

2 May 1803

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

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

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

RB/837/1096

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2 May 1803

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

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

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

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

R. S. M.
Cash

Wm Simpson Esq

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

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

RSM

2 May 1803

Wm Simpson Esq

P

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3 May 1803 -

The copperplate this morning was what I expected and in a few days we shall have another of the same. These Bills will be good to us ultimately - but it is a most affecting story - Leckie Ewing & Co when the Bills were discounted were required to find Indorsers - They brought them back with the Form of Archibald & Walter Ewing & Co - Archibald was the Conductor of Leckie Ewing & Co Walter his Brother - is a man of considerable Landed Property and had no concern with Leckie Ewing. He never knew of these Indorsations, and within this week no less than £1500 has come back upon him in this way. It is a cruel case the poor man cut me to the heart by his Representation of it. He is immediately to sell his Land (a patrimonial Estate) and he assures me it will do more than pay all his Engagements - but I fear we must wait till it is turned into Cash - Carrick holds the other Bills we had a curious occurrence to day - a man in deep mourning called to tell me his wife had died and he showed me two of our 4% Bills he had found in her drawers they are in different names one for £100 and another £30 - he assures us it is just money she had been collecting and concealing from him and that she put it in their names to keep it from his Knowledge - what a dull we do in this case - he seems to be an honest man of the name of Lyon who keeps a Glass shop here - I saw another Receipt of Carrick's for £30 -

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

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

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3 May 1803

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

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

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

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

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

R. S. M.
3 May 1803

Wm Simpson Esq
13

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

RB/837/1098

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4 May 1803

I did not well understand what you meant by the Frenchman arrived - but on thinking a little I found it was my own Robert I have no account of him from any other quarter - but I am glad he is looking well - I hope he is not much frenchified I regret much that Bannatynes & Smith did not go to the Green as I wished him much to see the place - to perhaps have given him a more favourable idea than he has of his Bank Stock - he like his friend Robert Findlay has long been growling about the low dividends - I advised them to keep it - and they will be repaid for their patience some day - these 3 per cents being at 62 is against this - but we may live to see them up again - and if so if my advice were taken we should be done with them -

Poor Walter Ewing (not Ewing Maclea) and his wife have been with us this forenoon - his beautiful Estate in Leithwood 130 acres he is immediately to bring to sale he thinks it will bring 5 £ 0 s and that will do much more than clear him of all obligations - he is to sell part at once - and I suppose we must let his Bills stand at Debits in Suspense No. 2 till then - pushing with the deficit made him cry - I felt for him -

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

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

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4 May 1803

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

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

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

Poor Walter Ewing (not Ewing Maclea) and his wife have been with us this forenoon. His beautiful Estate in Loch Lomond 130 acres he is immediately to bring to sale. He thinks it will bring 5 or 6m and that will do much more than clear him of all obligations. He is to sell payable at Martinmas, and I suppose we must let his Bills stand at 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 shd not have ordered so much wine without being sure of having money in their hands to pay the duties - I wish John be not smitten with the Glasgow Influence - of doing too much -

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

Ad M
4 May 1803

Wm Simpson Esq

R

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

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

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RSM
4 May 1803

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6 May 1803

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

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

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

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6 May 1803

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

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

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

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RSM
6 May 1803

Wm Simpson Esq
P

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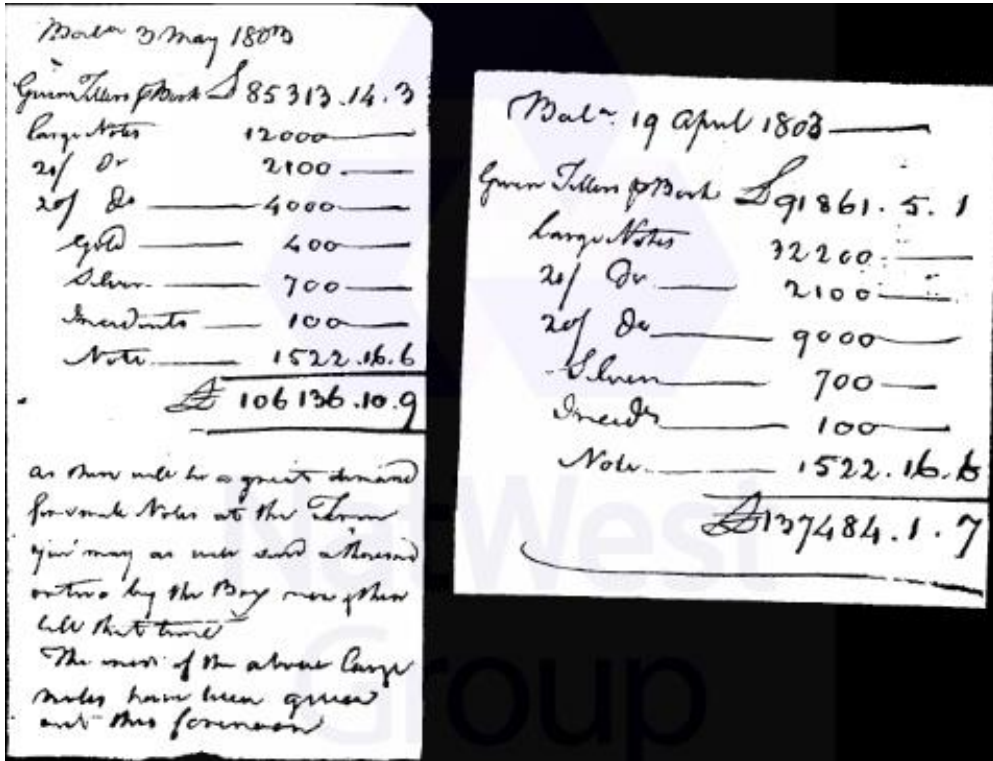
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[first slip:] Balance 3 May 1803

Given Tellers per book	£85313.14.2
Large notes	12000
21/ ditto	2100
20/ ditto	4000
Gold	400
Silver	700
Incidents	100
Note	1522.16.6
	<u>£106136.10.9</u>

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

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

[second slip:] Balance 19 April 1803

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

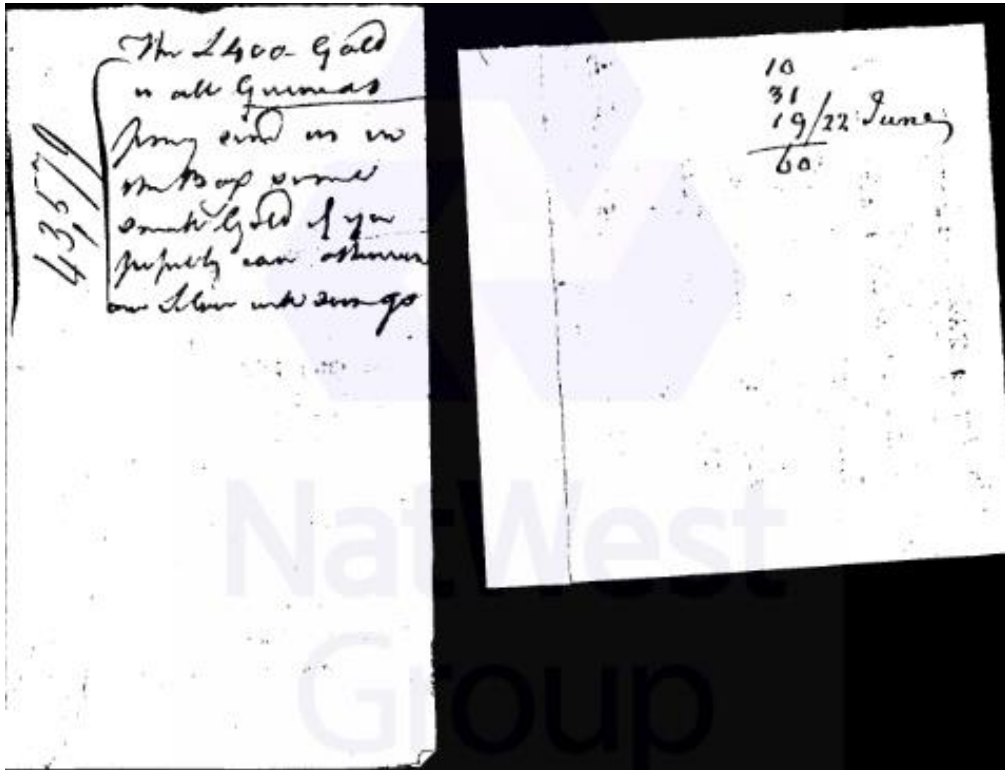
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[first slip:] The £400 is all Guineas. Pray send us in the Box some small Gold if you possibly can otherwise our Silver will soon go.

[second slip: some jot figures, not transcribed]

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7 May 1803

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

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

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

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7 May 1803

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

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

I am happy that John Bannatyne saw P Green.

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RSM

7 May 1803

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9 May 1803 -

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

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

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

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

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9 May 1803

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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

P

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

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

RB/837/1105

Page 3 of 4

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

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

We thought this proposal very reasonable and accordingly by our Letter to Mcalpine of 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 DeBrauer & Co

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

5 May

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

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

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

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

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

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10 May 1803

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

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

RB/837/1107

Page 1 of 2

10 May 1803

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

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

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

RSM
10 May 1803

Wm Simpson Esq
P

187 200
147 000
127 000
3409 00
16 000
3249 00

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

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

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[also includes some jot figures, not transcribed]

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11 May 1803

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

demands for Bills on Down seem to be falling off - we have only drawn £1700 to day - but there is no falling off of Bills on London as you see - may they be all paid - Down & Co write us they had lately sent you our retired drafts I wish you had send us a sight of them for 6 months past - it may let us into the secrets of so many People sending 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 up honest Director got an Express last night informing him of his youngest son being dangerously ill - he set off for Edin about mid night - I shall be anxious to know how the child is

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

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11 May 1803

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

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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 1803

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

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

RB/837/1110

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in some unknown way, otherwise the great Gains they
must have made of late years should have rendered
them less dependent upon Paper credit - Were any
thing to befall them it would be the heaviest stroke ever
fell upon Glasgow - The sum running upon them
is immense - and the dread of them and Andrew Stirling's
house has long hung heavier upon my mind than any
thing else - yet now we suddenly be refused drafts
upon them to might produce the very Evil we wish
to avert - I shall write Mr T that they are
in good Credit here, and the 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 - I sh^d mention Mr T's letter in confidence,
that his company might exert themselves to support them. He says he was always against their drawing upon them, and thinks they have given it up much of late. You see the Bills from that house to day which I suppose they mean to remit for to SLS & Co.

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

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

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

RB/837/1110

Page 2 of 4

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.

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RB/837/1110

Page 3 of 4

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

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

What distressing times my good Friend. Adieu.

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

Copy from Mr T

9 May

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

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

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Yours H T

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RSM

12 May 1803

Wm Simpson Esq

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RSM
12 May 1803

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13 May 1803

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

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

RB/837/1112

Page 1 of 2

13 May 1803

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

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

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

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

13 May 1803
RSM

Wm Simpson Esq

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

RB/837/1112

Page 2 of 2

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

RSM
13 May 1803

Wm Simpson Esq
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14 May 1803

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

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

RB/837/1113

Page 1 of 2

14 May 1803

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

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.

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

Adm
14 May 1803
Wm Simpson Esq

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

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

RB/837/1113
Page 2 of 2

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
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16 May 1803

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

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

RB/837/1115

Page 1 of 2

16 May 1803

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

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

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

RB/837/1115

Page 2 of 2

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RSM

16 May 1803

Wm Simpson Esq

P

R S M

16 May 1803

Wm Simpson Esq

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Dear Sir

Glasgow 16 May 1803

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

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

RB/837/1116

Page 1 of 2

Glasgow 16 May 1803

Dear Sir

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

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

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

RB/837/1116

Page 2 of 2

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

Wm Simpson Esq
R Bank

partaking the

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17 May 1803 -

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

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

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

RB/837/1117

Page 1 of 2

17 May 1803

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

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

200000
124000
12700
336800

R. L. M.
 17 May 1803
 Mr Houston has got 200000 in
 Bill for me to the amount of 200000

Wm Simpson Esq
 J.

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

RB/837/1117

Page 2 of 2

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

RSM
 17 May 1803

Wm Simpson Esq
 P

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

[pencil annotation in another hand:] Bleaching
 Papillon

[some jot figures, not transcribed]

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18 May 1803

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

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

RB/837/1119

Page 1 of 2

18 May 1803

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

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

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

RB/837/1119

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RSM

18 May 1803

Wm Simpson Esq

P

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Dear Sir

Having some leisure yesterday I made out the inclosed black account - which you may keep a few days and return me - I think not if you should show it to any body - least to produce low spirits - There were several Bills in the account both on the debit & credit side - but being paid it was needless to bring them into this state I fear more will come on the account before all is over and considering the amount of the stoppages within these 6 months not much less I suppose than half a million and most of them having accounts with us, I am thankful it is not worse -
Yours ever
RSM
20 May 1803

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

RB/837/1123

Page 1 of 2

Dear Sir

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

Yours ever
RSM
20 May 1803

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

RB/837/1123

Page 2 of 2

RSM

20 May 1803

Wm Simpson Esq

P

*R S M
20 May 1803*

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21 May 1803

So the poor wretch has saved you the Trouble of hanging him - It is as well - but the Counsellor will be at my poor Cousin if he can - I hope very few of the Notes have been issued - It would be satisfactory if you could be ascertained of this but since the Rascal is gone I know not how you can be informed of this - but if few appear you may conclude that few are out - we had a grand Procession to day from hence with the 3 Airdrie Murderers - 2 Troops of dragoons - the sheriff - two hangmen in 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 not had news from London this morning - and no Copperplates from you - The Old Dean insisted I should dine with him to day at Jordanhill - I had not promised positively till I saw your letter - had it covered a number of copper plates they would have put me out of humour for visiting - but now I will go -

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

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

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

RB/837/1125

Page 1 of 2

21 May 1803

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

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

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

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

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

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

RB/837/1125

Page 2 of 2

RSM

21 May 1803

[pencil annotation in another hand:] Airdrie murders

Wm Simpson Esq

P

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23 May 1803

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

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

RB/837/1128

Page 1 of 2

23 May 1803

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

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

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

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

I will be glad to know what the Counsellor makes of my Cousin
what do yr Edin Politicians say to the political Correspondence?
I think our ministry show a good deal of Spirit and I think
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 -

Rd M

23 May 1803

Wm Simpson Esq

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

RB/837/1128

Page 2 of 2

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

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

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

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

RSM
23 May 1803

Wm Simpson Esq
P

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

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James Miller has left only £16 with us.

24 May 1803

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

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

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

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

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

RB/837/1129

Page 1 of 2

24 May 1803

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

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

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

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

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

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RSM
24 May 1803

Wm Simpson Esq
P

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Wm Simpson Esq

24 May 1803

RSM

25th May 1803

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

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

RB/837/1130

Page 1 of 4

25 May 1803

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

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

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

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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

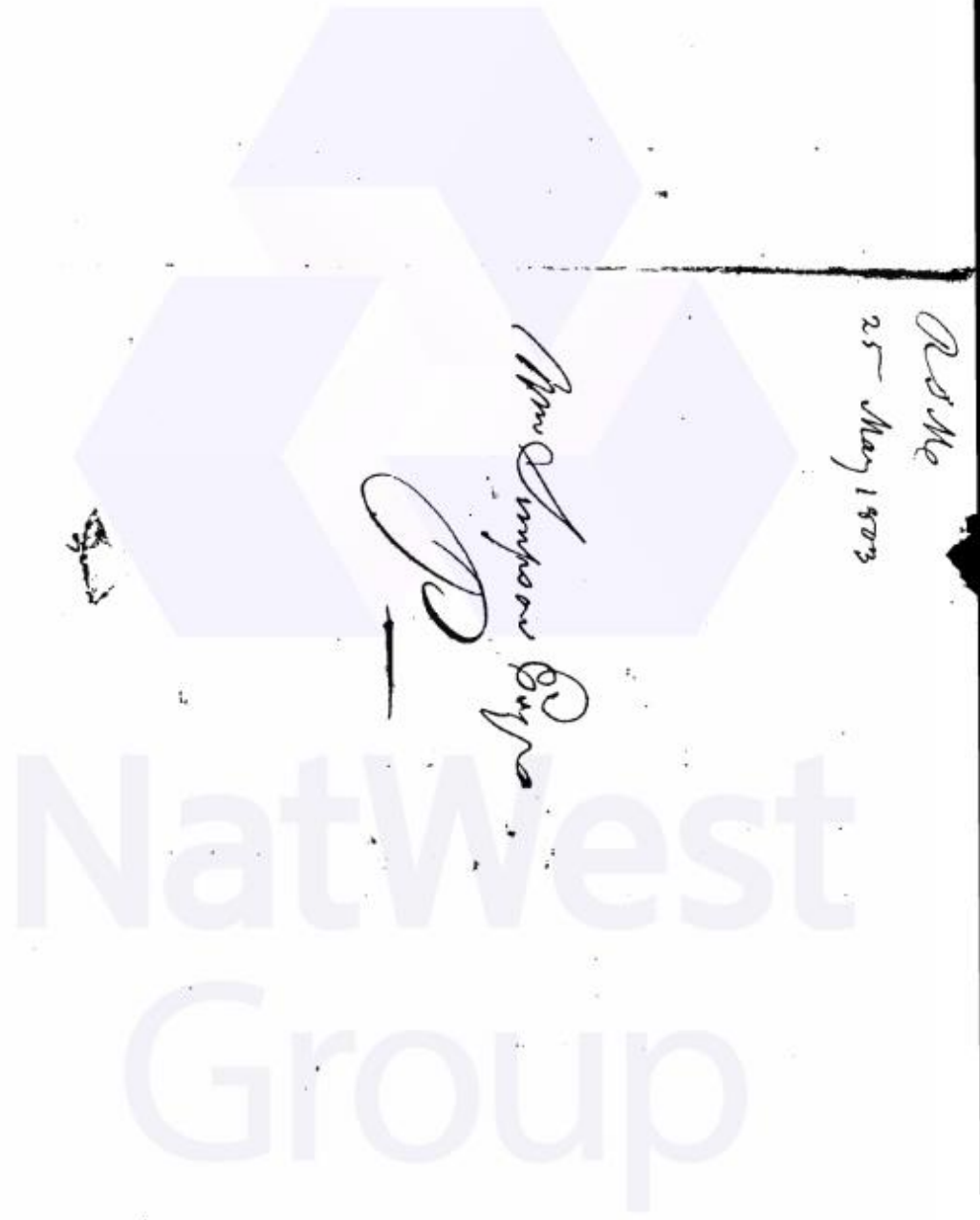
Page 2 of 4

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

RB/837/1130

Page 3 of 4

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

Muirkirk Co. Bills discounted
25 May 1803

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

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

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

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

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

Sum at 1 April 29769.8.5
Increased 1451.6.6

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

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

RB/837/1130

Page 4 of 4

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

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[first slip: blank]

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

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26 May 1803 -

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

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

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

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

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

RB/837/1133

Page 1 of 2

26 May 1803

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

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

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

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

What has the Counsellor made of my Cousin. Adieu,

Your dead horse

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

RB/837/1133

Page 2 of 2

RSM
26 May 1803

Wm Simpson Esq
P

Wm Simpson Esq
26 May 1803
RSM

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

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

RB/837/1134

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

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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.

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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
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PP

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30 May 1803

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

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

RB/837/1137

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

Wm Simpson Esq

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

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

RB/837/1137

Page 2 of 2

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

P

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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 reclaiming Petitions - this is the way we do sir - and a painful way it is -

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

Bob left me this morning in a Post Chaise with two Miss Strongs of Leith. He carries with him the Elder's Table for Mrs Simpson. His Brother says 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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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 reclaiming Petitions. This is the way we do sir, and a painful way it is.

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

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

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RSM
31 May 1803

Wm Simpson Esq
P

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