value) desiring them to indorse the Bill without Recourse to us and let it be protested in our name, or will you desire Down & Co to send notice to DeBrauer & Co to apply to them for payment when due, giving such directions about the Protest as you think proper. I should prefer the last method as I am not clear about trusting a £200 remittance to DeBrauer & Co in present Circumstances, without having the Calder Iron Co's Bill in our Possession, as when they got the money they might perhaps make some Claim upon it for any deficiency in the Proceeds of Dudgeon's Goods, and it was certainly not meant that we should guarantee more than the Bill if it should not be paid.

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10 May 1803

Mr T is very attentive. From the Note I have from him this morning with an account of Saturday's reports it would seem to say the least as he expresses it, there is on the whole a gleam of hope that peace may yet be preserved. We shall surely be at our wits' end on Thursday → I was quite easy when I saw the backs of your Copperplates this morning. <sup>They are both paid</sup> But we had a heavy demand upon us for discounts last night partly owing I believe to the other Banks not discounting at the Term. After refusing as many as we could, I am afraid the sum will be a thousand or two above what we get in this week. You see the Method we fell upon to get clear of one of Stirling's Bills. We did £1400 for them besides, and this forenoon I have not been 10 minutes without pressing applications. It is indeed a squeezing time. From 10 to 3 o'clock I feel as one tied to a whipping post, and am as thankful when I hear the last hour strike as a Prisoner when he gets his Release. I desired Director Campbell with whom I sup'd at Mr Dale's last night to call in and see us this forenoon, but he did not come, and they are all gone out to Rosebank to dine with Mrs Owen. Mary Dale continues better, but still her Father says complains of a Pain in her head. 64 remitted you on London last week. It's strange the old B—ch does not furnish her agent with large Notes. For some weeks past we have got every Tuesday 4 or 5 sealed Bundles of small notes amount about 4m for which we give them our large Notes.

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

RB/837/1107

Page 1 of 2

10 May 1803

Mr T is very attentive. From the Note I have from him this morning with an account of Saturday's reports it would seem to say the least as he expresses it, there is on the whole a gleam of hope that peace may yet be preserved. We shall surely be at our wits' end on Thursday.

I was quite easy when I saw the backs of your Copperplates this morning. They are both paid. But oh we had a heavy demand upon us for discounts last night partly owing I believe to the other Banks not discounting at the Term. After refusing as many as we could, I am afraid the sum will be a thousand or two above what we get in this week. You see the Method we fell upon to get clear of one of Stirling's Bills. We did £1400 for them besides, and this forenoon I have not been 10 minutes without pressing applications. It is indeed a squeezing time. From 10 to 3 o'clock I feel as one tied to a whipping post, and am as thankful when I hear the last hour strike as a Prisoner when he gets his Release.

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What is the meaning of the motion of the Lord Advocates in the House of Commons for Papers relating to the Royal Bank? -

RSM  
10 May 1803

Wm Simpson Esq

187 2000
147 000
127 000
3409 00
16 000
3249 00

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

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What is the meaning of this motion of the Lord Advocates in the House of Commons for Papers relating to the Royal Bank?

RSM  
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Wm Simpson Esq  
P

[also includes some jot figures, not transcribed]

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11 May 1803

We have writ DeBrauer that you would give directions to your Bankers to take up the Bill from them before it became due this is certainly the best way of managing it - and in this way we shall claim upon all the Estates of Watson & Ewing - Dudgeon and the Calder Iron Co and out of them all I should hope we shall in time get our money - what an unfortunate lad that Watson from his connection with Ewing! his Succession to his uncle John Brand would probably have soon opened - but now I dare say John will not give him a shilling as these rich People don't like to give their money to the poor - John is bound in a £1000 Cash account for him and also discounted some large bond Bills for him and that he will think enough -

demands for Bills on Down seem to be falling off - we have only drawn £1700 to day - but there is no falling off of Bills on London as you see - may they be all paid - Down & Co write us they had lately sent you our retired drafts I wish you had send us a sight of them for 6 months past - it may let us into the secrets of so many People sending obs. cases unknown People for Bills -

We shall probably know our Fate as to Peace or War tomorrow - I rather think from Lord Whitworth's stay matters will be made up - but like you I have no hope of permanent Peace while that ambitious unprincipled man rules France - any thing however is better than the state of Suspence we have been in up honest Director got an Express last night informing him of his youngest son being dangerously ill - he is already set off for Edin about mid night - I shall be anxious to know how the child is

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

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Page 1 of 2

11 May 1803

We have wrote DeBrauer that you would give directions to your Bankers to take up the Bill from them before it became due. This is certainly the best way of managing it, and in this way we shall claim upon all the Estates of Watson & Ewing, Dudgeon and the Calder Iron Co and out of them all I should hope we shall in time get our money. What an unfortunate lad that Watson from his connection with Ewing! His succession to his uncle John Brand would probably have soon opened, but now I dare say John will not give him a shilling as these rich People don't like to give their money to the poor. John is bound in a £1000 cash account for him and also discounted some large bond Bills for him and that he will think enough.

Demands for Bills on Down seem to be falling off. We have only drawn £1700 to day, but there is no falling off of Bills on London as you see. May they be all paid. Down & Co write us they had lately sent you our retired drafts I wish you would send us a sight of them for 6 months past. It may let us into the secret of so many People sending obscure unknown People for Bills.

We shall probably know our Fate as to Peace or War tomorrow. I rather think from Lord Whitworth's stay matters will be made up, but like you I have no hope of permanent Peace while that ambitious unprincipled man rules France. Any thing however is better than the state of suspense we have been in.

Your honest Director got an Express last night informing him of his youngest son being dangerously ill. He & Lady set off for Edinburgh about midnight. I shall be anxious to know how the child is.

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Page 2 of 2

RSM

11 May 1803

Wm Simpson Esq

P

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12 May 1803

I shall subjoin a copy of Mr T's letter to me this morning - what he says of SLS & Co rather alarms me - we have more paper on that house than upon any other - I have long been uneasy about the Extent of it - and I have told the Partners here repeatedly that unless they limited their drawings very much, we should certainly have orders to refuse drafts on them - They were so much alarmed at this that I understand when John Dunlop was here they had a Consultation and resolved to curtail the London Business greatly and act upon a new System and I really believe they have begun to act upon it, but it must take a time to bring things round - They assured me that the Bills on them were all for real value and I have seen the Sales of Goods sold by them to different Houses who draw upon them, to a very great amount - Every Body here speaks highly of Smith at London as a cautious attentive man - those who consign Goods are much pleased with him - and so Bannatyne told me he was much respected in London and that he knew no man who carried on Business there with more attention & method - that the Partners here have made a great deal of money in the printing Business cannot be doubted - on all these Grounds, I am much inclined to think the house is safe at Bottom - but as I told them I must fear they must have lost a great deal

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

RB/837/1110

Page 1 of 4

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in some unknown way, otherwise the great Gains they must have made of late years should have rendered them less dependent upon Paper credit - Were any thing to befall them it would be the heaviest stroke ever fell upon Glasgow - The sum running upon them is immense - and the dread of them and Andrew Stirling's house has long hung heavier upon my mind than any thing else - yet now we suddenly be refused drafts upon them to might produce the very Evil we wish to avert - I shall write Mr T that they are in good Credit here, and Mr assisting them in the present Crisis as far as he can with perfect safety will be doing a material service to Glasgow and consequently to us - James Finlay & Co (of which David Russell, Leitch & Smith & John Gordon are Partners) drew largely upon them. I showed Archie Smith Mr T's letter in confidence, that his company might exert themselves to support them. He says he was always against their drawing upon them, and thinks they have given it up much of late. You see the Bills from that house to day which I suppose they mean to remit for to SLS & Co.

As we could not melt all the Bills to John Stirling which he wished, he begged we would allow him to draw to answer any occasional demands, on his house in London. To this we could not agree, but on his proposing to lodge good Bills with us in Security for such drafts, we acquiesced, so he has this day put into our hands

Mr T's letter in confidence, that his company might exert themselves to support them.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 May 1803  
RB/837/1110  
Page 2 of 4

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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 May 1803

RB/837/1110

Page 3 of 4

£3000 odds of excellent Glasgow Bills as a Security for such drafts as he may afterwards pass on his house. He says he will avoid so drawing as much as he can, but that if he should draw to a greater even double the amount of the Bills lodged he hopes we will not object to it. How shall we do with him?

John Ure Junior of Auchie Ure & Co a very discreet man is gone to Perth to get the Creditors there to agree to the settlement they have made with their Creditors. They have all agreed and the only person now standing out is Mr Allan. He begged me to solicit you to use your interest with him. I desired him to call on you on his return from Perth and tell you his story. So he will probably call on you tomorrow or Saturday and you may just do what you think right. If Mr Allan stands out it will force sequestration, and I should rather think hurt his own Interest.

What distressing times my good Friend. Adieu.

It is Dickie that writes the note of Bills sent you. I have given him a scold and read what you wrote and I dare say he will take care of his hand in future. You see he committed another Blunder yesterday.

Copy from Mr T

9 May

Mr Addington says to say that matters would be brought to a Termination in France to day or tomorrow.

Pray can you give me any good Information about Smith Lindsay & Co's Property and present Credit. We have helped them materially by a loan of £15000 on Saturday last at a sudden moment on the Security of 20 or £25000 which I trust is much more than sufficient, but I wish not to keep their account. It is a time of terrible difficulty to some houses. Yours H T.

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

RB/837/1110

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RSM

12 May 1803

Wm Simpson Esq

P

*Wm Simpson Esq*  
*P*

*RSM*  
*12 May 1803*

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13 May 1803

I saw Brown & Co's Bill on Rowe was indorsed to us by F Alexander  
It is well he has taken it up for he like many others is in a  
staggering state - I shall say 0 to him about it -  
I have been thinking much of S Lindsay & Co and have wrote  
Mr T what I think of them and of what consequence to this place  
their support will be - that the only thing against them is the vast  
amount of Bills always running upon them, and that from what  
I had said to the Partners here I believed they were taking measures  
for greatly contracting their operations - I know not but to  
bring them more effectually to this it might be advisable for us to  
inform them that after a certain date we wd not take more  
than a certain sum suppose 10 or £1500 a week of Bills on them  
as there - you know we have by an old agreement & some  
kind of security you got always £8000 - in £800 Bills  
at 3/4 running upon the London house drawn by the house here  
perhaps it wd be proper to tell them also that this sum  
might be reduced - I wish we may not be plagued  
with that <sup>Jamaica</sup> Bill you return us to day indorsed by Auchie &  
I cannot find we were advised of it being refused acceptance  
and about 10 days ago with a view to the settlement with  
Messrs Bro - all the money in our hands was drawn out  
amount about £4000 - and lodged in the name of 3 Trustees  
for behoof of their Bro - I have been at the Trustees (of  
whom Penny is one) desiring them to give an order on  
Messrs Bro for this Bill, that it might be immediately sent on  
to Jamaica to recover from the Drawers & Indorsers who  
it is not doubted are good - that it was unreasonable to put  
Messrs Bro for that Bill in the situation of their other Bro  
and if they did we wd take no more of their Bills nor would  
we renew any of the Bro Bills in our hands as we had done

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

RB/837/1112

Page 1 of 2

13 May 1803

I see Brown & Co's Bill on Rowe was indorsed to us by F Alexander. It is well he has taken it up, for he like many others is in a staggering state. I shall say 0 to him about it.

I have been thinking much of S Lindsay & Co and have wrote Mr T what I think of them and of what consequence to this place their support will be, that the only thing against them is the vast amount of Bills always running upon them, and that from what I had said to the Partners here I believed they were taking measures for greatly contracting their operations. I know not but to bring them more effectually to this it might be advisable for us to inform them that after a certain date we would not take more than a certain sum suppose 10 or £1500 a week of Bills on them. You know we have by an old agreement & some kind of security you got always £8000 in £800 Bills at 3/mo running upon the London house drawn by the house here perhaps it would be proper to tell them also that this sum must be reduced.

I wish we may not be plagued with that Jamaica Bill you return us to day indorsed by Auchie Ure & Co. I cannot find we were advised of it being refused acceptance and about 10 days ago with a view to the settlement with their creditors all the money in our hands was drawn out amount about £4000 and lodged in the name of 3 Trustees for behoof of their Creditors. I have been at the Trustees (of whom Penny is one) desiring them to give an order on their Account for this Bill, that it might be immediately sent out to Jamaica to recover from the Drawers & Indorsers who it is not doubted are good. That it was unreasonable to put the Bank for that Bill in the situation of their other Creditors and if they did we should take no more of their Bills nor would we renew any of the Creditors Bills in our hands as we had done

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Mr Penny thought my demand reasonable but the other Trustees he says do not think themselves warranted to touch the money at least till the deed of settlement with the B<sup>rs</sup> is completed which they expect in a few days - This is rather provoking, and I fear will make it a tedious Business - do you think we could arrest - or hold in our hands that money lodged in name of the Trustees and debit the account with this Bill? Penny says he wishes we could do so as it would relieve the Trustees of any responsibility -

13 May 1803  
RSM

Wm Simpson Esq

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

RB/837/1112

Page 2 of 2

Mr Penny thought my demand reasonable, but the other Trustees he says do not think themselves warranted to touch the money at least till the deed of settlement with the creditors is completed which they expect in a few days. This is rather provoking, and I fear will make it a tedious Business. Do you think we could arrest, or hold in our hands that money lodged in name of the Trustees and debit the account with this Bill? Penny says he wishes we could do so, as it would relieve the Trustees of any responsibility.

RSM  
13 May 1803

Wm Simpson Esq  
P

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14 May 1803

It is indeed a time of terrible difficulty with many here as well as in London - the cloud seems to thicken, may we my good friend be prepared for the Event, and as our day is so may our strength be. Private letters to day say that Lord Whitworth had arrived at Dover but as I have no such information from Mr T who is always so attentive, I rather doubt it - You see our old clerk Gibson is standing still - he says the first Packet from Charlestown will bring him as much as will pay all his debt - Alexander & Co is at last in the same situation, and has the same thing to say - at least in the same situation, and has the same thing to say - it is most provoking in these extensive dealers to make the payment of their creditors depend upon the arrival of a Packet. Alexander is very deep more so even than Auchie & Co yet it is believed that both have made a great deal of money in their Jamaica Stores. But when they will get it home is another question - I wish from the heart we could get clear of these extensive dealers - they are a pest to society - yet to cut them short at once and produce the most destructive consequences and spread the mischief much wider - it would ruin those who are not in the fault. For their sakes indeed I wish it were in the power of the bank upon such an occasion as this rather to extend a little in melting undoubted Glasgow Paper - Mathie's Bill must no doubt go to No. 2, of which I shall send you a state as soon as I can get time to make it out with proper Explanations without which you would not understand it. A number of Bills have been brought upon it this spring but there are hardly any of the Glasgow Bills which will not I think bring 20/ per £ out of both obligants. That Bill of Mathie's was given in by Peterkin who agented for him here, and it is on his metal to get the value. It was taken mostly on the Credit of the Acceptor Blanchard and Parker the Drawer. Peterkin says from every account he has got Blanchard is good and Parker the Drawer is Partner in H Mathie & Co who

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

RB/837/1113

Page 1 of 2

14 May 1803

It is indeed a time of terrible difficulty with many here as well as in London. The cloud seems to thicken, may we my good friend be prepared for the Event, and as our day is so may our strength be. Private letters to day say that Lord Whitworth had arrived at Dover but as I have no such information from Mr T who is always so attentive, I rather doubt it.

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They say will pay in full and have a considerable Reversion - He writes Mathie intimating the return and desiring Information. By desire of Auchie & Co's Trustees, I have sent back the Bill on Timpeson & Co to Down requesting they will take the £200 and if possible get the Balance either in money or good Bills. If they cannot do that to return the Bill & Protestation to us that it may be sent out to Jamaica per first packet. It is lucky no Packet sails for a fortnight. I forgot to thank you for Sandy Thomson's paper which I gave to the Collector. I was sorry to see poor Sandy in the wrong Box for his & the Trustees' Conduct in keeping the poor woman in the dark was very unjustifiable, yet I regret much that he should not have a better share of the succession. I fear he has no Chance for it. Tell your Counsellor my sweet Lassie made Breakfast to me this morning - a fine girl she is.

Adm  
14 May 1803  
Wm Simpson Esq

I am brought into a curious submission - The Family of Mrs Campbell Auchloyn made & formally subscribed a minute at opening her Repositories referring it wholly to me to order settlements for her Children according to what I shall think right and agreeable to her Intentions which her son obliges himself to fulfil. It is too much for me to settle the concerns of so large a Family, yet I would wish to keep them from quarrelling & law. Their Uncle Dr Mitchell is with them in the Country. I go there to day and mean to consult him.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 May 1803  
RB/837/1113  
Page 2 of 2

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Wm Simpson Esq  
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16 May 1803

Our clerk who has the charge of advising all refused Bills and entering them in a Book had stupidly omitted to take notice of that Bill of Auchie's - but I still have hope Down & Co will get the money for us - I have this day sent them also the returned Bill on Blanchard indorsed by Mathie - the latter writes Peterkin that Blanchard is a man of great Property - it is supposed that he is in advance for Mathie & Co - and takes this way of avoiding to advance more - but I hope Down & Co and the English Law will not admit of such an Evasion - I am very uneasy till I know that Andrew and Smith Lindsay & Co can get thro' - it might have very bad consequences our circumscribing them at this present moment - but if we see our matters in a more settled state - I do see no fault with both upon short Allowances - Rob Houston called with Reid & Co's Bill <sup>London</sup> accepted to a London Bill for £1100 - odds having 3 months to run with the left in to discount he said that house was in the first credit - I believe it is so - but for so large a sum from them - I said we could not venture to take the Bill without knowing if you would approve of it - but if he had called on Wednesday morning I should let him know - I do believe Reid & Co are very respectable - shall we take it? - Watsons wish to know if it would be quite agreeable to you to draw 3 or 4m on London for them - I see by the Courant the old Bank have made a large sale of stock at the forged letter price, and are so handsome as to give up the Bargain.

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

RB/837/1115

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16 May 1803

Our clerk who has the charge of advising all refused Bills and entering them in a Book had stupidly omitted to take notice of that Bill of Auchie's. But I would fain hope Down & Co will get the money for us. I have this day sent them also the returned Bill on Blanchard indorsed by Mathie. The latter writes Peterkin that Blanchard is a man of great Property. It is supposed that he is in advance for Mathie & Co, and takes this way of avoiding to advance more, but I hope Down & Co and the English Law will not admit of such an Evasion. I am very uneasy till I know that Andrew and Smith Lindsay & Co can get thro'. It might have very bad consequences our circumscribing them at the present moment, but if we ever see matters in a more settled state, I would be for putting both upon short allowances. Robert Houston called with Reid Irving & Co's London acceptance to A Hunter & Co for £1100 odd having 3 months to run which he begged us to discount. He said that house was in the first credit. I believe it is so, but for so large a sum from them, I said we could not venture to take the Bill without knowing if you would approve of it. But if he would send on Wednesday morning I should let him know. I do believe Reid & Co are very respectable - shall we take it?

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What melancholy weather we have - it is as cold as in  
December - and the grass quite withered

R & M

16 May 1803

Mr Simpson Esq

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, 16 May 1803

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Page 2 of 2

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RSM

16 May 1803

Wm Simpson Esq

P

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Dear Sir

Glasgow 16 May 1803

After dispatching the other Letters by this post Mr Archibald Smith & R Finlay called to inform us that Mr Smith of Dunlop Smith & Co had been with them informing them of the difficulties their house Smith Lindsay & Co London were under and requesting their assistance - It is needless to mention to you the Causes of these difficulties - It is enough to say that by their letters from London they believe an immediate Remittance of 10m to the house there would be of the greatest consequence in carrying them thro' - Mr Dale tho' no way connected with them has agreed to discount £2000 of these Bills. For the discount of the remaining £8000 they trust to the Royal Bank and they wish much the matter may be so managed as it may be known to none other. It appears to me to be of such consequence to this place, and even to the Royal Bank the support of that house as far as it can be done with perfect safety that I had no hesitation in saying to them that altho' we could not take it upon us to melt so large a sum out of our common course, I had little doubt the Paper being so unquestionable you would do it, and desired them to send me the Bills. They are inclosed. You know that Leitch & Smith David Russell John Gordon etc are Partners in James Finlay & Co and they have very little running upon Smith Lindsay & Co. If you agree to this I beg you will by tomorrow's post remit the

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

RB/837/1116

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Glasgow 16 May 1803

Dear Sir

After dispatching the other letters by this post Mr Archibald Smith & R Finlay called to inform us that Mr Smith of Dunlop Smith & Co had been with them informing them of the difficulties their house Smith Lindsay & Co London were under and requesting their assistance. It is needless to mention to you the Causes of these difficulties. It is enough to say that by their letters from London they believe an immediate Remittance of 10m to the house there would be of the greatest consequence in carrying them thro'. James Finlay & Co considering it of the greatest importance to support them at present have at once agreed upon property being put into their hands to grant Bills for the £10000. Mr Dale tho' no way connected with them has agreed to discount £2000 of these Bills. For the discount of the remaining £8000 they trust to the Royal Bank and they wish much the matter may be so managed as it may be known to none other. It appears to me to be of such consequence to this place, and even to the Royal Bank the support of that house as far as it can be done with perfect safety that I had no hesitation in saying to them that altho' we could not take it upon us to melt so large a sum out of our common course, I had little doubt the Paper being so unquestionable you would do it, and desired them to send me the Bills. They are inclosed. You know that Leitch & Smith David Russell John Gordon etc are Partners in James Finlay & Co and they have very little running upon Smith Lindsay & Co. If you agree to this I beg you will by tomorrow's post remit the

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Proceeds of these Bills to Smith Lindsay Smith & Co London  
as from us, in such drafts as best suit you and will be  
most easily converted into Cash - and send me a state  
of the Transaction - yours ever Robert Moncreiff

Wm Simpson Esq  
R Bank

NatWest  
Group

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

RB/837/1116

Page 2 of 2

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R Bank

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17 May 1803 -

Every day's occurrences seem to lead to an awful crisis, I know not but in some respects more so than '93 - my knees begin to shake sadly under me - but we must struggle on - the more severe the conflict it will be the sooner over - these Londoners allowing their acceptances to be returned while they are believed to be in good Circumstances, is frightful - this we are assured is the case with the Bill upon Usher you returned us and which Alexander & Co in their present situation cannot take up - We mean therefore to send it to Down tomorrow. Alexander has good Reason to expect 10m per first Jamaica Packet and a large sum by every following Packet, and I should really hope from the state of their Jamaica Funds, they will pay all and have a considerable Reversion - but I am much afraid we shall be plagued with the return of some of their London Bills in the meantime, and it will be a difficult matter to settle with their Creditors. Every thing is in the most distorted state. One Papillon a great Buyer of Goods here who drew on his Father in London has stopped and it is said he owes the Manufacturers here 30m. We have long refused his acceptances but may have two or three of his drafts on London well covered to us. Gibson our old Teller has fairly stopt - we have none of his Paper but some large Manchester Bills on London for Cotton which we are assured are most undoubted. The Bill you mention of Jaffrey & Eastons will I suppose be returned tomorrow. They have given us a Bill on London well indorsed to be applied for payment if it is not paid by you in Edin.

Smith Lindsay & Co's demand upon you would come with the account of the war this morning. A bad time but I hope you would make the Remittance. With Mr Dale's discounts and others, they made up £5600 for which we gave a draft on Down 3600 at 7/d st and £2000 at 45/ds this with your 8m will make £13600 and John Dunlop is gone into Edinburgh with some more Bills to try to melt them. Of these Bills £2400 are Lindsay Dalrymple & Co these are perfectly good as John Leckie writer a very opulent man is a Partner. But I think the old B—ch may relieve you of them. Smith writes his Partners that if they can remit him 20m he pledges himself to carry the house clearly thro', that he has 50m value of goods in his Warehouse on which he could not at present for his life raise 5m.

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

RB/837/1117

Page 1 of 2

17 May 1803

Every day's occurrences seem to lead to an awful crisis, I know not but in some respects more so than '93. My knees begin to shake sadly under me, but we must struggle on. The more severe the conflict it will be the sooner over. These Londoners allowing their acceptances to be returned while they are believed to be in good Circumstances, is frightful. This we are assured is the case with the Bill upon Usher you returned us and which Alexander & Co in their present situation cannot take up. We mean therefore to send it to Down tomorrow. Alexander has good Reason to expect 10m per first Jamaica Packet and a large sum by every following Packet, and I should really hope from the state of their Jamaica Funds, they will pay all and have a considerable Reversion. But I am much afraid we shall be plagued with the return of some of their London Bills in the meantime, and it will be a difficult matter to settle with their Creditors. Every thing is in the most distorted state. One Papillon a great Buyer of Goods here who drew on his Father in London has stopped and it is said he owes the Manufacturers here 30m. We have long refused his acceptances but may have two or three of his drafts on London well covered to us. Gibson our old Teller has fairly stopt. We have none of his Paper but some large Manchester Bills on London for Cotton which we are assured are most undoubted. The Bill you mention of Jaffrey & Eastons will I suppose be returned tomorrow. They have given us a Bill on London well indorsed to be applied for payment if it is not paid to you in Edinburgh.

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You see how our Cash is reduced - a very large sum was drawn out yesterday - but a good part has come back to day - and more will come no doubt thro the week - I cannot conceive where all our notes have gone - you will no doubt be obliged to send us a further supply - some slack hour this week I will try to make up No 2 - for you - I tremble now at opening up letters every morning for fear of Copper plates - The demand on us last night was very great - after returning nearly half the Bills we have done more than comes in a week - were we to retrench more I am satisfied we should stop the People - Oh it is arduous work.

200000
124000
12700
336800

Wm Simpson Esq

J

Reid  
 5 May 1803  
 Mr Houston has got 200000 in  
 Reid Irving & Co disposed of otherwise

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

RB/837/1117

Page 2 of 2

You see how our Cash is reduced - a very large sum was drawn out yesterday, but a good part has come back to day, and more will come no doubt thro the week. I cannot conceive where all our notes have gone. You will no doubt be obliged to send us a further supply. Some slack hour this week I will try to make up No.2 for you. I tremble now at opening your letter every morning for fear of Copperplates. The demand on us last night was very great. After returning nearly half the Bills we have done more than comes in a week. Were we to retrench more I am satisfied we should stop the People. Oh it is arduous work.

RSM  
 17 May 1803

Wm Simpson Esq  
 P

Mr Houston has got the bill on Reid Irving & Co disposed of otherwise.

[pencil annotation in another hand:] Bleaching  
 Papillon

[some jot figures, not transcribed]

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18 May 1803

Lindsay & Co have remitted in all 15m from this including your 8m - and they expect John Dunlop will make out 4 or 5m from Edin to day - this they seem confident by their letters from London will carry them completely thro' - I hope it will be so - but the boundless ideas of these People must be checked and if once they get over this Emergency I will be for using every means to curtail them even the strongest measures - as John Dunlop kept his Customhouse money with Sir W & Co - I hope he has got them to remit for the Bills he has - The R Bank has taken more than its share - vast sums drawn on Down this week - not only for this remittance to Smith & Co - but for payment of mortgages to English people on a number of houses in our New Town - of these houses to the amount of 30m were sold lately - 20m of it payable at this term - and the agent has got Bills from us to remit for a great part of it - Watsons have not called for their answer - I suppose they will not buy at 45/ds as they can send in the money to Edin - and get the Bills at 40/ds - a day or two is a great object to them - what do you say to the inclosed from Ewing Mclae? No end of demands. Give the other inclosed to Mr More. The moment I got his letter I sent it to Mr Nimmo who as Police Clerk I thought the fittest hand to manage the Business. Sorry I am we were too late, but from this I hope you are on the proper scent and will discover the villain - I have said 0 of the Forgery. Your two Copperplates were instantly taken up this morning and it comforts me to think I shall have none from you tomorrow. But I doubt not we shall have the disagreeable accounts of the war being in a manner begun, and when it will end or what will be the result is only known to him who knows the End from the Beginning.

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

RB/837/1119

Page 1 of 2

18 May 1803

Lindsay & Co have remitted in all 15m from this including your 8m, and they expect John Dunlop would make out 4 or 5m from Edinburgh to day. This they seem confident by their letters from London will carry them completely thro'. I hope it will be so, but the boundless ideas of these People must be checked and if once they get over this Emergency I would be for using every mean to curtail them even the strongest measures.

As John Dunlop kept his customhouse money with Sir W F & Co I hope he has got them to remit for the Bills he has. The R Bank has taken more than its share. Vast sums drawn on Down this week, not only for this remittance to Smith & Co, but for payment of mortgages to English people on a number of houses in our New Town. Of these houses to the amount of 30m were sold lately. 20m of it payable at this term, and the agent has got Bills from us to remit for a great part of it. Watsons have not called for their answer. I suppose they will not buy at 45/days as they can send in the money to Edinburgh and get the Bills at 40 days. A day or two is a great object to them. What do you say to the inclosed from Ewing Mclae? No end of demands. Give the other inclosed to Mr More. The moment I got his letter I sent it to Mr Nimmo who as Police Clerk I thought the fittest hand to manage the Business. Sorry I am we were too late, but from this I hope you are on the proper Scent and will discover the villain. I have said 0 of the Forgery. Your two Copperplates were instantly taken up this morning and it comforts me to think I shall have none from you tomorrow. But I doubt not we shall have the disagreeable accounts of the war being in a manner begun, and when it will end or what will be the result is only known to him who knows the End from the Beginning.

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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 May 1803

RB/837/1119

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RSM

18 May 1803

Wm Simpson Esq

P

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Dear Sir

Having some leisure yesterday I made out the inclosed black account - which you may keep a few days and return me - I know not if you should show it to any body - least to produce low spirits - There were several Bills in the account both on the debit & credit side - but being paid it was needless to bring them into this state I fear more will come on the account before all is over and considering the amount of the stoppages within these 6 months not much less I suppose than half a million and most of them having accounts with us, I am thankful it is not worse -

Yours ever  
RSM  
20 May 1803

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

RB/837/1123

Page 1 of 2

Dear Sir

Having some leisure yesterday I made out the inclosed black account, which you may keep a few days and return me. I know not if you should show it to anybody lest it produce low spirits. There were several Bills in the account both on the debit & credit side, but being paid it was needless to bring them into this state. I fear more will come on the account before all is over and considering the amount of the stoppages within these 6 months not much less I suppose than half a million and most of them having accounts with us, I am thankful it is not worse.

Yours ever  
RSM  
20 May 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, 20 May 1803

RB/837/1123

Page 2 of 2

RSM

20 May 1803

Wm Simpson Esq

P

*R S M  
20 May 1803*

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21 May 1803

So the poor wretch has saved you the Trouble of hanging him - It is as well - but the Counsellor will be at my poor Cousin if he can - I hope very few of the Notes have been issued - It would be satisfactory if you could be ascertained of this but since the Rascal is gone I know not how you can be informed of this - but if few appear you may conclude that few are out - we had a grand Procession to day from hence with the 3 Airdrie Murderers - 2 Troops of dragoons - the sheriff - two hangmen in chains following the Cart upon which the Fellows were hand bound - They will get a good leathering at Airdrie and richly do they deserve it - they should all have been hanged.

I am glad we have no bad news from London this morning, and no Copperplates from you. The Old Dean insisted I should dine with him to day at Jordanhill. I would not promise positively till I saw your letter. Had it covered a number of Copperplates they would have put me out of humour for visiting. But now I will go.

Our next to Down will frighten you. The Collector of the Mortgages on the houses paid in a large sum to day and told me he would call for above 5m of our drafts on Down on Monday.

Andrew Stevenson showed me a letter from Miln & Nunn saying they had paid the Bill we returned you. What could be the meaning of the Bank protesting it before due?

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

RB/837/1125

Page 1 of 2

21 May 1803

So the poor wretch has saved you the Trouble of hanging him. It is as well. But the Counsellor will be at my poor Cousin if he can. I hope very few of the Notes have been issued. It would be satisfactory if you could be ascertained of this but since the Rascal is gone I know not how you can be informed but if few appear you may conclude that few are out.

We had a grand procession to day from hence with the 3 Airdrie murderers, 2 troops of dragoons, the sheriff, two hangmen in a chaise following the cart upon which the fellows were handbound. They will get a good leathering at Airdrie and richly do they deserve it - they should all have been hanged.

I am glad we have no bad news from London this morning, and no Copperplates from you. The Old Dean insisted I should dine with him to day at Jordanhill. I would not promise positively till I saw your letter. Had it covered a number of Copperplates they would have put me out of humour for visiting. But now I will go.

Our next to Down will frighten you. The Collector of the Mortgages on the houses paid in a large sum to day and told me he would call for above 5m of our drafts on Down on Monday.

Andrew Stevenson showed me a letter from Miln & Nunn saying they had paid the Bill we returned you. What could be the meaning of the Bank protesting it before due?

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

RB/837/1125

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RSM

21 May 1803

[pencil annotation in another hand:] Airdrie murders

Wm Simpson Esq

P

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23 May 1803

I had another letter from Mr T yesterday about SLS & Co but as he mentions his having wrote you to the same Effect I do not send it - He has indeed made advances to them far beyond what I should have thought he was able for, but if it has the Effect of carrying them thro' it will be a most important service to this place and indeed to the Bank. I fear however it will not all do - Their great push was to be last Saturday - The Remittances from you and from this which would reach them on Friday would no doubt carry them thro' that day, but by the way they are going on having 3 or 4m to pay a day these Remittances would not carry them thro' this week. Nothing can be more provoking than their conduct. To cut them short just now by refusing all their paper would bring on the event we wish to prevent, but we must have a serious consultation as to the measures to be adopted to prevent our being placed in so dangerous situation again - These double houses always lead to mischief - I should be for informing the Partners here that after such a period suppose 3 or 4 months if they did not withdraw their London house, we should take no Bills on them drawn by their houses here or by any of their Connections who are very numerous - I am happy to see by Mr T's letter that Andrew's house had only got an accommodation of 10m from him and did not seem to be much pressed - We depend much on his getting on - but not nearly so much as on SLS & Co. This is Monday a most painful day to me I always look forward to it with trembling and the rather this week that we happen to have only 38m coming in and that I fear will not near answer the demands upon us - It will be easy for us by refusing Bills to break people even the best houses - but surely this should not be for the Interest of the Bank - there must be a prudent yielding to the necessities of People as far as it can be done with perfect safety - I should think I should have authorized them to refuse all bills to renew in part Bills to people who could not pay in whole and this is certainly prudent -

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

RB/837/1128

Page 1 of 2

23 May 1803

I had another letter from Mr T yesterday about SLS & Co but as he mentions his having wrote you to the same Effect I do not send it. He has indeed made advances to them far beyond what I should have thought he was able for, but if it has the Effect of carrying them thro', it will be a most important service to this place and indeed to the Bank. I fear however it will not all do. Their great push was to be last Saturday. The Remittances from you and from this which would reach them on Friday would no doubt carry them thro' that day, but by the way they are going on having 3 or 4m to pay a day these Remittances would not carry them thro' this week. Nothing can be more provoking than their conduct. To cut them short just now by refusing all their paper would bring on the event we wish to prevent, but we must have a serious consultation as to the measures to be adopted to prevent our being placed in so dangerous situation again. These double houses always lead to mischief. I would be for informing the partners here that after such a period suppose 3 or 4 months if they did not withdraw their London house, we should take no Bills on them drawn by their houses here or by any of their connections, who are very numerous.

I am happy to see by Mr T's letter that Andrew's house had only got an accommodation of 10m from him and did not seem to be much pressed. We depend much on his getting on, but not nearly so much as on SLS & Co. This is Monday, a most painful day to me I always look forward to it with trembling and the rather this week that we happen to have only 38m coming in and that I fear will not near answer the demands upon us. It would be easy for us by refusing Bills to break people even the best houses, but surely this would not be for the interests of the Bank - there must be a prudent yielding to the necessities of People as far as it can be done with perfect safety.

The old Bank I understand have authorised their agent at Greenock to renew in part Bills to people who could not pay in whole and this is certainly prudent.

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I will be glad to know what the Counsellor makes of my Cousin  
what do yr Edin Politicians say to the political Correspondence?  
I think our ministry show a good deal of Spirit and Lord Whitworth  
acquits himself nobly - but no doubt Bonaparte will  
make a strong Case of it in his favours  
O what a severe Drought and cold again - I fear the  
Hay Crop will be destroyed -  
You see the large sum drawn on Down - The Bills to Thom  
Watson were all sent to S L & Co - the most of the other large Bills  
were for the Mortgages money - James Miller has with Daughter  
Brother & Sister all set out on 2 or 3 months Jaunt to England  
tomorrow morning - they mean to dine at Inveresk - I gave them  
the Bills on Down for their Viaticum -

Rd M

23 May 1803

Wm Simpson Esq

J

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

RB/837/1128

Page 2 of 2

I will be glad to know what the Counsellor makes of my Cousin.

What do your Edinburgh Politicians say to the political Correspondence? I think our ministry show a good deal of Spirit and Lord Whitworth acquits himself nobly, but no doubt Bonaparte will make a strong Case of it in his favours.

O what a severe drought and cold again - I fear the hay crop will be destroyed.

You see the large sum drawn on Down. The Bills to Thom Watson were all sent to S L & Co. The most of the other large Bills were for the Mortgages money. James Miller his wife Daughter Brother & Sister all set out on 2 or 3 months' Jaunt to England tomorrow morning. They mean to dine at Inveresk. I gave them the Bills on Down for their Viaticum.

RSM  
23 May 1803

Wm Simpson Esq  
P

Can you send us no Bank of England small notes. James Miller has left only £16 with us.

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James Miller has left only £16 with us.

24 May 1803

I have a short line from Mr T - this morning saying - Messrs Smith & Co appear to be going on without further help from us - I therefore am in hopes that they may rise above their difficulties - I wish

his hopes may be realised but after the mad part they have acted I can have no confidence in them and I shall be happy how soon we can get clear of them - There is a letter from Smith today expressing a high sense of the obligations he is under to his friends here for the seasonable aid they have given him - and to Mr Thornton for his great liberality - and saying positively that his way is now clear and he has no fear of getting thro -

Sorry I am to see the Bills discounted so much increased last week - it was the Term week no other Bank was doing any thing considerable - what we did "was absolutely necessary to keep the machine a going and I have the fullest conviction if you or even Mr R had been here you would have done more - from the small sum coming in this week, the Balance must be increased a few thousands more by next Monday - but the week after being the first of the month will I hope bring us back to where we were - it is most painful work to stand before the many applications we have on a Tuesday forenoon - I assure you -

John's death will be a great loss to Mr T - as I understand he was a very active manager in the Business - Mr T speaks very favourably of his Brother who I suppose will be taken in at Midsummer - but I do not know any more and do not speak of him as wiser than his neighbours - I fancy Mr T has finally tried words of it at present - I shall be curious to see the decision of the House of Commons yesterday - I hope they will approve of ministry and vote to support his majority - but I am sure the war does not seem so necessary as this late was -

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

RB/837/1129

Page 1 of 2

24 May 1803

I have a short line from Mr T this morning saying Messrs Smith & Co appear to be going on without further help from us. I therefore am in hopes that they may rise above their difficulties. I wish his hopes may be realised but after the mad part they have acted I can have no confidence in them and I shall be happy how soon we can get clear of them. There is a letter from Smith today expressing a high sense of the obligations he is under to his friends here for the seasonable aid they have given him, and to Mr Thornton for his great liberality, and saying positively that his way is now clear and he has no fear of getting thro.

Sorry I am to see the Bills discounted so much increased last week. It was the Term week no other Bank was doing any thing considerable. What we did was absolutely necessary to keep the machine agoing and I have the fullest conviction if you or even Mr R had been here you would have done more. From the small sum coming in this week, the Balance must be increased a few thousand more by next Monday, but the week after being the first of the month will I hope bring us back to where we were. It is most painful work to stand and refuse the many applications we have on a Tuesday forenoon, I assure you.

Free's death will be a great Loss to Mr T, as I understand he was a very active manager in the Business. Mr T speaks very favourably of his Brother who I suppose will be taken in at Midsummer. But John Bannatyne did not speak of him as wiser than his neighbours. I fancy Mr T has pretty hard work of it at present.

I shall be curious to see the decision of the House of Commons yesterday. I hope they will approve of Ministry and vote to support His Majesty, but I am sure the war does not seem so necessary as the last was.

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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 May 1803

RB/837/1129

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RSM

24 May 1803

Wm Simpson Esq

P

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*24 May 1803*

*RSM*

*Wm Simpson Esq*

*P*

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25<sup>th</sup> May 1803

The Books of Edin Checks are come - but it is the London ones we want I beg you will order them as soon as you can - we will be glad to have some B of Eng small Notes when you get them and I wish you could send us some small Gold, the want of it occasions a great Emission of Silver - you see that Article is nearly done with us, I suppose you will send us some in the Box as I understand you have plenty - we have another Failure today J<sup>r</sup> E Henderson the agent for the Paisley Union Bank, he was also ~~was~~ a partner in a yarn manufacturing concern and lately shipped a great quantity of Goods for the West Indies - so that many of our Manufacturers will be taken in with him - we have long seen him very needy and I do not think we have a bit of his paper - he owes I hear 22m and has by his state 15m to pay it - there are about 10m wind Bills in the hands of the Union Bank - but they have the Guarantee of a good Man Mr Semple - there is also a deficiency in their Cash with him of 3 or 4m for which his Sureties must pay you see what Freedom Agents use with Cash - I really generally wish you and your agent and take a look of your Agents Cash here - it will be a satisfaction to you and not less to them your seeing with your own Eyes that it was all right - and the Misconduct of Agents of late I think requires such an Inspection - Andrew Templeton a steady hand is appointed the Union Banks agent - when shall we see an end of these disasters!

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1803, enclosing two slips concerning the Muirkirk Company's affairs

RB/837/1130

Page 1 of 4

25 May 1803

The Books of Edinburgh Checks are come, but it is the London ones we want. I beg you will order them as soon as you can. We will be glad to have some Bank of England small notes when you get them and I wish you could send us some small Gold, the want of it occasions a great Emission of silver. You see that article is nearly done with us. I suppose you will send us some in the Box as I understand you have plenty.

We have another failure today - James E Henderson the agent for the Paisley Union Bank, he was also a partner in a yarn and manufacturing concern and lately shipped a great quantity of goods for the West Indies, so that many of our manufacturers will be taken in with him. We have long seen him very needy and I do not think we have a bit of his paper. He owes I hear 22m and has by his state 15m to pay it. There are about 10m wind Bills in the hands of the Union Bank, but they have the Guarantee of a good man Mr Semple. There is also a deficiency in their cash with him of 3 or 4m for which his sureties must pay. You see what freedom agents use with cash. I really and seriously wish you would come west and take a look of your agents' cash here - it would be a satisfaction to you and not less to them your seeing with your own eyes that it was all right, and the misconduct of agents of late I think requires such an inspection.

Andrew Templeton a steady hand is appointed the Union Bank's agent. When shall we see an end of these disasters!

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RB/837/1130

Page 2 of 4

RSM  
25 May 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, 25 May 1803, enclosing two slips concerning the Muirkirk Company's affairs

RB/837/1130

Page 3 of 4

Instead of Friend James taking up the his Friday's draft on Dunsмур you see he has sent us another of £600 - and desired us to pass both while he has taken our draft on Down for £550 - no doubt to remit Dunsмур - this is a bad business - but he assures me he has more Pigg's shipping for Dunsмур than all he has drawn on him -

Muirkirk Co. Bills discounted  
25 May 1803

Due in May	£ 1510.6.3
June	4969.-.6
July	7726.10.8
August	6574.19.4
Sept	2832.6.9
Oct	1920.13.9
Nov	686.17.8
	<hr/>
	26220.14.11
Guarantee Bills	3000
Cash account	2000
	<hr/>
	31220.14.11
Sum at 1 April	29769.8.5
Increased	1451.6.6

I read of James to him and showed him the above his money and told him it was impossible and could go on in this way - and requested but we got a meeting with Mr Ewing Maclean & John Robertson, and let something be resolved on - The honest man was greatly concerned you may believe, and said me that this

[second slip:]  
Muirkirk Co Bills discounted 25 May 1803

Due in May	£1510.6.3
June	4969.-.6
July	7726.10.8
August	6574.19.4
September	2832.6.9
October	1920.13.9
November	<u>686.17.8</u>
	26220.14.11
Guarantee Bills	3000
Cash account	<u>2000</u>
	31220.14.11

[first slip:] Instead of Friend James taking up his Friday's draft on Dunsмур you see he has sent us another of £600 and desired us to pass both while he has taken our draft on Down for £550. No doubt to remit Dunsмур. This is a bad Business, but he assures me he has more Pigg's shipping for Dunsмур than all he has drawn on him.

Sum at 1 April	<u>29769.8.5</u>
Increased	1451.6.6

I read your letter to him and showed him the above this morning, told him it was impossible we could go on in this way, and requested he would get a meeting with Mr Ewing Maclea & John Robertson, and let something be resolved on. The honest man was greatly concerned you may believe, assured me that the

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 180 , enclosing two slips concerning the Muirkirk Company's affairs

RB/837/1130

Page 4 of 4

works were doing well - a great  
Quantity of metal on hand and  
was now going off - and a  
new forge had immediately bring  
a quantity of Bars to market  
which always sold readily  
I had been we were always  
flattered with such Prospects  
but ~~seeing~~ they were  
never realised - instead of  
that we were deeper than ever  
and could not answer to our  
Constituents for lavishing so  
much of the Banks money  
in that way - I beg'd him either  
to give it up - or try to get  
some moneyed man to take  
it then with them I blame him  
& John Robertson much for not  
attempting something of this kind  
before now - if they must  
give up, you must really  
come west and close the  
Business I have not nerves for  
it - often indeed I have wished  
that your Idea could be adopted  
of never touching the Paper of  
a friend or intimate acquaintance

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[first slip: blank]

[second slip:] works were doing well. A great quantity of metal on hand which was now going off, and a new forge would immediately bring a quantity of Bars to market which always sold readily. I told him we were always flattered with such Prospects but they were never realised. Instead of that we were deeper than ever and could not answer to our Constituents for lavishing so much of the Bank's money in that way. I begged him either to give it up, or try to get some moneyed man to take a share with them. I blame John Robertson much for not attempting something of this kind before now. If they must give up, you must really come west and close the Business. I have not nerves for it. Often indeed I have wished that your Idea could be adopted of never touching the Paper of a friend or intimate acquaintance.

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26 May 1803 -

I have not yet had time to look into the returned Vouchers  
the first leisure evening I can get I mean to take them upstairs  
and examine their Backs and when done with them shall return them

This Stop of Henderson, makes a good deal of noise - The  
honest Collector is in very bad humour at him and no wonder  
a few days before the stop Henderson drank Tea with him -  
when he begged the Loan of £500 - for 2 days - and the  
Collector readily gave him and he says have given  
him £1000 - If he had asked to he had so little doubt  
of his honour - but he heard no more of his £500

We settled a years account with the Collector the other day  
and gave him £518 - Interest - before the arrangement  
by which the Bills to him were to be payable on Tuesdays -  
we always charged his account with the drafts to him as  
at 4/ds our par - that is if they were at 2 or 3 days  
we charged him with the drafts for the 1 or 2 ds short  
of the 4 ds - but on the last account - we allowed him  
2 days Interest on our Bills to him at 3 days - that  
is we remitted for him as by Bills at one days date  
as he says this was settled with you at the time  
of the arrangement - I suppose you approve of this

We have had some fine Showers yesterday, the  
morning with will do much good - but still the  
weather very cold & blustering - not like May -  
what has the Counsellor made of my Cousin -  
your dead horse -

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

RB/837/1133

Page 1 of 2

26 May 1803

I have not yet had time to look into the returned Vouchers the first leisure evening I can get I mean to take them upstairs and examine their Backs and when done with them shall return them.

This stop of Henderson's makes a good deal of noise. The honest Collector is in very bad humour at him and no wonder - a few days before the stop Henderson drank tea with him when he begged the loan of £500 - for 2 days - which the Collector readily gave him and would he says have given him £1000 if he had asked it, he had so little doubt of his honour. But he heard no more of his £500.

We settled a year's account with the Collector the other day and gave him £518 Interest. Before the arrangement by which the Bills to him were to be payable on Tuesdays we always charged his account with the drafts to him as at 4/ds our par - that is if they were at 2 or 3 days we charged interest on his interest for the 1 or 2 days short of the 4 days. But in the last account we allowed him 2 days' interest on our Bills to him at 3 days. That is we remit for him as by Bills at one day's date as he says this was settled with you at the time of the arrangement. I suppose you approve of this.

We have had some fine showers yesterday and this morning which will do much good, but still the weather very cold and blustering - not like May.

What has the Counsellor made of my Cousin. Adieu,

Your dead horse

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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 May 1803

RB/837/1133

Page 2 of 2

RSM  
26 May 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.**

The letter is undated, but was found in a bundle next to the letter dated 26/5/1803.

RB/837/1134

Page 1 of 2

our Friend James Buchan I am afraid has got into a bad Scrape. There is a little man here Andrew Hosie to whom James is very much attached, and I believe an honest industrious Body but in going into a foreign Trade has I fear gone quite out of his line. He had a son also a solid industrious lad I am told, whom he sent to New York and shipt Goods largely to him at first they sold with profit and Andrew was supposed to have made money but latterly Goods fell much. The lad would not sell till he could with Profit, so he kept the Goods on hand and the Father being obliged to pay them here, he is brought above 6m in advance till Remittances come from the sales of these goods. This advance he supports by drawing on London, on Begbie & Hunter and Laurence Taylor Bills on whom you see passing frequently and no doubt remittances to take them up. Begbie & Co I know to be a safe house, I know nothing of Taylor. For these drafts of Hosie's and for all his Transactions we have James Buchan's guarantee. James has been understood to be Partner with him. I rather think however his Interposition is purely from benevolent attachment to Hosie whom he says he will carry thro. The two houses in London hold stock of his as their security for accepting these drafts. I had a serious conversation with him here the other day and strongly urged his not continuing to support this advance of about 6m by this horrible Circulation and advised him to raise the money by some less disgraceful & expensive mode, and to write to Hosie at New York to sell off the Goods at what they would bring and

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Our Friend Jamie Buchan I am afraid has got into a bad Scrape. There is a little man here Andrew Hosie to whom James is very much attached, and I believe an honest industrious Body but in going into a foreign Trade has I fear gone quite out of his line. He had a son also a solid industrious lad I am told, whom he sent to New York and shipt Goods largely to him. At first they sold with profit and Andrew was supposed to have made money but latterly Goods fell much. The lad would not sell till he could with Profit, so he kept the Goods on hand and the Father being obliged to pay them here, he is brought above 6m in advance till Remittances come from the sales of these goods. This advance he supports by drawing on London, on Begbie & Hunter and Laurence Taylor Bills on whom you see passing frequently and no doubt remittances to take them up. Begbie & Co I know to be a safe house, I know nothing of Taylor. For these drafts of Hosie's and for all his Transactions we have James Buchan's guarantee. James has been understood to be Partner with him. I rather think however his Interposition is purely from benevolent attachment to Hosie whom he says he will carry thro. The two houses in London hold stock of his as their security for accepting these drafts. I had a serious conversation with him here the other day and strongly urged his not continuing to support this advance of about 6m by this horrible Circulation and advised him to raise the money by some less disgraceful & expensive mode, and to write to Hosie at New York to sell off the Goods at what they would bring and

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RB/837/1134

Page 2 of 2

remit the value - as I could not see how in present times we could  
contrive to carry on this disagreeable operation - I mention these  
Circumstances to you that if you think proper you may have a  
Conversation with him upon the Subject - but I know not if  
it will be necessary to mention the matter to any other - I  
hope there is no doubt Mr Buchan's Property makes these  
Transactions quite safe to us ultimately, even independent of  
the London Houses - but he should for his own Interest & Credit  
surely raise the money in some other way -

remit the value, as I could not see how in present times we could contrive to carry on this disagreeable operation. I mention these circumstances to you that if you think proper you may have a conversation with him upon the subject, but I know not if it will be necessary to mention the matter to any other. I hope there is no doubt Mr Buchan's Property makes these Transactions quite safe to us ultimately even independent of the London houses, but he should for his own Interest & Credit surely raise the money in some other way.

PP

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30 May 1803

I am not afraid of getting payment of these returned Bills on Alexander. John Pattison to day proposes that we should take Alexander's Bills payable at the dates when his different Instalments are payable indorsed by a house here who he says is very safe - for the whole of these Bills and that we should order back those running - and keep the Bills & Protests for our further security till we are paid - at the same time Alexander to give us a letter engaging to pay us sooner if Remittances come sooner over paying his Instalments - we take a day or two to consider this proposal - it is lucky that Alexander's Indorsation on Usher is paid - but I cannot understand how Down & Co have taken 13/11d above the sum you charge us in these cases they never used to allow for Re Exch etc and certainly when the money was paid in London there should have been allowed some deduction from Re Exch. Donaldson I understand is taken in by some house in Lancashire - he lets their drafts on him go back - but the Glasgow People who consigned him Goods - to them he returns the Goods or gives them good Bills for what he has sold thus it seems is the way they can do in England - what delightful rains we have had since Saturday - I hope they have fallen copiously on Barebones - but notwithstanding my spirits are kept down today - by the dark prospect before me this night. I counted upon a large sum coming in from Bills discounted the first week of the month as is usually the case - but I had not looked into the Bill Book. On taking a note from it this morning how mortified I was to find only 31m coming in this week. This I suppose is owing to our cutting in so much in February last. How we can make any thing like that sum answer the demands this night I have no conception without putting the People to a Pause altogether - distressing work

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

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Page 1 of 2

30 May 1803

I am not afraid of getting payment of these returned Bills on Alexander. John Pattison to day proposes that we should take Alexander's Bills payable at the dates when his different Instalments are payable indorsed by a house here who he says is very safe for the whole of these Bills and that we should order back those running, and keep the Bills & Protests for our further security till we are paid. At the same time Alexander to give us a letter engaging to pay us sooner if Remittances come sooner over paying his Instalments. We take a day or two to consider this proposal. It is lucky that Alexander's Indorsation on Usher is paid, but I cannot understand how Down & Co have taken 13/11d above the sum you charge us in these cases they never used to allow for Re Exch etc and certainly when the money was paid in London there should have been allowed some deduction from Re Exch. Donaldson I understand is taken in by some house in Lancashire. He lets their drafts on him go back, but the Glasgow People who consigned him Goods, to them he returns the Goods or gives them good Bills for what he has sold. This it seems is the way they can do in England.

What delightful rains we have had since Saturday. I hope they have fallen copiously on Barebones. But notwithstanding my spirits are kept down today by the dark prospect before me this night. I counted upon a large sum coming in from Bills discounted the first week of the month as is usually the case, but I had not looked into the Bill Book. On taking a note from it this morning how mortified I was to find only 31m coming in this week. This I suppose is owing to our cutting in so much in February last. How we can make any thing like that sum answer the demands this night I have no conception without putting the People to a Pause altogether - distressing work.

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This is our Whitsun Monday Horse market - nearly 50 Country  
bodies have been in getting payment or renewing their deposit receipts  
Horses I am told are dear

Wm Simpson Esq

How is it that a letter I sent in  
the Box on Saturday plainly directed  
to Wm S M Edinburgh is returned  
in it to day? It goes back tomorrow

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

RB/837/1137

Page 2 of 2

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RSM

30 May 1803

Wm Simpson Esq

P

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

31 May 1803 —

After a hard struggle we have closed the Business of this day and I go upstairs rather exhausted and distressed from seeing the neediness of the People and the Misery of the many who have been disappointed. I did not take the Trouble of counting the Bills last night but I think we returned more than we took, and much of my time this forenoon has been occupied in reading letters with reclaiming Petitions — this is the way we do sir — and a painful way it is —

Your thin letters these two last posts were very comforting to me but I expect a Bundle from you tomorrow of Alexander's returned Bills one upon Williams <sup>£1475</sup> we have a letter from him saying that he had let it be returned because Alexander owed him that and he would pay the Balance. Alexander declares he gave value for the Bill and as Williams is an undoubted good man he begs we may send it back and insist on payment. So we shall send it to Down and I think there is little doubt they will get payment. For Alexander's Bill on Leven the Trustees to day have proposed that we shall take his Acceptances at 3, 6, 9 & 12 months for the whole the payment of which they will guarantee and they have no doubt the whole will be paid in 4 to 6 months. They are in good spirits as to the state of his affairs. Within this last week they have got 10m from Jamaica which they pay in to us in the Name of James Miller for the Creditors. He is one of the Trustees and is much disposed to make us easy — you see he indorses the Bills —

Then Alexander's Bills on Leven the Trustees to day have proposed that we shall take his Acceptances at 3, 6, 9, & 12 months for the whole the payment of which they will guarantee (and they have no doubt the whole will be paid in 4 to 6 months) they are in good spirits as to the state of his affairs — within this last week they have got 10m from Jamaica which they pay in to us in the Name of James Miller for the Creditors. He is one of the Trustees and is much disposed to make us easy — you see he indorses the Bills —

Bob left me this morning in a Post Chaise with two Miss Strongs of Leith — he carries with him the Elder's Table for Mrs Simpson — his Brother says he will be prosecuted for forging R Bank £5 Note and my name — Henderson's affairs I hear will turn out very bad — I think that large Bill on you we have sent Col Leven I suppose the Excise men will be on you next week

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 31 May 1803

RB/837/1138

Page 1 of 2

31 May 1803

After a hard struggle we have closed the business of this day and I go upstairs rather exhausted and distressed from seeing the neediness of the people and the misery of the many who have been disappointed. I did not take the Trouble of counting the Bills last night but I think we returned more than we took, and much of my time this forenoon has been occupied in reading letters with reclaiming Petitions. This is the way we do sir, and a painful way it is.

Your thin Letters these two last posts were very comforting to me but I expect a Bundle from you tomorrow of Alexander's returned Bills one upon Williams £1475 we have a letter from him saying that he had let it be returned because Alexander owed him that. We might recover what we could get from him and he would pay the Balance. Alexander declares he gave value for the Bill and as Williams is an undoubted good man he begs we may send it back and insist on payment. So we shall send it to Down and I think there is little doubt they will get payment. For Alexander's Bill on Leven the Trustees to day have proposed that we shall take his Acceptances at 3, 6, 9 & 12 months for the whole the payment of which they will guarantee and they have no doubt the whole will be paid in 4 to 6 months. They are in good spirits as to the state of his affairs. Within this last week they have got 10m from Jamaica which they pay in to us in the Name of James Miller for the Creditors. He is one of the Trustees and is much disposed to make us easy. You see he indorses the Bills.

Bob left me this morning in a Post Chaise with two Miss Strongs of Leith. He carries with him the Elder's Table for Mrs Simpson. His Brother say he will be prosecuted for forging a R Bank £5 Note and my name.

Henderson's affairs I hear will turn out very bad.

From that large Bill on you we have sent Col Leven I suppose the Excise men will be on you next week.

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the bank's cashier, 31 May 1803

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RSM  
31 May 1803

Wm Simpson Esq  
P

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2 June 1803

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

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

RB/837/1140

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2 June 1803

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

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

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

RB/837/1140

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RSM

2 June 1803

Wm Simpson Esq

P

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3 June 1803 —

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

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

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

Give the inclosed to SM & R.

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

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

RB/837/1141

Page 1 of 2

3 June 1803

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

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

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

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Page 2 of 2

RSM

3 June 1803

[pencil annotation in another hand:] War precautions

Wm Simpson Esq

P

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4 June 1803

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

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

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

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

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

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4 June 1803

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

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

RB/837/1144

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RSM

4 June 1803

[pencil annotation in another hand:] Nap. War

Wm Simpson Esq

P

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6 June 1803

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

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

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

6 June 1803

Moncrieff it seems has not only refused to see the Dutch deputies - but has thrashed the Russian Ambassador - I cannot believe this - but if it be true the next accounts will surely be that he is in a madhouse - and that perhaps would bring about a peace - we are only detaining Dutch ships but if they are not permitted to be neutral - no doubt the ships will be kept - Mr Jackson has another letter from Mr Liston - Sir - Crawford & family had taken shelter in his house thinking he would only be safe there I suppose we shall soon hear of them all being in England - Our Town has resolved to day to raise a Volunteer Regt - but as the Men are to have pay, I suppose they will be of no higher Rank than operative weavers - (This is Monday - a sad day for me - demands coming upon us from all hands which I know not how we shall answer - but I am glad to see a good sum coming in this week 55m which should enable us to pay back what we have over done the two last weeks - Keep off us with your Copperplates! -

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

RB/837/1145

Page 2 of 2



RSM  
6 June 1803

[pencil annotation in another hand:] Raising volunteers

E 4 M for us

Wm Simpson Esq  
P

How cold it is!

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7<sup>th</sup> June 1803

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

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

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

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

RB/837/1147

Page 1 of 2

7 June 1803

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

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

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

RB/837/1147

Page 2 of 2

RSM

7 June 1803

Wm Simpson Esq

P

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8 June 1803 -

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

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

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

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

RB/837/1148

Page 1 of 2

8 June 1803

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

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

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RSM

8 June 1803

Wm Simpson Esq

P

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9 June

Robert Bogle Junior sent to us yesterday to pay Charles Stuart's Bill  
I told him it was returned the night before, and his best way would be  
to write his friend in Edin to inquire what you did with it -  
Mackenzie is such a dashing Chield and has so many Bills  
that I am afraid he draws us into the situation we were in  
with him before - but I really believe he will have a Reversion  
tho' not to the Extent he talks of - extensive dealers are my  
greatest plague - and every day almost some Circumstances are  
occurring which grieve and depress me sadly - I fear  
my situation would require a better Judgement & stronger Nerves -  
I have no Idea what Tierney's Budget will be - but it  
is surely impossible to raise the money that will be necessary  
without a Loan - Mr T writes me that money in London  
is rather more plentiful - but that it will probably be  
soon scarce again as a Loan of 10 or 12 millions will  
be necessary - Mr Pitt's last Exhibition did not  
at all please me - but it is evident ministry are  
now resolved to do without him - I am sorry they are  
taking in such hands as Tierney - and Sheridan is  
also spoken of  
Ross has never discovered his loss of £205 - that is a vexing thing - and I see no chance of the quarterly  
Balance bringing it to light.  
I gave out to day the last Bundle of 20/ notes. Where all these small notes go I cannot conceive - you had  
better send us a couple of thousand by the next and following Boxes -  
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following Boxes -

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

RB/837/1150

Page 1 of 2

9 June 1803

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

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

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

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

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

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

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Page 2 of 2

RSM

9 June 1803

Wm Simpson Esq

P

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10 June 1803

This Mistake about the Interest vexes me exceedingly - indeed I left it wholly to the accomptants from Robt Stuart downwards to make out the state of it in conformity with the Note sent by Mr Mackintosh without ever examining it and Stirling says he followed his Predecessors we shall now state as you please - no doubt the house and No 2 - must be stated in the general Ledger - but it wd be just to bring all the overcharged Interest at once on P&L - we must check these average Charges of Interest by making a particular Calculation on every A/c - this can easily be done with the Bank's A/c - but I believe there are 5000 Dep't A/c's - it will be a laborious Business - to make a particular Calculation on them and carry on the other Business of the office the weight of which is rather too heavy for my feeble mind & Frame -

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

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

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

RB/837/1154

Page 1 of 2

10 June 1803

This Mistake about the Interest vexes me exceedingly. Indeed I left it wholly to the accomptants from Robert Stuart downwards to make out the state of it in conformity with the note sent by Mr Mackintosh without ever examining it and Stirling says he followed his Predecessors. We shall now state as you please. No doubt the house and No.2 must be stated in the general Ledger, but it would be pity to bring all the overcharged Interest at once on P&L. We must check these average Charges of Interest by making a particular Calculation on every account. This can easily be done with the Cash accounts, but I believe there are 5000 Deposit Accounts. It will be a laborious Business to make a particular Calculation on them and carry on the other Business of the office the weight of which is rather too heavy for my feeble mind & Frame.

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

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

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the bank's cashier, 10 June 1803

RB/837/1154

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RSM

10 June 1803

Wm Simpson Esq

P

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11 June 1803

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

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

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

RB/837/1156

Page 1 of 8

11 June 1803

I wrote you that Mr Stirling had lodged good Glasgow long dated Bills as a Security for his drafts on the house in London, but he has gone beyond the amount of the Bills lodged and I have wrote him a Line to send us no more of his drafts.

You may tell your silver smith that it is rarely any Dollars come to Clyde, and as the price is always better in London if the quantity when any come be not trifling, the Importers send them to London. I can hear of none here at present. You will surely in a day or two get the Sales of Alexander's & Auchie & Co's dollars and you will see from it the price per oz. The Bill you returned us on Alexander yesterday he desired us to slip off the Proceeds of these dollars. I wonder you have not already the sales as the ships were arrived. The other Bills returned yesterday were all taken up.

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RB/837/1156

Page 2 of 8

RSM  
11 June 1803

Wm Simpson Esq  
P

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*R S M  
11 June 1803*

*Wm Simpson Esq*

Copy from Mr Thornton 8 June

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

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

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

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

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

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

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

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

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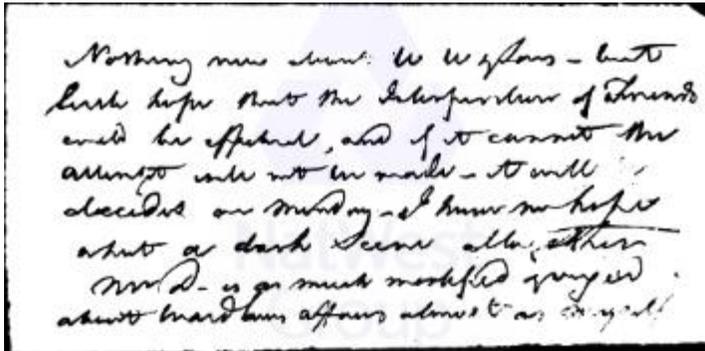
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RB/837/1156

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

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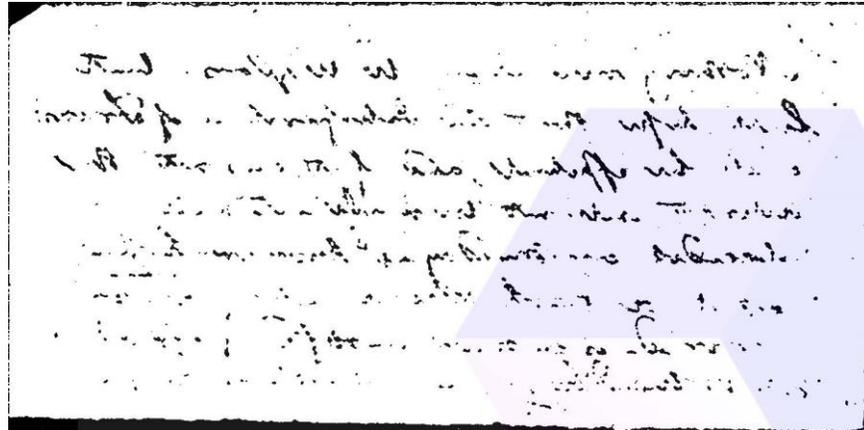
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13 June 1803

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

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

RB/837/1157

Page 1 of 2

13 June 1803

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

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Our large Notes are quite out and altho a good sum will  
come in tomorrow morning at the Exchange - it will not serve for  
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as you can

Ed Mc  
13 June 1803

Wm Simpson Esq

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

RB/837/1157

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RSM

13 June 1803

Wm Simpson Esq

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

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

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

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

RB/837/1159

Page 1 of 2

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

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

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

RB/837/1159

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RSM

14 June 1803

Wm Simpson Esq

P

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17<sup>th</sup> June 1803

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

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

RB/837/1160

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17 June 1803

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

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

Red  
Cash  
1803

Wm Simpson Esq

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

RB/837/1160

Page 2 of 2

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RSM  
17 June 1803

Wm Simpson Esq  
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18 June 1803

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

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

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

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

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

RB/837/1164

Page 1 of 2

18 June 1803

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

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

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

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

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

RB/837/1164

Page 2 of 2

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

RSM

18 June 1803

Wm Simpson Esq

P

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R. S. M.  
18 June 1803

Wm Simpson Esq

20 June 1803

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

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

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

RB/837/1167

Page 1 of 2

20 June 1803

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

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

R.S.M.  
22 June 1803

Wm Simpson Esq  
P

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

RB/837/1167

Page 2 of 2

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

RSM  
22 [sic] June 1803

Wm Simpson Esq  
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21 June 1803

My own Reason ~~as~~ as well as your kind Advice calls upon me to  
 keep up - under the Consciousness that I am doing the best I can - but  
 alas neither Reason nor Advice will operate upon the Stomach & Spirits  
 and these with me for some days have been in a sad state indeed -  
 every Day the scene looks darker - a Day does not pass without  
 hearing of new Bankruptcies and new Scenes of Misery following -  
 I have sent to Mr Stirling to call upon us that I may read to  
 him what you wrote and we shall see what he says. Had you  
 absolutely refused them I do not see how they could go on and  
 their Fate would produce the most disastrous Consequences here - but  
 if we see them thro' this storm we must see to get quit of them  
 altogether for from the beginning they have been an insufferable  
 Load upon us - indeed I wish we could get clear of all extensive  
 dealers - while writing John Stirling calls - he begs me to express  
 his Gratitude - promises to draw on London as little as he possibly can  
 I told him after drawing 1 or £2000 more I would expect an additional  
 Lodgement of Bills - and he promised to do every thing in his power  
 to make things easy for us - so we must just go on with him  
 the best way we can - The Bills which Duncan Auld & Co  
 expected last night to enable us to order back Lindsay & Co's  
 Bills for £800 did not come - it was William Douglas's  
 acceptance they expected for the amount of Bills they had sent him -  
 these last he did not think good and declined sending him his  
 acceptance - this with other misfortunes come upon them of late  
 they can't stand - they had been this half hour with us  
 and seem resolved to stop - you need not yet mention this  
 but I am in Chance of their getting thro' - and then follows  
 a great deficiency I fear - they owe 18m - what a scene  
 of distress - a plea they had in the Court of Session on a question  
 which the Lord Ordinary gave clearly in their Favour they would  
 have gone on - it was delayed till next Session. How cruel the  
 delays of Law. Auld is married to W Douglas's daughter  
 they have been ruined by their connection with Steel Nisbet & Co.  
 Oh what a scene of sorrow on all hands -

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

RB/837/1169

Page 1 of 2

21 June 1803

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

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

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

RB/837/1169

Page 2 of 2

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RSM  
James Garden  
21 June 1803

Wm Simpson Esq  
P

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22 June 1803

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

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

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

RB/837/1172

Page 1 of 4

22 June 1803

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

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

Wm Simpson Esq  
P

Robt Mc  
22 June 1803

NatWest  
Group

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

RB/837/1172

Page 2 of 4

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22 June 1803

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22 June 1803

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

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

RB/837/1172

Page 3 of 4

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

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

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

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

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

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Page 4 of 4

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

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

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

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

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

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

RB/837/1174

Page 2 of 2

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RSM

23 June 1803

Wm Simpson Esq

P

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

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RSM  
23 June 1803

Wm Simpson Esq

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24 June 1803

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

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

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

RB/837/1176

Page 1 of 2

24 June 1803

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

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

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

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

RB/837/1176

Page 2 of 2

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RSM

24 June 1803

Wm Simpson Esq

P

Adm  
24 June 1803

Wm Simpson Esq

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25 June 1803

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

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

RB/837/1177

Page 1 of 2

25 June 1803

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

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

see the reason given above in another letter  
on the 10th now given to protest  
a number of these you sent in from  
Whyte to make no doubt have the same  
fate as they become due

Wm Simpson Esq

25 June 1803

Wm Simpson Esq

P

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

RB/837/1177

Page 2 of 2

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

RSM  
25 June 1803

Wm Simpson Esq  
P

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

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28 June 1803

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

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

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

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

RB/837/1179

Page 1 of 2

28 June 1803

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

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

Rd M  
28 June 1803

Wm Simpson Esq  
P

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

RB/837/1179

Page 2 of 2

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

RSM

28 June 1803

Wm Simpson Esq

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29 June 1803

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

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

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

RB/837/1180

Page 1 of 2

29 June 1803

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

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

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

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

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

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

RB/837/1180

Page 2 of 2

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

RSM  
29 June 1803

Wm Simpson Esq  
P

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

Adm  
29 June 1803

Wm Simpson Esq

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

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30 June 1803

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

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

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30 June 1803

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

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

My mind is so oppressed with other things that I can hardly think even of an Invasion but I should suppose with you it will not be attempted till the longer nights – that it will be attempted there can be no doubt.

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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](#).

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

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RSM  
30 June 1803

Wm Simpson Esq  
P

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