2 May 1803 Inda cons donny the Brukmphus on how had when these 4 mm part to an amit not ly I show suppose them from 2 3 vom and that se almost all of them hept and with us we have mason to be Manhful that we suffer white - but it is a funful anyours Business who constantly under leffere himsum of Langer and expend to to - there is a generally Majouhen on Bassont Sharany where - to a sorted a the present authoraid undbromened thate of weller afines Mus no derett has a great offert in checking Enlespore but in that respect I don't think to does any has form has to much Speculation - some as only the Bankruphus to this unsiteled that of the public - I cannot on this for I know me Tarlines that have yet happened which show not afew would not have tuben place in ohr but times - be days lafur but nuther, more war like - I four it must be war - for curnet that Monaparte we yould one point - so my wife is become an ally of the shef consulmarked to his niew and that they was is coming to Paris to went on his und stunt - a stranger Consulur - I canto und artend what heeps More along in London - inter you que his Tarther Mr included when her onles Honey formate tites on her hum at greened collegat Mulhore who is to go on - he ways he has mere than sufferent by for all In dalle -

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

Page 1 of 2

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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who ten to him him change me a liter from Raller you there for some But my his of theirs to Metsoms for and my to the man for the man that anche the creditions ownimed their subject on lamanear is more than sufficient for pay their debts have entired out a boniers to father with them and the furgment as it comes in by Remattering from theme which his appealed to a great and by every that is in the many they had by the last that the sound of Indies appealed by that boniert - it is therefore impossible auche her can thank to was I therefore impossible aucher her can the whole to make the most of the present the trade of the getting this morney in the land of the formers. In morney we the land proposed speaked by the formers.

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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 May 1803

RB/837/1055

Page 2 of 2

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

Р

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3 May 1803 -The appendion this morning was what I up falled and in a face I ay in ohnt hum another of the sum - there Bus will be good to us whenthy - but it is a mest affecting they - Sieher Every to when the Best own des countred and original to find Indones - they brought them back with the them of and Miller Every 60 - and with The Conductor of Licher living 6" waller his Bour- is a man of constructe Lander Property and Kind me arrien with Seelee Buy I he never know of them Indonsaluns, and withen the week no lif Man \$500 - has owner back upon him in this works it is a oruel four the four men out me to the heart to And Representation of to- he is immediately to sele his dand (a patermonal titule) and he apours me it will do men than Jory ale this Enjayments - but I fear we must won't the was hurbed into Back - Carnet helds the other 13 les in her or currows Oranne to day - a man indeep menty mouraing cafeed to like me his wife had aled and he showed me this of our 4 pb' Ruts in held formed on her drawers They are in different and he says forghed names one for Loco and Iso - he apures as it is just meny who had been names to hup to firm his Knumber on what I have me do in this love he seems when an hinest man of the mame of Lyon who treps of las ship him - I saw another Rungo of Barreds probon This being the fort much of the month, in had in exception Propose for disert last night - and the work this fireness with the back water was neath & a weegeng bey and meet an Me four low horse has a sine home of to -.

You are what a heap of Lindon Paper has arme in
and in general to seems when of the less keld 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 Page 1 of 2

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 and he says feigned 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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how the has hed in some years part indummer, a wish or him one has been complaining much some but her the was not thought ar man - she consulted our some much ago about willing in annuly on her daughters with I profe her to do inthout Ilago /_ Tim kinne then much rain sturned

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 Page 2 of 2

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 and wind some days past, and snow yesterday - it now seems to clear up.

RSM

3 May 1803

Wm Simpson Esq

Ρ

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I did not mile understand what you meant by the Etunalman arrived - but on trusters a little I fortal to west my own I lebest I have me awant of him from any other quarter - but i am glad he is bothing will - I hope the is not much frenchifed I myent much mBannaly nes growth and not go btheyne as I wished thim much to see the slaw - to a furhaps have gum hum a more favorable Solear than he has of his Banto Stock - he like her frem Par Jundlay has long bean growing about the low obvilines - I advice them wheep et - and they wille repaid for their Takene serie day There 3 pto berry at 62 is against this but me may how to on them up again - and of so of my adver were whise on old he done with them Jour waller Every fout turny muchan) and his worter how been with as the formers - his beautiful Estate en Lordhonland 130 acres he is immediably whony we sale On thinks at with brong & It m and that with do much more than chare him of all Obtyations - he is to sele polar must and Isopper un must let his 18 les propor at all, in Suspenie 162 the thin - perting with the dayed much him ony - I felt for him-To Roberts on works our to whe said agreat the May obuses of him daily appeted - I would him the he must expect o from me - I have no more on my depotaret them mu pay ou Chas of my Birial - my only free Papely is bother morning to Min him and that hanselin as pulled intreunty for Min Bond airt - for me man large me I fant my name inpur about heaven I would not be own of hung who will to pay 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

RB/837/1099 Page 1 of 2

4 May 1803

I did not well understand what you meant by the <u>Frenchman</u> 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 writer 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 Debts 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 of met have indiced so much home without heing sume of hidren money in this hand, to fay the states - I with John ter not smilled dish the Grappin influere of Doing too much all our large Notes our gone from the there and the Eller borning from one anthon-and only 3 m remembry - as the night is Varm with your will to send us alonge dapper of tweet of you do at must find somethody army and install aspecial mufringers. . I omfert barnel sthe other Banks are Musing mast this topay away at the Venne en ties came on from them tyesterdy Sout ony am you Egole was yested , - whenes Shorting a Polisher who loved o the Thees and many ony they are much ably a to more ment for the 40% - who they was my to 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

RB/837/1099 Page 2 of 2

They should 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 <u>Influence</u> 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 don't 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. So few came in from them yesterday.

RSM

4 May 1803

Wm Simpson Esq

Р

You don't 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.

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1 May 1803 Much desappointed in having note this morny of of al Lune hear afriked your was land up again of I had out over you Fist at the Purbean - I was a little uneary about up 302 last night as James Bruhan and mit appear - he was with Barochne all night as I supposed and only sent en the Bays butween 10 pm this forenon - it is not the Thing to her such a fam upon the Raw all night Hun glad I was to get a Leur from Cour la to by sergery they had get payment of the returned to be on Doles The Cach tours by he down your and at the west Rich Tole and game from when wife a fright-but there was no damage and they got in her abuse of and tum only the Spring that broke In comes and new - bond his Palaren he hells me how very hundsonly you lutered to him in whey his only on his home - said O - about our laking his draft on Boles and I was glad of - I find from Ann be gets 11m of Robertson Jak Cis Bus from Thing Mouth infant the form of Nonthand there your may very safely who inhamment of you herelalle Ms and I hut I sought he wants to onise merry And visting in the said of they were all only ford - the toos of shill other on Timble to will be but on an termone but a allow show Timbs must ensure for it - Denut lample to daily are coming next to owners. I know no late you of said most from a sure of them

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 RB/837/1102

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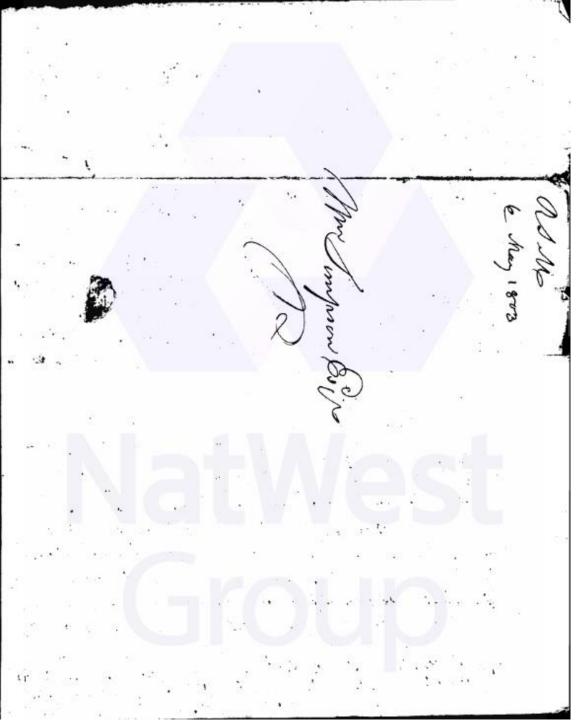
6 May 1803

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 0 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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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 RB/837/1102

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RSM 6 May 1803 Wm Simpson Esq P

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Bow 3 may 1800 and this forenear 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

RB/837/1102

Page 3 of 4

[first slip:] Balance 3 May 1803

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

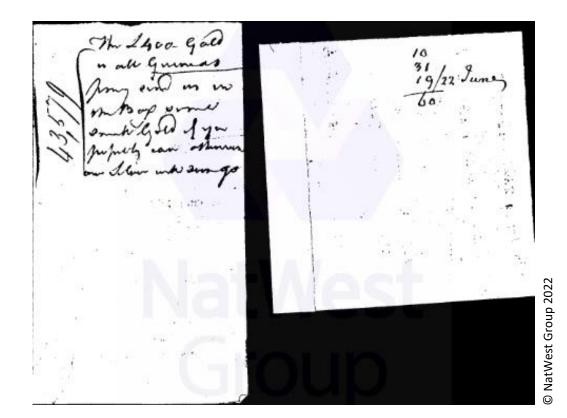
As there will be a great demand for small notes at the Term you may as well send a thousand or two by the Box now & then till that time.

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	<u>1522.16.6</u>
	£137484.1.7

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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 May 1803, enclosing two slips summarising balances

RB/837/1102

Page 4 of 4

[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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May 1803 Mr I; Intelligence by his mile to your yesteday for one tome and I do not see any desets on to - Then Banky houses (Donelolo y Edwards old I mun heard of before Sur Shorting we have as bull to do with but I wish his thouse endan andmes may have melonnehan with him- The Lywon Bankers hum tutherto heft them boult er and that their falling this one after and is nother alarming a provate driver to the Robber four Courses mentions are approp having even from Do whelworth ongong had and gradly just after you had stal) or me may appet to be at our to find that four many Dale who with her bother Swany than been at the redory Solvel, And faller from his horse and was brought home on the Genery in all house and hust - Their making marter other me and upon the (Sumbashow Road about 2 miles for Com - Me gol out hely the Reins the here own off-her have is much about - the was immediately ble ded - her head where as there is no great digner of There and ohe is another I had foun hope there is no dayor - but the clandy may much alambed - Jung with hir will at the Obroke of 8, not to anne next that mys ruch - flow dister went it is probable he will not come to day -I am happy that to Bannaly me saw P Garea for the form hat me again the repeats him good to the Repeated for the form of the kind

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

RB/837/1103 Page 1 of 2

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 blooded, 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.

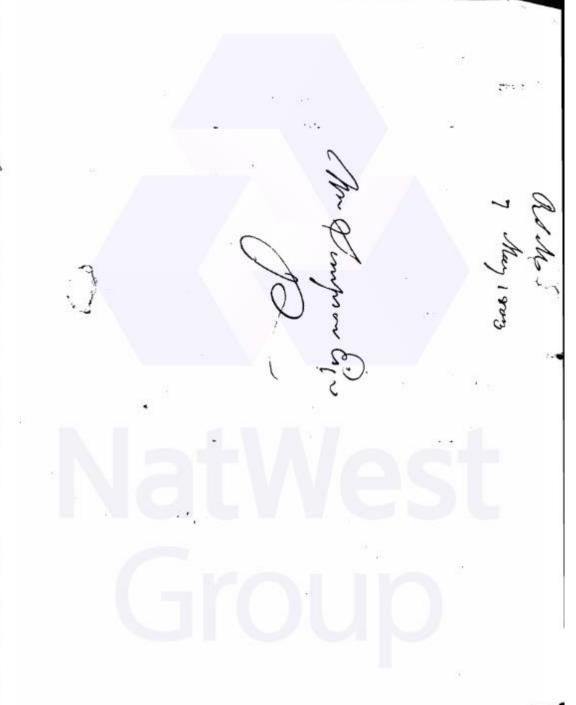
I am happy that John Bannatyne saw P Green.

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.

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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 May 1803

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RSM
7 May 1803
Wm Simpson Esq
P

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9 May 1803 -I have given you the include long Story that you may winderstand it therrughly and let one hours on bourse what his are to de in t - but the charest try of managery to I she think in bu for you to mate Some to make this sole you we polewby hom a Sen from mo I from the house of land as I have informing of what mer aiding lin and in the hour - or one must have how - to is whit I have always been opposing from the ambelious ungelling Character of Bonafuste - but it is a most interest answert - Me money of Interest is a smeet officed by the Ernst of war that I know me what the Consigners may be - it rendors our Sheatin next conjuns , defreutt - Confileme un general unte les In much shaken that one were hartly know what had Mr much foreign hims how I fear will all go The Bolls sent you fun Tulan aly and and not home been taken if and Smith had not all me that Amen Toylor or ohr sichert man on Vamaira -Dineter Complete breakfaster outh me this more and I shall too with him after fraking the Bas this mett - and was with just now - I am heppy is find that Many delle is necessary fast and hope into be met in a few days the' The Marks will not the oven of her Time home her at one showing me abolement with their Es ents ander they eng by the whole but The Steen who they any me not again and of he breat to refer to enterous hers the whole - they but me to request my interest of morthern of morthern I am to request my interest of morthern I for more as the good he could have y tay standing on the

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 1 of 4

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 <u>our</u> situation most anxious and 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 would not have 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.

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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 Page 2 of 4

> RSM 7 May 1803

Wm Simpson Esq

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in 20th fory last we discounted to Watsony bury then the one Abraway, Lendon gold \$\$ 200 - upon bung Dura of the 12 w being refued aufle en appell be Walong lang (my sel a har aut when the former had was Ichn Mand, nepter and apparent their and had boy been wither offered And organised of them how the Mile will they solemnly afraised us with homewased was refaired - watron late us that They drew at at the des one at the how of Ret Dudgeon when Letter to De Brown & desiring Them . W hining to and relising the Ball or home boys don't on Unlson at 1 pm \$201 against to be some and fest into the Port offer -. Information I work wow Malfine the acting Manager of De Brawing stating there bereumstances and urging that as the bather wown to 0 Be was unquestionably number by Dudgent to answer for walson fang draft on them, if they refund that draft we had a night to the Chew John boys Mill - Malpin in riply anto This my has no and walson , Every but with Dudgeon by whow onder Wall hours draws this taw on them - that they that advanced as much upon goods consighed them by Dudgen as they new worth - that they relained the Caller les Me until they saw of the goods when told but even this advance fir Dregger and of place to to be bould, but as Regrow when many fout whilly cover their Drance - he throught the shorts geleavest way for us was to quarante that front to & Breawards and also this own payment of the baller invelop to le 1/2 /201which he liebered to be god - and in the base they where anyto Work on Divery; druft and flow is to Onde wis delet in thrust in proposal very reasonable and arenderyly lig our Sum to Meepin of gother in quarasteed them dundings - they mondially acuted the burys draft which fell dur and was find 23 april -Coleday on has a Seller non De Braun 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

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On 20th January last we discounted to Watson & Ewing their Bill on DeBrauwer & 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 Debrauwer & 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 DeBrauwer & 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 DeBrauwer & 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 9th February 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 DeBrauwer & Co

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NatWest Group 202

(M Malpin is on Milonisount) of which the fellowing is lop, we much regret that we stand how to request the Town of your remung in inbourer fatheladed his lige Into In rection 20 Juny 4 por ft 201 to a tration Every melined by Rest Dudgen waryou garranced to an augus walson lungs dont for 200 - when as fund and fee down 23 lette and at same time going in never and stritty follow_ Query - how while me manay the Muscrefs - or as to hald are the obligants in Helader Sombo Bow you plany De Braceway and I be proper to write them (and a Remember the value) desonny Them to whom the Boll authort Revenue to us land let It les probabled in our name - or unto igue desem Downg to take it said when to I Braamer do to apply to there for the hayount when due gurny such directions whent The Pretest as you think proper - I skind prefisher last method at I am not char about brushy al 200 Rembe to & Monaicor be in present bereamstraces, withen humany Maladar Ina 200 Ble on our Popularin, as win' they got the money they mught-perhaps make some Claim when it for any defecency in the water loveds of Judgeons Goods, and it was certainly mit mend that we shall glassatte Imme than the Male of to show out be fied show he much luctur of them with to alson theres alow - I is thought at the west the Iron for will the works to Do she le later

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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(Mr Mcalpine is on the Continent) of which the following is a copy.

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 DeBrauwer & 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 DeBrauwer & 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 DeBrauwer & 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.

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No For way assession from the Now I Lave from him this morning with an account of therings reports to would seem to say the least as he approprie to these is onthe while a Gleam of Aske Mont Jean may you to freshow me skew somely be at our wits and on Thursday This morning - but of on the a heary demand upon us for desir's last night furthy away I believe to the other to make not descending at the einen - after refusing as many as we level, I am affund the Sun will be athersaland who about what we get in the week -yourse the Method un fell upon to get char of our of Shorting's toles, we and 21400-forthom his des - and this forenew I home mes buen 10 minutes method frepring applications - to is will a ogungy hom - from 10 to 3 a black I ful as one that to a whyping Port-and am as Munhful when I have the Curt hour strike as a Presone when he gets his Reliance - I denned Timete Complete with whom I suft at mil dules land myst be case in and ow is this foreneer but he de not come - and they are all give out to Reselvats by done with Mrs Owen - Many Only continues tuther - but ohle an Lather mys angleuns of a Pour in his hand -Porm in his hand - 64 on remelled you a direction land week - its stronge the vid B-ok does not furness for got with large Notes Jong you and front without got every thereby to or 5 wales Brudles of small makes and salent

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

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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. 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.

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.

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

Wm Simpson Esq

[also includes some jot figures, not transcribed]

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11 may 1803

An how work (de Brawer that you for your develore to your Manhors to take up the BM from them before to became law This is aslaund muleut way of managery it and in this Way we shall clown upon all the Estates of timbs and Enry -Didgin and milater how to afend out of them all I should hope we shale in line get our money - what and unfortuneto Das Mit watson from her Connection with Energ! his Anecepour the world So troud as probably hours soon sheed - but now I dow say John who not give him a shelling as then met Perfle don't like a gue their many as the foor - John is bound in Locos land aut for him and also discounted some large band Bills for him and that he will think arough demands for Bells on Down own to be falling off - we have only drawn Liger to day - but there is no fallery of of Bills on Lorden as you see - many they la all part -Down to work as they had lakely sent you our releved drufts I wish you and sind us a sight of them for to me fast - it may let us into the secret of so many Trophe sefond my obs cure unknown Pipe for Bles du thule probably know our Late as to Peace or war to more - I rother think from D while orthis Olay mellers with be made up - lent like you I have no hope of permanent I care while that ambeliace infrancipled man rules drance - any thing however is lutter than the State of Inspense we from lucation he funget down lung bayerand who he would not off for Ell about med night - I shall be anyone 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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11 May 1803

We have wrote DeBrauwer 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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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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RSM 11 May 1803

Wm Simpson Esq

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12 may 1800 I shall only on abopy of Mr J. Sitter to me this morning what he engs of I I I do o muther alarmo one - we have more fafer on that how their new any other - I have long been wreas of about Mr Sphort of to-afre I have bell on Partners how repeatedly that unlip they limber their drawings very omich, un she certainly him orders to refuse drath on them - they were so much alarmed at this that I want and whim to hard until uns have they had aformivelation and mesotives to curtail the Lordon Minnt greatly and act upon a new bys line and I neally luber they have begun to act upon It, but to must but a time to bring Muys round - May apared me that the M Ms on them were all for real value I home seen the Sales of Goods De by them to despond Chouse who draw mpin them, to a very great amount tiny mady here speaks highly of Smith at London as a contin allesten man - three who consign goods are much fleshed with home - and to Bannaly me all me he was much respected in Lendon and Mont he know no man who carried on Mosiness there with more allenter strethod that the Parkiers here have made a great deal of money on the funding Basiness cannot be doubted on all these Grounds, I am much inclined to think Mr how a safe at Bottom-but as I'll them I much fear they must have lost a quest del

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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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 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 drew 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 John 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 much fear they must have lost a great deal

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in own inhown buy Mireur the great Goiss they must have made of late years should have brendere them lep dependent upon laper credit - Num any Many to before them it and be the heavest strate ever folk upon Glargen - Me Sum menny upon them is immente - and me dread of them and and Sholery hour has long hung heaver upon my min than any Thing also - yet new me suddenly to refer dra upon them it night produce the very the un wish to avert - I shall write Mr I that they are in good brusht him, and his apostry them in the present bons as far as he can with perfect stafty with his during a malerial Server to Glarger and comequelly to us - In Tunky alold which (Sund Ruph - Lules atombe wil Grid on are Partress) drew largely upon them - I a heard arche South m T's Litter in confidence, that he bompy my to opent Monsiles to suffer Them- he says he was always agreent Thur drawing infin them - and thinks they hum former to up much of late - you wer the Bills from that house be day with compain they mean to mente for to Jedans as an and mit melt all Mr Bolls to Sarling which he wished - he had a we had allow him to draw to answer any occasional dumands, on his in Linden a men we would not agree - but on his proposing to wage good Bles with us intremy forduck drafts, we arguested, or he has this day put who our hands

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

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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 were we suddenly to refused drafts upon them it might produce the very Evil we wish to avert. I shall write Mr T that they are in good Credit here, and his 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

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Inovo - odds of excellent Glas gow Biles as a locunty for Fourt drafts on his many farmands per on his house - he some his are and or drawing as much as he can but I have if he should obrave to a greater over double the and An Bus brough he lopes dury and mot day not to John une hand of ancher une to a very des overt orun is goon to Port to get the builders these to agree to the Sukment they have made with their long they have all agreed and the only Person own standing out of me clean he has one to wheat you to use you habout with him I desired from thest Some all you his story - so he was fortally entering one for you may just he what you think night - I mis allean visual and to with free seguestation - and I of make there has own for isher dehepping homes my gold thum - adien leopy from No V g may M badington says to day that makers and he book to a Termaha on France to day or transme -Smok Links on to i Property and fresent bould - we have helps them materially by alean of \$15000 - on Salvarday last at a ouddon mument on the beauty of 20 or 25000 which I him is much more than sufficient - but firsh out to heep their auto - It is a home of terrible defendly be some houses ___ you to T

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

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£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

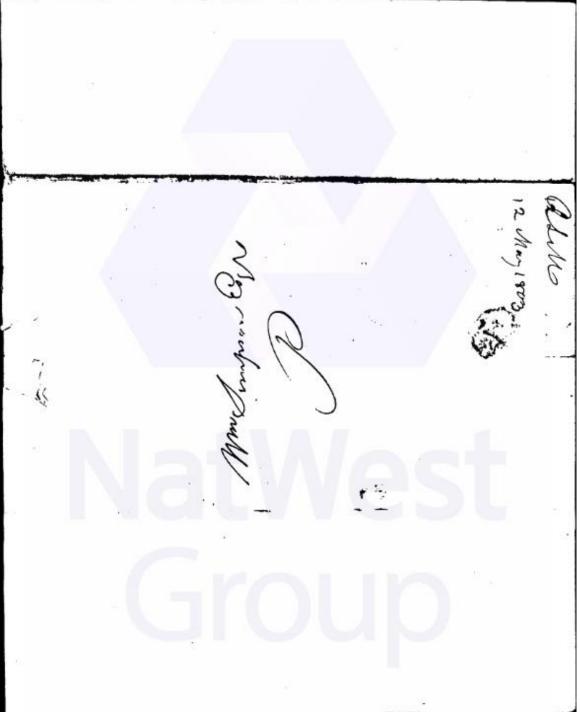
Mr Addington says to say that matters would be brought to a Termination in France to day or tomorrow.

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

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RSM 12 May 1803 Wm Simpson Esq

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13 May 1803

I sw Brown lin BM on Mour was andorted to us by To alepas I is will be has baken to up for he like many others is in a stayony state - I shale ony O to him about to -" how her shorting much of I Dindry I of and have with Mr I what I should of them find of what ansay were to this plane Ther support will be - that the only thing against them is the vert anit of Mess always many upon them, and that from that I had ode to the Partour here I believed they men lating overwer for qually ountracking then openhins - I know not best to be them were affectedly to this it might be advised for tes to enform him that after a certain dale in and not thereonen then a cirlain from enforce 10 98 1500 - a week of Beles an them - you have on how by and agreement & point pund of hearty you got always 28000 - in 1800 Bells at 3/hr menny upon the Lower home dreson by the here ken perhaps to no his proper to tets them also that this Sum annot les moures -I wish an may and les plagues on the Bu you return us to day indofeed by auches a deant find one were advised of to accept refused accepter about to days ago with a New to the Sellment with Mur fore ale he money in our hunds was draw out and att \$ 4000 - and ledged on the man of 3 Trustees for like of their Bran I have been at the Trustes let whom lung is one) discount them to que an order on thurland for this Bill, that it might be immediately count on to Samure to recover from the Drawer . Indoorsess who it is not drubbed are goled - short it was unreasonable to put and of they did on the Shahar wall their other God and of they did on the Both me mon of their Biles normalle on when any of the Both Both on our hands as an had den 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

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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 <u>staggering state</u>. 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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Money thought my demand over mather but the other Trusties he says do not thank them about man faled to break the money as hart the me deed of deelement with the bot is completed in the they appear in a few days - this is mather fre voking of I fear but make to a lideres Business - do you think at and arreit or held in our hands that money lider in name of the Trusties and oblat the arreit with this Bill? Runny the Trusties and oblat the arreit with this Bill? Runny of any nessens in which do so as it is melieve the trustles

Information English

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

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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 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

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14 may 1803 It is would a know of levelle difficulty with many here as well as in Surden - the blood sums to theten, may one my glod thread he frefund for the but, and on our day is so may amother to be private absent to day any that al Whitworth had arrived at Dover but as I have no puch Information from mo Take as always or allertur, I ruther doubt to - you on ou our abblish of its on is a landing shill - he says the first Parket from Chashun and bring and as much as me fung ale his diet - alyander de is at last in the same schedure, and has the same thing to say - at is most provoking in them splens an dealers to thousand the payont of the loss defend upon the arrive of Nechet algorithm is very deep mon so our than another by of to in behever that both have made a great deal of money in their Jamacentines - but when they will get it heme is anothe question - I wish from the heart me afred get clear of Men oplanow dules - My on a fest to stricty - yet to cut Them short at one and produce The most distruction forequery and spread the musched much where there min have who are not in the fautt-forther sakes indeed I wish to were in the former of the Boach when such an occasion as this nuther to expline a hale in methory which is larger Natur - Mathier Bu must no shutt go to A 2 of with I show sold you a state as over as I can get have to make it out with paper Epplanders whom who you and not enterstand to a number of to the how her brought upon the spring but there are hartly any of the Glasgew Poilly whise me not I think bring alt got ent of both olely anto that Bu of Mathies was given in by Poleston who agonted for him here- and he is on his metal to get the value - hant was taken mostly on the built of the Couple Blanded and Parker the Drawn - Plusher says from any amount he has get to tuneded as good - and Parker the Grown is Parker on to the the to 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 <u>terrible difficulty</u> 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. 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 would 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 Accepter 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

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They say well Jay infull and how a ansthrulle Pleases in it winder matter whenthy the return and discours information. My derine of anche der a Trules - I have sent back the Moster. on Improve to seldown organishing only will who the & 200 of popully got the Ball wither in money or go to to les comme de that to return the Bow North in us that to vent out to lamace of first puchet - it is bushy not I forget to thank you for I gave to the Sollecter - I was corry ones very wigoshfeelle - my to I signed much that suis aluther show of the vercepin -I am brought with a owners Intropen - The changly of Mr Campbell ancharge made spruck balsender amount at opining her Superdones, reforming I which to me to only Sulments for her Children audit to what I shall It is he much form to such reloomers of a large or the wish to keep them from governting alon - her work I thekete them on the bounding . I go there to day and mean to consult hime

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

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.

RSM 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.

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16 May 1803 aurblish who has me charge of Downing all refused Biles afond enting them in alt who had whiteholy anticeed to take arter of that tow of anchie's - but I all fren hope Lounge mell get the mony fortes - I have this day sont them also The mlufred Bow on Marchand and oficed by Marker -The letter works Purher that Blanchand is a man of gout Property - to supported that he is on advance for Mathir +60- and whis this many of anothery to advanu mue - but I hope Dimber and the English Law well mut I mutto of such an Evanine I om very wrensy ble I know that andrew and Smith Linds on Cot can get three to might him very Had bonsequenes our cereums witing them at this present moment - but I um wer our multers in amore aller anus Lindon Journe date auft to a Routen lo lov & 1100 - olds huring 3 mist to men with he luft is to descent he saw that house was in the forst band to I believe to is as - but for evelage a Sum from them - I sald exted not unkne to who the Both without knowing of you at sperious of it - but of he was on whenis morning I ake let him know - I do believe Seed our my respectable whate we the to leations with to know of it with quite agreeable be you to down 3 or som an lower forther I sw by the bourget the Sa Back have gade a large tale of the on at the forget delar free and one so large gow as to gave up

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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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?

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.

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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, 16 May 1803

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What melancholy weather we have. It is as cold as in December, and the Grass quite withered.

RSM 16 May 1803

Wm Simpson Esq

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after dispoleting the other Thers his first Mr and South of the Tunday called to coform us that We South Runkfitmet Go had been not their informing then of Mr of Hearthus Meer Lann Impledy der London were under and requesting their apertine - It is neight to mention to you melances of the defenthes - it is enough to my that U by Hur Leurs from Lordon My believe an immediate Humber of 10m with love them would be of the quested bons ig wener in carryen them thro' - Sas Tentay to considering it of the quater come Ingertance to support them are present Laure at one agreed upon properly hery put into the hands to grant Bills for Metrocco - midale Mi'no wa connected with them has agreed to descent & 2000-01 Men Bles - forthe drawnt of the remaining & 8000 My tour to the Regal Bank and they much much the maler may be or managed as it may be known other - Or appears to me who of Such consiqueme This plane and ever to the Myal Bank the support of that how as for as ex can be dese with ferfat it that I had no hesclotum in Duying to them that althe un could not take tougen in to melt so large a lum out of our common course I had little doubt The Paper being er unquestionally your would do it - and discoul them to signed me the Bolls - May are unther you know the dettes out and they have very like nursery upon couth dindray the of you and to this I hay you with by umonous furt memett

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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Glasgow 16 May 1803

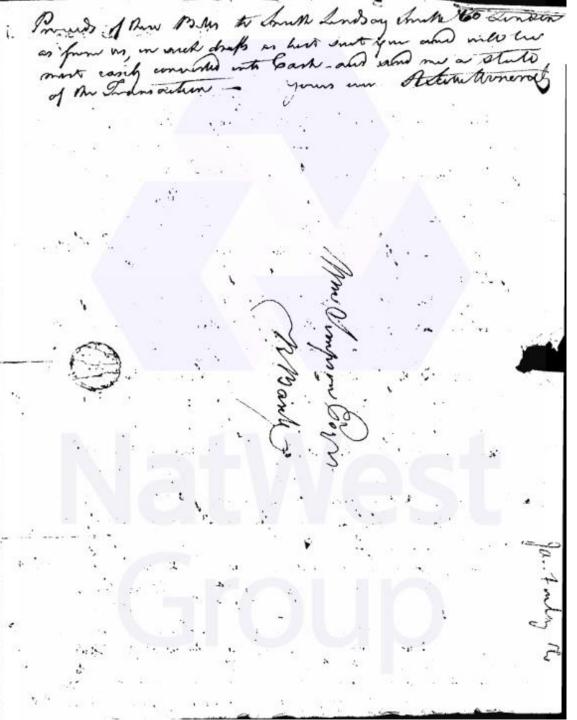
Dear Sir

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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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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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 R Scott Moncreiff.

Wm Simpson Esq R Bank

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Cong long occurrences seem to least to an outful brisis, I know not but in vome respects more without of 3 - my threes begin to shake voilly harder met but in must struggle on - The iron seven the Conflict it willhe theresones over - then Lordoners allowing there augles to les returned while they are buluped who we good Birainstames, is frightful - this we are approved is the Can with the tow your when you neturn us and which alexander by and their forment shaken count who of an mean therefore toland to bedown 6 morrow - almander has good Reason to appart 10 m fort James tarted and along them by cury forming to that and I and how a considered Aversion - but I am much afreis on shale he flaghed men theseluss of some of the donder Bales on the markow, and toute law obfeet maken to each with then for - every thing is in the most distorted the om Papellon a great Buyer of Great here who drew on his Lather on London - has stift and it is sold he own the manufactor here 30m un how long referred his anoples but may have live or three of his drifts on Lindon well comber to us to getsom our a Ther has fairly stept - on how own of he Paper but some large munchiten Bus on Lindon for lotter which we are append an mont instituted The Bow you mention of Jaffrey a Earline will I suffer the betweened with a morning - my how your us a Bolloch Lindow will will will appleed for payment of it is not per my my in side Im the Linds ay Go; demand upon year D. come afor with the ainst of the war this morney - a lad ained lint I hope you and make the Remeter was midalis discots and stars, they made up 25600 for whom gam a first on Down 3600 by to and Lever- at 45ft - the with yo &m. www. 213600 and I Dunky is give in to boat with some more Bills to try to met min - of how Bus Lapo - are Surviy Dalrymph- Go new our perfectly good as whether water a very ofulest man is a Partner - at I think the old Buch may rehewer of them - South mortes has Parkers that I they can senett him nom he pledes houself to every the him heard there-that he has 5000 inter of goods who want in with his cord not as present for

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

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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 to you in Edinburgh.

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.

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you so how our look is opened - a very large Jum was Irmen come on doubt that the week - I cannot come when all over rates home your - you will me doubt he ablighed to seined us a farther ongto was very great-after returning many half shots the on how down more Then owner in the clack - were me to mehand more Jam . aligned in the slip the Replies at

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

Ρ

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

Sendron to hand remarked on all 15 m from this metalong yor 8 m - and they or fact It Bunks and make out 4 or 5 m from Car to day - this they seem conferent by their sheers from Sender meeting there conflictly More'- I hope to were bu so - bur the boundly I deas of them Proper must be checked and four they get over this Emerging Ind be for using every means to curtail them even the strong ho measures as to Dhap topo his bankahomony was for wir e- I hope he has got them to remite for the Bells he has - Min Beach his when more than its share - wast some drawn on there this week - not only for the number to Vante Co- but for Jugant of moregaps to Eighes people on a number of houses in our nu dan - of him himses to the and of 30m were sell : Culy - 20 m of it payer no this times - and the agent has get Bus from us to remete for a great fast of walrows him not called for their answer - I suppose they well not buy at they de or they can send in the money to Edn- and get the Both as 40 ds - along artino is a great Object to them - what do you day to the walnut from Enry Mila? men of demands give the other without to maken - the moment of get his Leen I sent to to the Nummer who as Police Chart I thought The festest hand to manage the Basensp - vory fare we wine too late - low from this thepe you are on the proper Scent and me discours the Blain - I have said a 1th dongon - you two bapperflates were enstantly when up the onemy and it comforts me to should I shall have now from you to morrow - but I doubt not in short how the des agreeable acrounds of the wer heary in a namer began and when to me wind or what me he have to only howen to him who the men the to yoursely

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

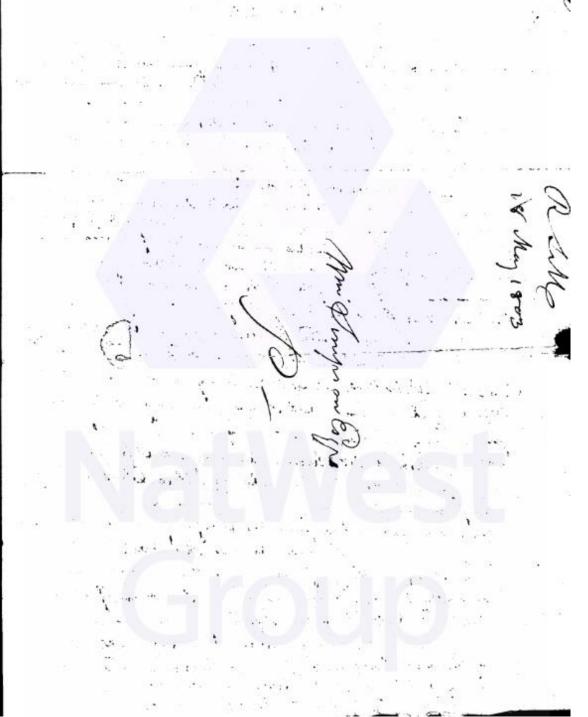
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18 May 1803

Lindsay & Co have remitted in all 15m from this including your 8mm, 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

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RSM 18 May 1803

Wm Simpson Esq

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Dur-In

made out the intered black ant when you may heep a few days and netiers me - I know not fyour should when it to any bury least to produce low Spirits - There were serond Bus in the and both on the delet good order - but buy fond to was much to brong them ento this state over you ansilving the and of the Shepages within. Then to ownthe out much lip I suffer than half

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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

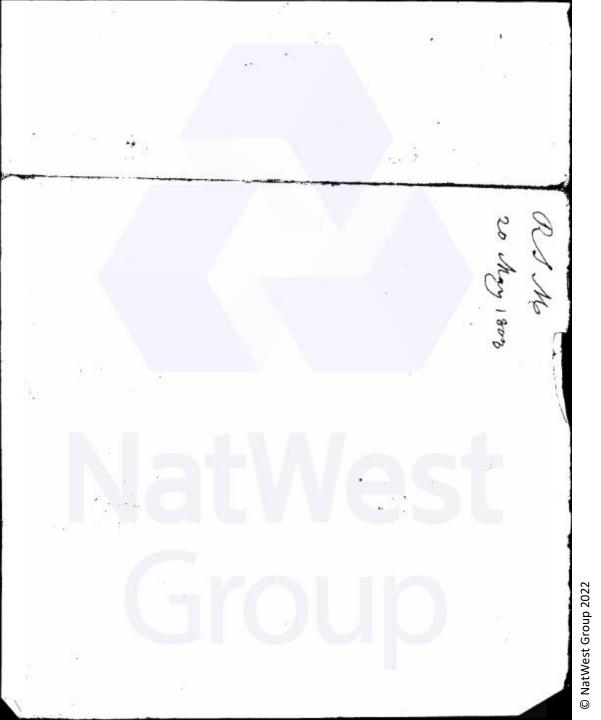
RB/837/1123 Page 1 of 2

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

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RSM
20 May 1803

Wm Simpson Esq

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Do The four world has said you the trouble of hanging him - to is as well - but melowers lear will his at my hour lower of he can - I hope very few of the Notes some been fixed - to who sulisfacting fyw afuld be a carbural of this but some the Plascol is gone I how not how you can be inforted but I few abyear you may arrelied that few .. but had a grand Procepion to day from hence Oh 3 andre Mutdoners - 2 Trusps of dragoons - The short two hungmen in alhow belowing the bart upon which the Tellows were hand bound - they will get a good leatherny at awant are netly to they as while to - May all all have been haris I am glad in how muled own from London this morning - and motoppostates from you the de Dean inside I of dine with him he day at Vordanhele - " and mot promise fles thirty I saw yesteller that to covered a member of copper plates they we have just me out of humous formsting - but now it will go our night to down who frytherigen - The Colleter of the Mortgages on the houses, paid in a large show to Ing and (told me he wit call for above 5m of our double anddown on minday and Thurs on showed me ortuser from Mila of linn very my has per me mel an meluras yell what chall be the many of the Bank purchang & before

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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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.

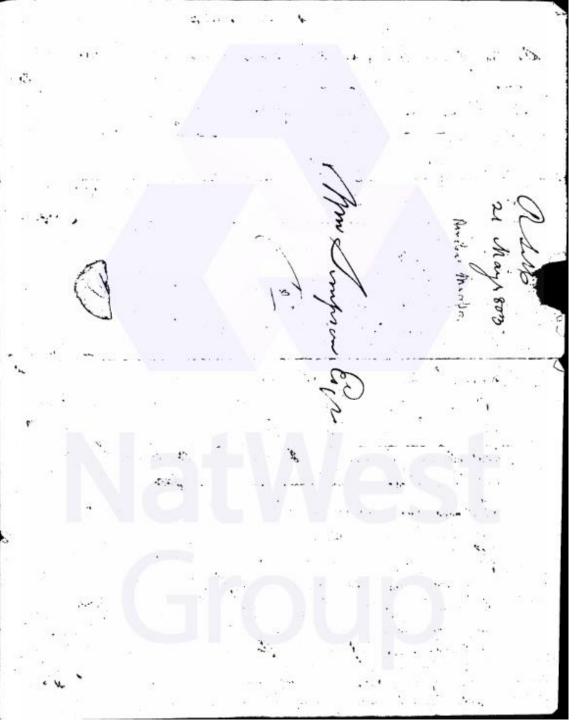
We had a grand procession to day from hence with the 3 Airdrie murderers, 2 troops of dragoons, the sheriff, two hangmen in a chaise following the cart upon which the fellows were handbound. They will get a good leathering at Airdrie and richly do they deserve it - they should all have been hanged.

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?

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

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> RSM 21 May 1803

[pencil annotation in another hand:] Airdrie murders

Wm Simpson Esq

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23 may 1808 I had another been from our O yirthoday about I Dolo but as he mentures his humany write you to the vame Copiet I downt sand It - he has indeed made advances to hem for lunghed what it The him thingle do was able for but of the has the lapet of anyong of them their - It were her a most important derive within place (and moled to the Bank - I far himour to not all de - theer quat fush was a la low Salunday - Mr Remellanes form you and From this which we much them on thenday and me dealt earry them then' that day - but by the way they are going on hung 3 2 4 m to fory along then Reduleer (it mit every them the has eniche nothing cak he mere provedery than the Boulant to cut them shirt just now by refining all their paper withing on the fruit we much to present - but me must have a serious Consullation on to the measures to be Dofted to freunt our being fraced in so dangerrus Shuchen again - there double hadres dung led to meschel - I D the for informing the Parlners have that afor such at Porter office I and months of they and not another than Lodon hours, in stand the no-Boled on them drawn by their hours here or by any of Mein Connections who are very numerous - I am kuppy to see by Mr T's Lever that arrange have how only got an Quemmedalur of 10% from him and and and sum where much frefer - we defined much on his getting on - but not nearly so much as on I & Doba so other is mulary a most pareful day to me I always look formal to twith trantity and the nother this week mut we happen to have only 38 m coming on and that I fer wer momen assur me deminds Mehr en the heart for us long referring Bells to Great Proper even the heart during but sainly this a not be for the Into of the Bank - there must be a fundent spelling to the neceptus of Puph as far as to can be done with perfect they Though Bank I and enclose him authorized the af un at grenoch to min in fact 13.45 to people who and so pay

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 was he glad beknew what Mobourneller makes of my Cousin what do you Cour Poleberous cay to the political Coron fundamen? I think our musty show a gold deal of Gunts and Distilled anguets himself mill . but me doubt Bonaparle will mak a strong base of town his facures o what as Several Donepet and all again of four the May Grof will is distroy you on the large burn Iraun on Down - The Bolls to Those one for the Morlegages miny - Date Miller her bul Pangles tom ment my men to den at musel-

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

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

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24 may 1803 I have ashort Some form Mr J- this morning caying - Mind Smithely appear to be going on without further help from is I therefore an in hopes that they may nece about their defficulties her hoper may be maked but after the mad part they have acted I can have re Confelime on them and I shall be happying however in com get char of them - them a alien from South to day exporting a high some of the obliqueurs he is under to his frends here for the seamost and they have given him fand to mer Thornton for he has great Scheratity - and paying festively that has try is own char and he has no fear of getting throws Dorry I am to en missus descentile ourmed greeneds with bruk - it was the Firm with me other Bank now doing many they confidenthe what we did " was absolutely aupany to hup the machine agoing and I have the fallest annehow of your or even Mr R had been here yended have down more - form An smule Sum army in the week, the Ball mero les inereased a few showsands more by nept monday - but the buch after bury the first of the month will I hope loving is buch to where in more - it is must facuful with to stand y refuse me many applications we have one Thesday forenew - apone you Traces ourth will be a great lip to Mr T- as I ander alimed he was array aster manager in the Business - Me To speaks very favourably of his Bort who I enposes will the tuhin on at Miloummer - but to he Bannelgare de not speak of him as wiser how his neighbores my I has frully has works of it at prount I show but curious has the decision of the At of Comments youthoday - I hope they will approve of memstry and wet to support has mayorly - last I have save this war does not seem so need any as the later 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 <u>necessary</u> as the last was.

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C dilot-Cross



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 2 of 2

> **RSM** 24 May 1803

Wm Simpson Esq

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The Broks of Son Checks are work but to is the Ludon cases we bu glad to home some Bol ley small Noles when you get the In 6 Renderson the agent for the Pairly Union Part of our Manufacturers will be taken in with him long sum him very needy and I do not think me have a but of his paper - he ower I hear 22 m and has by his Sulv 15m hopery to- There are about 10m wind 15 les in the hours of the Union Bank - but they have the greenster of a good mum through - there is also a defected in their Each with him of 30 4 m for which his Juncties must you see what tredom agents use with basher new Servery with you (not with west and luter a Los of you agents Bush here to les her a Salesfaction and males to them your levery with your ly that it was all night - and me Mischart of agains

of late I think nequenes such an Inspection

andw Templeton a stray him is appointed the

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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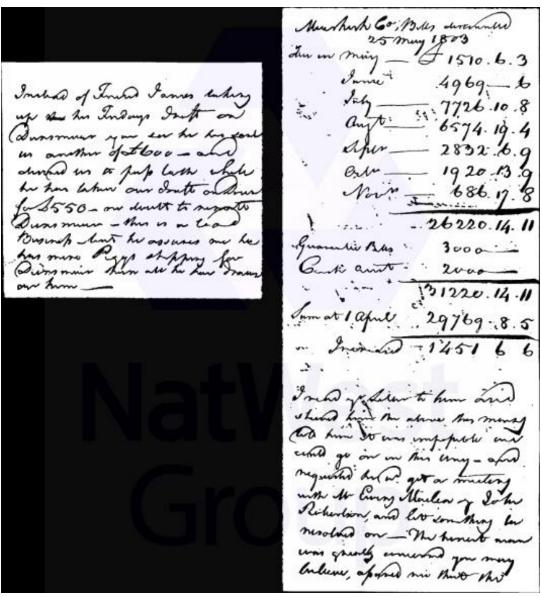


Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1803, enclosing two slips concerning the Muirkirk Company's affairs RB/837/1130

Page 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

[second slin:]

Sum at 1 April

Increased

RB/837/1130 Page 3 of 4

[first slip:] Instead of Friend James taking up his Friday's draft on Dunsmur 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 Dunsmur. This is a bad Business, but he assures me he has more Piggs shipping for Dunsmuir than all he has drawn on him.

[second slip.]	
Muirkirk Co Bills	discounted 25 May 1803
Due in May	£1510.6.3
June	49696
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

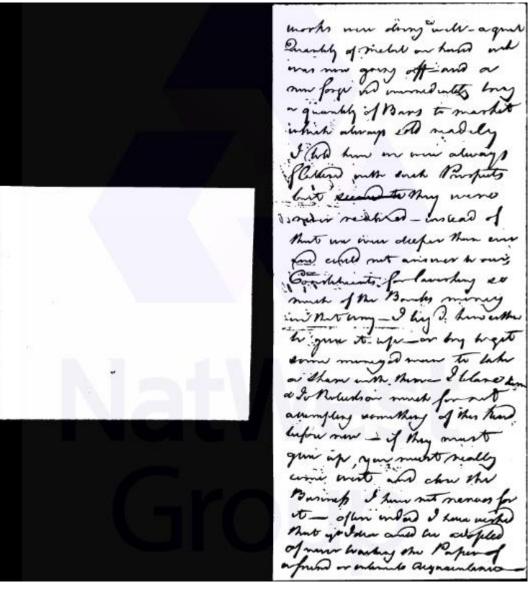
I read your letter to him and showed him the above this morning, told him it was impossible we could go on in this way, and requested he would get a meeting with Mr Ewing Maclea & John Robertson, and let something be resolved on. The honest man was greatly concerned you may believe, assured me that the

29769.8.5

1451.6.6

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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

[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 home to look into the released Vouchers And yearner her Backs and when done with them whate relieve the This Sife of Brownson, makes a gold deal of noin - the henet botheter is invery had human at him and no winder afor days befor the Stop Redderson want For with him which high the Loan of \$500-for 2 days - with 6. Muler nearly gave him and for he says dam given him Sices - if he had asked to he had so hille hout of his honour - but he heard no more of his \$500 . In settled a years aut with mebolleler me other Day In gam how 2518 Inthe before the arrangement by wh MM us when were to be payon on Tues day o an always charged his and with the drafts to him as at 4/del our fur - that is of their our at 2 or 3 days un charged but when butte for the lor 2 do short of m 4 ds_ but in the last and - we alward him 2 days Litt on our Bus when at 3 days - There is we comitte for him as by Bills at one days dete as he says this was souled with you at the lime of the abrangement - I suppose you approve of this Um how how some fine Showers yesterdy for morny who wer do much good - line she kee weather very all golustering - not who many what has the Boundar made of my Bousin- when -

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.

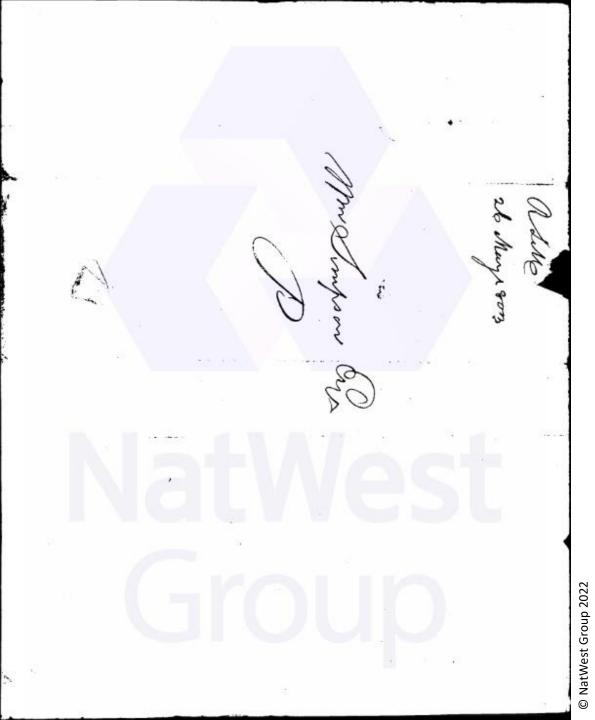
We have had some fine showers yesterday and this morning which will do much good, but still the weather very cold and blustering – not like May.

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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our Trum Jame Buchan I am afrond him got into a had temper Theo is about mow how town Horse to whom James is very much attacked, I believe an honest and whoves 10 rdy but on going inte a foreign trush has I fear you gents out of his dens - he had a don also a solu buch Lad I am his whom he sent to theyork and ships gives largely at first they look with profit and and was emplosed to have made money but bellert goods fell mines - The Low infrued not rall to the child wither Porto, so bu heft the good one hand and the hether being oblight to for them here he is longht along to m in a came tito Remellances dome from the sales of there goods - the achanse he supports by drawing on Lindon - on Bigher of Runter and Launne Taylor Palls an whom you see paping frequently and no doubt remitts waker There up - Mighwales I know while a sof house, I know nothing Juylor - For there drufts of Hone's Low for all his fransactions some lefs any grounded agofernous made - and to write to store 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 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 Trash 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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remeto the value - as I could not on how in present homes are and entermed to carry on the disappeared operation of mention there are Conversation with him upon the Subject is limit it have not if it will be meepony to merhan the makes to any other - I hope them a me doubt to Buchan is Properly mates there I trum along gents soft to an allementaly even independent of the Land or houses - but he oft for his own hours found to sure the many in some other any

Mailwest Group

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 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.

PP

Group

NatWest

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

RB/837/1137 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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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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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.

RSM 30 May 1803

Wm Simpson Esq

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

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after a hand Struggle on here closed the Business of this day fred I get whistown nother explaneted and defreted from airy the Neldorch of the People and the Morary of the many who have been chappened at out Just the Tourste of country the Bus last ongst but I think we returned, more than in track - and much of any lume this freeze luck occupied in reasing arters with neclacing tothins-The way in do lor - and a fairful way to your thin drews then two last firsts were very ormforting Biles on upon wheaver in how a deller from him saying in might numer white in dad get from him and July the Ball_ alogander declares he gave value for the send it lack and insist on preyout or me brown and I think there is bille Limit they will The abyanders Bus on Linen on Trustees to day how profused that are shall have his aufter at 3. 6. 9. 402 me for the whole the payment of which they wire quarantee They are in good spirits as both state of his affairs - within This law with they have got 10 m from Jamaced who Juy in h us in the Name of James Miller for the Gre one of the Trustees and is much despeted to one a Porbhair with two Mulo Strongs of Lett - he carries with him om Elders Table for Mrs Sapageon her Bour says he will the Equa min melled on your west 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

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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 <u>reclaiming Petitions</u>. 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.

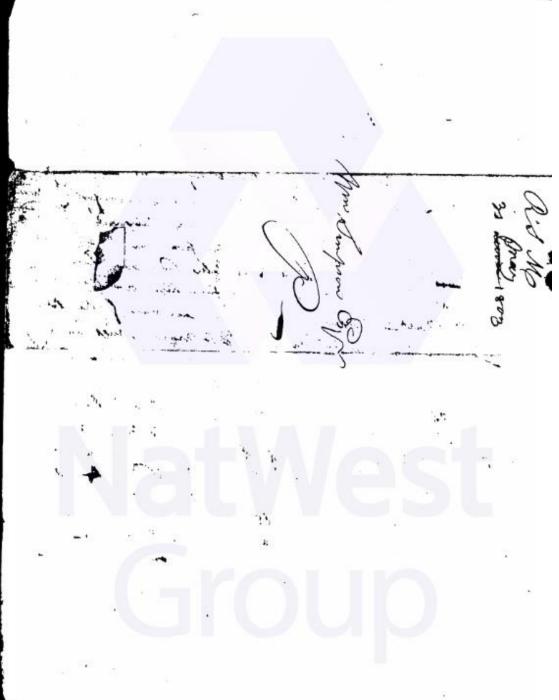
Bob left me this morning in a Post Chaise with two Miss Strongs of Leith. He carries with him the Elder's Table for Mrs Simpson. His Brother say he will be prosecuted for forging a R Bank £5 Note and my name.

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



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> RSM 31 May 1803 Wm Simpson Esq

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