

1 Novr 1803 —

I am glad to find that you are not up to this ranking Business
no wonder it confound my weak head but Mr More will make all clear - it is very proper he should come west a day or two
for that purpose - I have Dunlop S & Co's Oiphant W & Co's and
Lindsay S & Co's Accounts ready for him so that he will only have
to write them out fairly and throw them and the affidavits
into proper Form - I wish he could yet find Smith Lindsay &
Co's proper Form - I much want to bring it west with him - I cannot conceive
I sent you and bring it west with him - I cannot conceive
the Reason for bringing the long Clause about the Securities
you held into our Affidavits to the other Estates, as I understand
these Securities respond only to the £7200 Bills, and I still think it would be
the neatest way to make out an affidavit for them by themselves, but we shall follow the
Counsellor's Instructions and I will expect he will take pot Luck with me after Sermon on Thursday
when we shall have all ready for him

I dislike Stirling's notes as much as you do, for
I much fear they will not be paid unless his land sells
which is not probable - we shall however be pestered with
them from People who cannot take up their Bills in
any other way - such as we have sent you have come in
so that way - his first notes are due I believe in a few
weeks - none of these have been brought to us I think -
the People get them off as Cash -

Inclosed is the continuation of No 2 - there are two Bills
lying over by Mackenzie on Thomas Caw London which I have
not brought into it as I expect Mr Caw's friends will
take them up - for I fear nothing can be made of Mackenzie
unless his land be sold - I applied to hear from Mr Bonar about
this - I read to Mr Pallas on a Mighan what you
ask about the £7500 loan - as Mighan has all the
Papers and is quite master of them affairs Mr Dale & I

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 1 November 1803

RB/837/1358

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1 November 1803

I am glad to find that you are not up to this ranking Business. No wonder it confound my weak head
but Mr More will make all clear. It is very proper he should come west a day or two for that purpose.
I have Dunlop S & Co's Oiphant W & Co's and Lindsay S & Co's accounts ready for him so that he will
only have to write them out fairly and throw them and the affidavits into proper Form. I wish he
could yet find Smith Lindsay & Co's I sent you and bring it west with him. I cannot conceive the
Reason for bringing the long Clause about the Securities you held into our affidavits to the other
Estates, as I understood these Securities respond only to the £7200 Bills, and I still think it would be
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which is not probable. We shall however be pestered with them from People who cannot take up
their Bills in any other way - such as we have sent you have come in that way. His first notes are
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Inclosed is the Continuation of No 2. There are two Bills lying over by Mackenzie on Thomas Caw
London which I have not brought into it as I expect Mr Caw's friends will take them up, for I fear
nothing can be made of Mackenzie till his land be sold. I expected to hear from William Bonar about
this. I read to John Pattison & Mr Graham what you wrote about the £7500 loan. As Mr Graham has
all the Papers and is quite master of these affairs Mr Dale & I

thought it best that he should make out the scroll of the Bond which will be sent you in a day or two, and the Bank if they choose it can then employ their own writer here or in Edinburgh to extend the Bond - and see the Titles Mr Graham made all the searches before and will get new Certificates up to the date -

What is the meaning of this acceptance of Begbie & Miln's being returned. John Robertson told me they were among the wealthiest people in Leith and Sheriff who has several more of their Acceptances with us, is quite astonished as he has no word from his Brother at Leith of their stop tho the Bill was protested on Friday last. - The return of the Bill on Drew London is as surprising as we have a good Guarantee for it.

*J. S. M.
John Scott Moncrieff*

R. S. M.
1 Nov 1803

Auchie & Co pay their 2nd Instalment on Friday about 14m I believe if they should require it to make up the sum I suppose we may advance nearly the value of their dollars of Gold dust for which Bill of Lading was sent Down long ago and the Man of War is now ready soon to sail to inform them if they are come to their anchorage hear from them on Friday -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 November 1803

RB/837/1358

Page 2 of 2

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RSM
1 November 1803

Wm Simpson Esq
P

Auchie & Co pay their 2nd Instalment on Friday about 14m I believe. If they should require it to make up the sum I suppose we may advance nearly the value of their dollars & Gold dust for which Bill of Lading was sent Down long ago and the Man of War is arrived. I wrote Down & Co on Saturday to write me in course if they are come to their hand so shall probably hear from them on Friday.

2 Novr 1803 -

How surprised and pleased I was by the Counsellor's appearance last night after 10 - he breakfasted with me this morning and has been since closeted in the Tontine with Stirling the Black Book of Bills — your publican was no pleasant one, when shall we have done with these vile Returns for that on Mackenzie I could make nothing but a note Bill on the same man for about £90 less and his draft on Robertson which he assures me will be accepted but I keep the returned Bill until we know it is accepted - There is a surplus of about £60 - which goes further towards payment of a returned Bill some weeks ago on Hunt & Grant you see in No 2 - so Patterson's returned P.I. on Bender, is sent off by Mr Grahame to Dobie who it is hoped will make the money out of him - I had only mean to give them Attorneys authority to establish our claims tho from the high Character they have I do think there is no Risk in empowering them to look after and receive dividends and pay them into Down - we must let the rankings here be order before we can find them the Bills which they next do doubt return when they have passed by them - Mr & Mrs J. Craig are safe beyond all doubt for much more than £200 - they are wealthy People - tell you put the inclosed into John Robertson's hands when he calls - I doubt not he will put it into yours again — so they have but a small sum for me which will make our old & a small higher rent than I should

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

RB/837/1364

Page 1 of 2

2 November 1803

How surprised and pleased I was by the Counsellor's appearance last night after 10. He breakfasted with me this morning and has been since closeted in the Tontine with Stirling, the Black Book & Bills. Your publican was no pleasant one, when shall we have done with these vile Returns. For that on Mackenzie I could make nothing but another Bill on the same man for about £90 less and his draft on Robertson which he assures me will be accepted but I keep the returned bill until we know it is accepted. There is a surplus of about £60 which goes further towards payment of a returned Bill some weeks ago on Hunt & Grant you see in No 2. John Pattison's returned Bill on Bender is sent off by Mr Grahame to Dobie who it is hoped will make the money out of him. I would only mean to give these attorneys authority to establish our claims tho from the high Character they have I should think there would be no Risk in empowering them to look after and receive dividend and pay them into Down. We must let the rankings here be over before we can send them the Bills which they must no doubt return when they have proved by them.

William & John Craig are safe beyond all doubt for much more than £200. They are wealthy People.

Will you put the inclosed into John Robertson's hands when he calls. I doubt not he will put it into yours again. So they have let a house for me which will make me sit at a much higher rent than I should.

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John Moncrieff

2 Nov 1803

R. Scott

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 November 1803
RB/837/1364
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RSM
2nd November 1803

Wm Simpson Esq
P

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Note from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, undated but probably enclosed with one of his letters in the first week of November 1803

RB/837/1458

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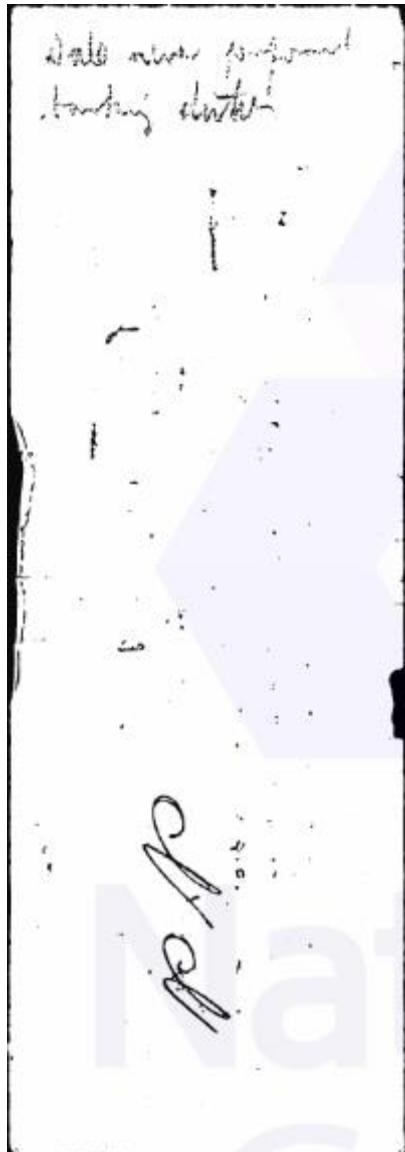
I really know not what to advise with respect to honest DD - or how now shd manage it - I can see ^{he} ~~as~~ he rather likes to be in ostensible management
for men rather feel hurt if put out of it - yet as he does not like to be responsible and it is absurd his being so while he takes no charge of bills or money -- he has never done, or any part of the labour
~~there seems to be an Impropriety in his name being on the Firm
merely for giving his advice which all he has hitherto done - but if his
name is to be on the Firm no doubt some Emolument must be given
It puzzles me what you shd propose - I have said what the ~~name~~
one to day and I must leave you to manage it -~~

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I really know not what to advise with respect to honest DD, or how you should manage it. I can see he would rather like to be in ostensible management and may rather feel hurt if put out of it, yet as he does not like to be responsible and it would be absurd his being so while he takes no charge of bills or money as he has never done, or any part of the labour, there seems to be an impropriety in his name being on the Firm merely for giving his advice which is all he has hitherto done. But if his name is to be in the Firm no doubt some Emolument must be given. It puzzles me what you should propose - I have said what he desired me to say and I must leave you to manage it.

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[pencil annotation in another hand:] Dale never proposed taking duties

PP

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Note from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, undated but probably enclosed with one of his letters in the first week of November 1803

RB/837/1459

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Nobrthe last day what you write I could not get the honest man to say advised as to the arrangement that I please him — He said he had been well pleased before not altogether but he thought it would be for the Inests of the Banks he remaining a partner so — I can easily see he has a desire to remain in the obstable management — and I suppose he has if he was put out — be heavy much in the way of advising and not I do not please him — tho' it would certainly be the most proper plan — for his master can take any charge or labour as he rewardeth — I think he will like his name in the Firm — if so I do not see how he can be free of Responsibility or how the Bank will wish going him away but if Mr M were now to take the whole charge & labour his name will certainly be first in the Room and all come in place of mine — manage at the same time as I can but say O of this in my right some

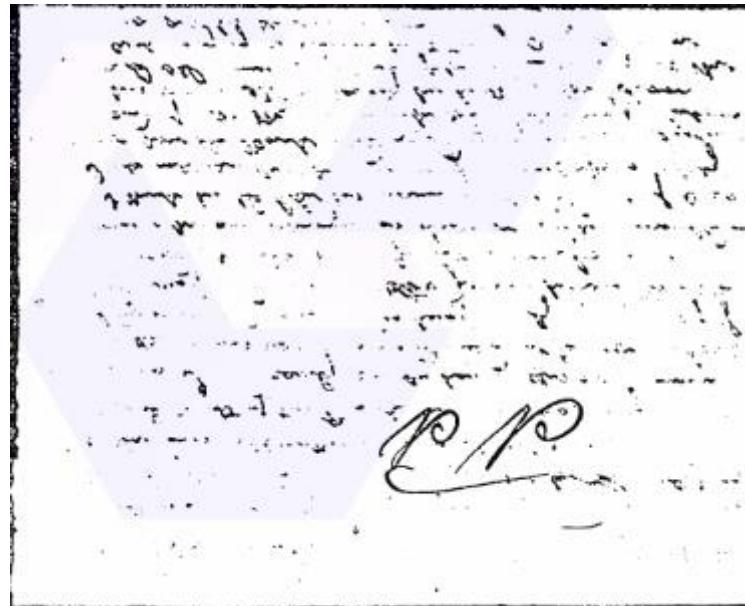
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Notwithstanding what you write I could not get the honest man to say a word as to the arrangement that would please him. He said he would be as well pleased to be out altogether but he thought it would be for the Interest of the Bank his remaining a year or so. I can easily see he has a desire to remain in the ostensible management, and would perhaps be hurt if he was put out. His being merely in the way of advising would not I doubt please him, tho' it would certainly be the most proper plan, for he never can take any charge or labour as he he never did. I think he would like his name in the Firm – if it is I do not see how he can be free of responsibility or how the Bank could avoid giving him some Emolument and if Mr M were to take the whole charge and labour his name should certainly be first in the firm and should come in place of mine. Manage it the best way you can but say O of this in your reply to me.

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PP

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4 Novr 1803

Yours P. yesterday gave me a Fillip - the Matter of my Successorship
was hanging very heavy upon my mind - I saw insuperable
objections to all that had been mentioned here - and tho' Mr D
might go on very well a while yet I saw it was impossible
he could take the Burden of receiving - checking - and giving out
the Bills - and the Cash - and that is the weighty Trust
500m Bills and above 100m Cash & Cash after requires
more time & attention than he could possibly give and it is
too much to lay on Stirling's shoulders altho' a very honest
lad I don't suppose he could find Security to the Extent
that might be required - The Proposal to Mr More obviates
all my difficulties - he is just the man - you know that
was my Idea from the beginning but after the use less of
it you I despaired of your parting with him - he will
certainly however be of more service to the Bank
sure - at least he will accept the offer and will be
anywhere to have that he does tell them not a word
about his such about it - if he should accept - I do think
a part of the system should then Stirling should get a
procuration from him to sign Bills & Receipts occasionally
for otherwise he cannot leave the desk half an hour
at any time - in Bank hours and for an hour or is
easily instant I made to him, I am sure I have not
him 7 hours from it then 7 years past - and above
amount is really absolutely necessary - besides of Mr
More you had made by Stirling, the Master & Co sign
altogether were there now authorized to subscribe
Bills & Receipts - Stirling is a quiet diligent lad he
might safely be intrusted so far and might probably
find security to Mr More's Satisfaction - he is as well acquainted
with the People here as any man, and acting under Mr More's
abilities the Business will be managed with Credit
to the Banks and I shall leave it with an easy mind

Letter with a postscript slip enclosed from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 November 1803

RB/837/1366

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4 November 1803

Your P yesterday gave me a Fillip. The matter of my successorship was hanging very heavy upon my mind. I saw insuperable objections to all that had been mentioned here, and tho' Mr D might go on very well a while, yet I saw it was impossible he could take the Burden of receiving, checking and giving out the Bills, and the Cash, and that is the weighty Trust. 500m Bills and above 100m Cash to look after requires more time & attention than he could possibly give and it is too much to lay on Stirling's shoulders altho' a very honest lad I don't suppose he could find Security to the Extent that might be required. The Proposal to Mr More obviates all my difficulties. He is just the man. You knew that was my Idea from the beginning but from the use he is of to you I despaired of your parting with him. He will certainly however be of more consequence to the Bank here. I trust he will accept the offer and will be anxious to know that he does. Till then not a word shall be said about it. If he should accept, I do think a part of the system should be that Stirling should get a procuration from him to sign Bills & Receipts occasionally for otherwise he cannot leave this desk half an hour at any time, in Bank hours and for an hour after. Excepting the start I made to Edinburgh, I am sure I have not been 7 hours from it these 7 years past. Such close attendance is really absolutely necessary. Besides if Mr More were laid aside by sickness, the Machine would stop altogether were there none authorized to subscribe Bills & Receipts. Stirling is a quiet diligent lad he might safely be intrusted so far and might probably find security to Mr More's satisfaction. He is as well acquainted with the People here as any man, and acting under Mr More's abilities, the Business would be managed with Credit to the Bank and I should leave it with an easy mind.

I am only afraid from the Circumstances I mentioned to Mr More the Perth Bank agency cannot be secured to him, altho it is not impossible their directors may for the sake of Security & Respectability incline to keep it in the hands of the R Bank's cashier here. But if Provost Caw asks it for his Brother here I should suppose his interest with his Brother's directors would carry it.

I know nothing of Mitchell & Cantrell but that they desire the holders of their Bills on Smith Lindsay & Co first to prove on them. I don't suppose Finlay Uppleby & Co are paying any body that returned Bill you send us on Reid I fear is one of the worst we have - but I gave in our Claim for it along with our other Claims this evening.

I shall make out a list of the Muirkirk Bills as soon as I can get it overtaken.

Wm Simpson Esq
I suppose it is understood we are to subscribe Lindsay Smith & Co's Trust when we see the back Bond executed -
we and the back P.D. agents -

RSM
4 Nov 1803

Letter with a postscript slip enclosed from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 November 1803

RB/837/1366

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RSM
4 November 1803

Wm Simpson Esq
P

I suppose it is understood we are to subscribe Lindsay Smith & Co's Trust when we see the back Bond executed.

I am glad Mr More was not here to day the Business was so overwhelming that I fear it had have frightened him - above 300 Glasgow Bills due - 100 Bills remitted you - 169 orders paid - and much painful squeezing -

I cut off what you wrote and sent it to James and until he did so it was impossible for me to take more of his Bills on Dunsmuir - his man came down to tell me he was in the greatest distress about making his pay to day having above £600 to pay - and therefore entreated me to give him a dt in Dunsmuir - I positively refused - he then sent three very light Glasgow Bills which I had no nerves to return above £300. His man said he knew not when he was to get the other £300. I do not see how a pause can be prevented - Oh it is a painful task to me to transact with him, but it was not right for him to press these Bills on Dunsmuir upon me after he saw of them

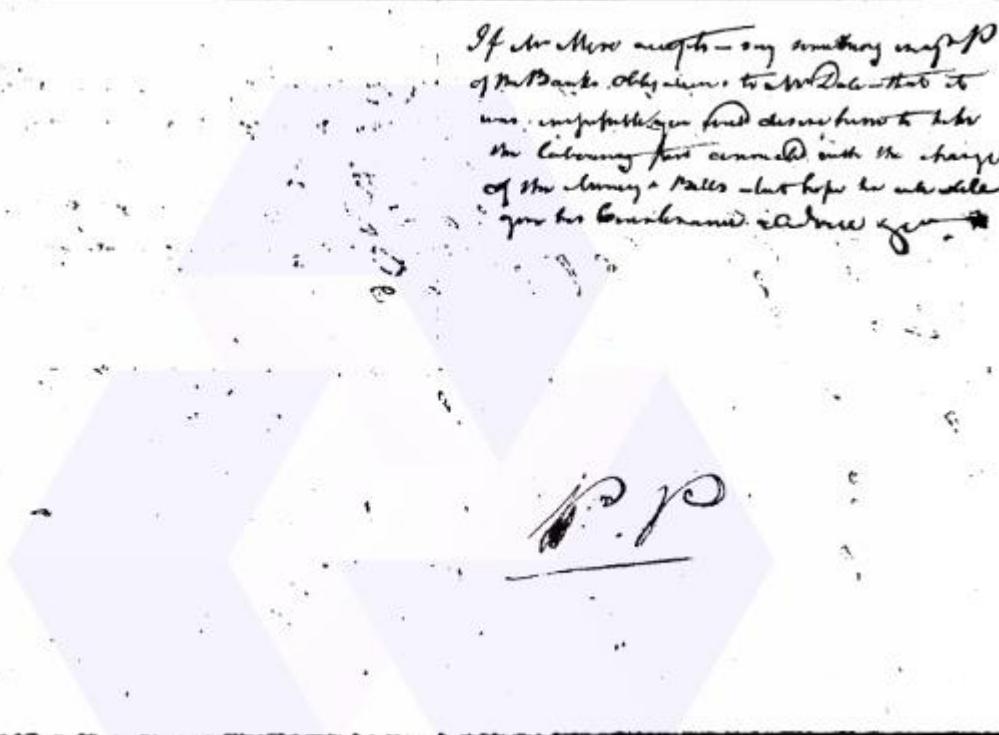
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If Mr More accepts say something in your P of the Bank's obligation to Mr Dale – that it was impossible you could desire him to take the labouring part connected with the charge of the Money & Bills – but hope he will still give his Countenance & advice etc.

PP

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If Mr More accepts, say something in your P of the Bank's obligation to Mr Dale – that it was impossible you could desire him to take the labouring part connected with the charge of the Money & Bills but hope he will still give his Countenance & advice etc.

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5 Novr 1803

From having no Letter from you to day I conclude there are no Returns — I write this chiefly at Mr Dale's desire to say that if Sir John Campbell calls on you for £1500 — on his account — pay him debit us and advise Dredghorn was at me this morning — miserable that Sir Wm Forbes & Co nor any of the Banks will give him any more than 20 days for his large Bill on Coutts — he talks of going into Edinburgh the beginning of the week to try what he can make of it — and I see he thinks of applying to Stowe to see if he will get the Bank to lend him 3m to pay his Bond to Sir Campbell and some time selling so much more Stock — I told him he had little chance of succeeding in this application — Stirling was engaged from 7 to 10 last night going over our Affidavits & Claims on the 3 Estates and getting them to mark all the vouchers it is all properly done — and the only objection made was to such of Oliphant & Watson & Co's Bills as are not only charged against them but also against Lindsay Smith & Co as their Partners, and also against Smith Lindsay & Co and Lindsay Smith & Co, so that they are twice brought against Lindsay Smith & Co. I suppose they will be found right in this objection — Turn

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

RB/837/1369

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5 November 1803

From having no Letter from you to day I conclude there are no Returns. I write this chiefly at Mr Dale's desire to say that if Sir John Campbell calls on you for £1500 on his account, pay him debit us and advise.

Dredghorn was at me this morning, miserable that Sir William Forbes & Co nor any of the Banks will give him any more than 20 days for his large Bill on Coutts. He talks of going into Edinburgh the beginning of the week to try what he can make of it, and I see he thinks of applying to Stowe to see if he will get the Bank to lend him 3m to pay his Bond to John Campbell and save him selling so much more stock. I told him he had little chance of succeeding in this application.

Stirling was employed from 7 to 10 last night giving in our affidavits & claims on the 3 Estates and getting them to mark all the vouchers. It is all properly done, and the only objection made was to such of Oliphant & Watson & Co's Bills as are not only charged against them but also against Lindsay Smith & Co as their Partners, and also against Smith Lindsay & Co and Lindsay Smith & Co, so that they are twice brought against Lindsay Smith & Co. I suppose they will be found right in this objection.

Turn

In coming from Church I met with Mr Lang who said he would call on me at night to talk about the obligation by the Partners of Smith Lindsay & Co. Smith has returned not the copy sent him, but one made out in London. The difference seems only to be confining the obligation to the Royal Bank and not to the Creditors at large - and making the Certificate of the Trustees or a majority of them sufficient - the deed in other respects I believe is the same as the former - but I shall hear what Mr Lang has to say to this - and will not subscribe the Trust deed till you see and approve of the new obligation.

William Simpson Esq
R Bank
Edinburgh
Joint

4.8
1.6
6.2

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

RB/837/1369

Page 2 of 4

In coming from Church I met with John Lang who said he would call on me at night to talk about the obligation by the Partners of Smith Lindsay & Co. Smith has returned not the copy sent him, but one made out in London. The difference seems only to be confining the obligation to the Royal Bank and not to the Creditors at large, and making the Certificate of the Trustees or a majority of them sufficient. The deed in other respects I believe is the same as the former, but I shall hear what Mr Lang has to say to this, and will not subscribe the Trust deed till you see and approve of the new obligation.

William Simpson Esq
R Bank
Edinburgh

Private

4.8
1.6
6.2

In thinking of the office arrangement - should Mr More accept
I submit it to you if it would not be proper to at least to make
an offer to Mr D. of continuing in the management and
placing Mr M exactly in my situation - the honest man
might like a handling in the Business - and I fear would
feel hurt if he were thrown out without anything being
said to him - and if he were to remain he would expect
no doubt the first name and the firm and be Dale
More - I have heard him say however that he would find
no security in any event and ~~because~~ his property
of stock in the Bank renders it unnecessary - Mr M's
security might be for himself, and to be sure it would
be proper as the whole Charge of the Bills & Cash
and be on him - that is the great Trust, the Charge
of management of which and the constant attention it requires, it
is impossible Mr D should take upon him - and so to him when
he offered to take the whole management and he was sensible of it -
should the plan of placing Mr M exactly on my brother be adopted
by his abilities & talents the business will be conducted in a respectable
manner - better I really believe than one it has been - but the
circumstance of allowing Mr D to be a manager had in some
degree responsible without having any pecuniary considerations,
for it (as he has taken none of the salary for some years) is evident
that plan - as it is absurd to think him the Bank for nothing
I know not how this circumstance can be obviated - another
plan we take off Mr More's allowance - and submit
all these considerations to you - anxious as I am to see
the Business put upon a footing of propriety to the Bank
whilst under the management James, son of Edington, with
anything ample £1100 at 6 per cent I must do or the
next stop payment being ample on the other Banks for nearly
that amount due this day - I cannot express how much this
distresses me we have already done alone £820 - to him this
week and £500 - of the Edington's bill - it is dread in

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

RB/837/1369

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In thinking of the office arrangement, should Mr More accept, I submit it to you if it would not be proper at least to make an offer to Mr D of continuing in the management and placing Mr M exactly in my situation. The honest man might like a handling in the Business, and I fear would feel hurt if he were thrown out without anything being said to him, and if he were to remain he would expect no doubt the first name and the firm would be Dale & More. I have heard him say however that he would find no security in any event and his property and stock in the bank renders it unnecessary. Mr M's security might be for himself, and to be sure it would be proper as the whole Charge of the Bills & Cash would be with him. That is the great Trust, the charge & management of which and the constant attention it requires, it is impossible Mr D could take upon him. I said so to him when he offered to take the whole management and he was sensible of it. Should the plan of placing Mr M exactly in my situation be adopted by his abilities & attention the Business would be conducted in a respectable manner - better I really believe than one it has been - but the circumstance of allowing Mr Dale to be a manager and in some degree responsible without having any pecuniary consideration for it (as he has taken none of the salary for some years) is against that plan, as it is absurd he should serve the bank for nothing. I know not how this objection can be obviated. Nothing could be taken off Mr More's allowance. I submit all these cogitations to you, anxious as I am to see the Business put upon a footing safe and respectable to the Bank.

While writing this in comes James's son and clerk, with Edington's acceptance per £1100 at 6 months and this I must do or he must stop payment having acceptances in the other Banks for nearly that amount due this day. I cannot express how much this distresses me. We have already done above £1200 to him this week and £500 of it Edington's Bill - it is dreadful

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to be lavishing out the Banks money in this manner - and equally so stop the whole machine and bring the honest man to his grave which I have no doubt it would very soon do - Edington is believed to be rich - but we have a good deal of his Paper already and I think he is going into too many new schemes - Gordon's Clerk solemnly assured me that the Bill was for metal actually delivered and that Edington was not the man to give a Bill without value - I went to Mr Dale - he thought as the Bill was good I should give him the money - I told them altho' a Holiday we shd advance them a few hundred. on the Bill till Tuesday that I might hear from you whether or not to go on in this unbounded manner - less than £900 they said did not answer the purpose so I gave them that sum - on the Bill and shall be glad to hear from you what we shall do for the next being Term week I fear there will be as heavy demands on us then - the son said his Father was to write you - what a load that and other concerns of the like kind Stirling, Monteiths, Patterson etc are upon my mind - how they make me groan for 17 Decr and how worried I am that they all go to pieces before that time



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

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Page 4 of 4

to be lavishing out the Bank's money in this manner, and equally so to stop the whole machine and bring the honest man to his Grave which I have no doubt it would very soon do. Edington is believed to be rich, but we have a good deal of his Paper already and I think he is going into too many new schemes. Gordon's clerk solemnly assured me that the Bill was for metal actually delivered and that Edington was not the man to give a Bill without value. I went to Mr Dale. He thought as the Bill was good I should give him the money. I told them altho' a Holiday we should advance them a few hundreds on the Bill till Tuesday that I might hear from you whether we were to go on in this unbounded manner. Less than £900 they said would not answer the purpose so I gave them that sum on the Bill and shall be glad to hear from you what we shall do for the next being Term week I fear there will be as heavy demands on us then. The son and his father was to write you. What a load that and other concerns of the like kind Stirling, Monteiths, Patterson etc are upon my mind - how they make me groan for 17 Decr and how worried I am that they all go to pieces before that time.

PP

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Sunday Evening

Much pleasure your P gave me this morning - I would fain hope to
see you tomorrow Mr D and in that hope I write this just to say
that I would have you take no notice and do nothing upon my
suggestions about a Firm etc.

I shall write David tomorrow and urge every argument of Safety & Respectability for placing the Agency with my Successor
what wd you think of offering for a Bribe, to remit the Bills from this on RB, at Sight in place of 3 days' date - that
might probably clinch the matter - as every other behaved
to remit at 4/10d

Alas that I should be the instrument to kill that
honest man Friend James - for I have little doubt if we
refuse his demands this week it will have that Effect -
Adieu - I shd hardly have writ you this day if I
had not been busy ~~about~~ what I forgot yesterday - that our
small notes are nearly done and that as this is term week
it will be necessary you send us a supply of them - 2 or 3 m
by every Box if no other opportunity offer

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

RB/837/1368

Page 1 of 2

Sunday Evening

Much pleasure your P gave me this morning. I would fain hope it will please honest Mr D and in that
hope I write this just to say that I would have you take no notice and do nothing upon my
suggestions about a Firm etc.

I shall write David tomorrow and urge every argument of Safety & Respectability for placing the
agency with my Successor. What would you think of offering for a Bribe, to remit the Bills from this
on RB at Sight in place of 3 days' date. That might probably clinch the matter, as every other
behoved to remit at 3 days.

Alas that I should be the instrument to kill that honest man Friend James, for I have little doubt if we
refuse his demands this week it will have that Effect.

Adieu. I should hardly have wrote you this day if it had not been to say what I forgot yesterday -
that our small notes are nearly done and that as this is term week it will be necessary you send us a
supply of them. 2 or 3m by every Box if no other opportunity offer.



5 NOV
1803

R S M
5 Nov 1803
William Simpson Esq
R Bank
Edinburgh
D
William Simpson Esq
R Bank
Edinburgh

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

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Page 2 of 2

RSM 5 November 1803 [probably an error on WS's part, since RSM marked it 'Sunday evening', which would make it 6 November]

William Simpson Esq

R Bank

Edinburgh

P

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7 Nov 1803

What a plague these Lindsay & Co are to us - you will get John Lang's Letter this morning with the new Obligation altered by Smith which I suspect your Law Lords will not approve of - we must wait their determination - from what John Lang said when I spoke before of adding something to our subscription - I suspect he will not agree to it as he said such a deed was like a Bill - we must either accept fully or not put down our name - If your Gentlemen should think we should subscribe with any additions pray send me the words you shall add -

Now by Heaven I am by the good Counsellor's acceptance of which I shall say & tell I have further but Mr Dale who is well pleased) to make the Business here upon a better footing than ever it has been - and being the case lay your hand upon your heart my good Friend and say if an old feeble minded man descending to the grave who can support his Family moderately otherwise by the kindness of Providence is not acting a most a prudent part, in laying your self from a Burden far too heavy for him, before he is altogether unfit for taking any charge of it - that he may spend his days in quietness - Tranquillity, and not die in the Harness - you must acknowledge this as almost every man here has done to whom I have communicated my design. But when I go to Edinburgh an idle man, I wish I may not get into the Habit of soring upon you at P Green as idle People I know are apt to get into bad Habits.

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

RB/837/1372

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7 November 1803

What a plague these Lindsay Smith & Co are to us. You would get John Lang's letter this morning with the obligation altered by Smith which I suspect your Law Lords will not approve of. We must wait their determination. From what John Lang said when I spoke before of adding something to our subscription, I suspect he will not agree to it as he said such a deed was like a Bill - we must either accept fully or not put down our name. If your Gentlemen should think we should subscribe with any additions pray send me the words we should add.

How lightened I am by the good Counsellor's acceptance (of which I shall say till I hear further but to Mr Dale who is well pleased) it will put the Business here upon a better footing than ever it has been. Such being the case, lay your hand upon your heart my good Friend and say if an old feeble minded man descending to the grave who can support his Family moderately otherwise by the kindness of Providence is not acting a wise & prudent part, in disengaging himself from a Burden far too heavy for him, before he is altogether unfit for taking any charge of it, that he may close his days in quietness & Tranquillity, and not die in the Harness. You must acknowledge this as almost every man here has done to whom I have communicated my design. But when I go to Edinburgh an idle man, I wish I may not get into the Habit of soring upon you at P Green as idle People I know are apt to get into bad Habits.

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

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RSM

7 November 1803

Wm Simpson Esq

P

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8 Novr 1803 —

Not having heard a word of or from friend James to day I suspect he must either be ill or have just resolved to stand still now Transactions with him are so sickening that along with others of the same kind I would not for any worldly consideration continue in the management - yet as I believe all James's Bills are as he declares for value given I hope they will be paid He often assured me that Dunsmuir had much more metal in his hands than the amount of his drafts - and that the same was the case with Stewart - but his Lad told me he wanted much to remit Dunsmuir for a Bill due 11th Current as he would not then be in Cash for Iron he had sold - If he has not stopt I shall give him to give me a list of his wants & securities to send you but as will be much changed in his situation if he can comply with that -

I shall be curious to know what your Gentlemen say to Smith's altered deed - So Pattison has been at Mr Dale to day in the greatest distress from an apprehension (I suppose by Miliss's Letter) that his Business is yet to stick and upon telling his Lad that it was in a smaller settled and getting all the Obligants in the new Bills to be given to subscribe an agreement -

he said Effect - he says if the loan is not given it will be much worse than if it had never been spoken of Mr D thinks the Banks will be much less in advance by granting it than they would be otherwise

and bids me say so larger - John has also been at me to write & tell him I said yes O - but that I wished you Gentlemen to consider with as little delay as possible as to whether they knew whether he is to go on under sequestration -

Poor Stuart has been showing me a letter & two from Jamie Richardson saying that he had spoken for him to most of the Perth Directors, but they seemed inclined to delay till they saw who was appointed my Successor this is in favour of no appointment - I wrote David that the consideration of the safety & probability of having their Business done by the RB's cashier and making the most prompt remittances might operate on their minds, and I suppose it will. Poor Robert Stuart I wish it were in my power to do any thing otherwise for him. He is a good honest soul -

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

RB/837/1373

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8 November 1803

Not having heard a word of our firm friend James to day I suspect he must either be ill, or have just resolved to stand still. Our Transactions with him are so sickening that along with others of the same kind I would not for any worldly consideration continue in the management, yet as I believe all James's Bills are as he declares for value given, I hope they will be paid. He often assured me that Dunsmuir had much more metal in his hands than the amount of his drafts, and that the same was the case with Stewart. But his Lad told me he wanted much to remit Dunsmuir for a Bill due 11th Current, as he would not then be in Cash for Iron he had sold. If he has not stopt I shall tell him to give me a list of his wants & securities to send you but he will be much changed in his situation if he can comply with that. I shall be curious to know what your Gentlemen say to Smith's altered deed.

John Pattison has been at Mr Dale to day in the greatest distress from an apprehension (I suppose by Miliss's Letter) that his Business is yet to stick and after telling his creditors that it was in a matter settled and getting all the obligants in the new Bills to be given to subscribe an agreement to that Effect, he says if the Loan is not given it will be much worse than if it had never been spoken of. Mr D thinks the Banks will be much less in advance by granting it than they would be otherwise and bids me say so to you. John has also been at me to write. I told him I could say O, but that I wished your Gentlemen would decide with as little delay as possible so as to he may know whether he is to go on or be sequestrated.

Robert Stuart has been showing me a letter to him from Jamie Richardson saying that he had spoken for him to most of the Perth Directors, but they seemed inclined to delay till they saw who was appointed my Successor this is in favour of no appointment - I wrote David that the consideration of the safety & probability of having their Business done by the RB's cashier and making the most prompt remittances might operate on their minds, and I suppose it will. Poor Robert Stuart I wish it were in my power to do any thing otherwise for him. He is a good honest soul. These returns on Macneil & Co will swell No 2 sadly. The Bill you return on Goudie & Son was refused by Mcrae in the most trivial

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Ground – they have removed the objection by a letter, and desire another Bill at ST for the same sum – as they grudge the Charges much and cannot well afford them I gave them $\frac{1}{2}$ per cent for the Bill at Sight – I think now of writing to Dobie & Thomas and sending them all our London acceptances on Earl & Barrel & George Liddell, Simpson etc etc Elliot, and desiring them to see our Claims established and having done so and got what they can get from any of them to return us the Bills – I suppose it is needless to send up the Protests – Do you approve of this
What a heap of Business we have had today! – these long Bills of Henry Monteiths I took with less difficulty than without taking them I knew he could not get thro the Term and we have a £1400 acceptance of his due 14th which you know was lodged by Cross against his returned Bill on Stirling per £1000. I wish after all he may get thro.

RSM
8 October 1803

Wm Simpson Esq

James's lad has just called – his master so ill that the Doctors will not allow any body to see him or business – I don't as to a cleaver with him, but as to life & death – honest man what an affecting scene he, his Family & affairs presents – I am going to find the Bill of Exchange now to pay a Bill here to day – he assures me Edington got value for it but I doubt from what he says if Dunsmuir got full value and I wish he may be able to pay them – as we are anxious to remit them

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

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Page 2 of 2

Ground – they have removed the objection by a letter, and desire another Bill at sight for the same sum. As they grudge the Charges much and cannot well afford them I gave them $\frac{1}{2}$ per cent for the Bill at Sight. I think now of writing to Dobie & Thomas and sending them all our London acceptances on Earl & Barrel & George Liddell, Simpson etc etc Elliot, and desiring them to see our Claims established and having done so and got what they can get from any of them to return us the Bills. I suppose it is needless to send up the Protests. Do you approve of this.

What a heap of Business we have had to day! These long Bills of Henry Monteiths I took with less difficulty than without taking them I knew he could not get thro the Term and we have a £1400 acceptance of his due 14th which you know was lodged by Cross against his returned Bill on Stirling per £1000. I wish after all he may get thro.

RSM
8 November 1803

Wm Simpson Esq
P

6 PM

James's lad has just called – his master so ill that the Doctors will not allow any body to see him or business. I doubt not it is all over with him both as to Life & Credit. Honest man what an affecting scene he, his Family & affairs presents. I have given his lad the Balance of Edington's Bill to pay a Bill here to day. He assures me Edington got value for it but I doubt from what he says if Dunsmuir got full value and I wish he may be able to pay them. James was anxious to remit them.

9 Novr 1803

After Mr D had read yr P he bid me just say to you that he would do any way you pleased - I pressed him to say more and point out what sort of an arrangement he would most approve of but he would say 0 - only that he would not like to be responsible.

Poor James is still alive - but no hope of his recovery and nobody sees him by what King tells me I fear he is very near his end - his Partners the Robertsons, and W Ewing Macleay were to meet at his house this afternoon to see what was to be done - I see no Powers they have to carry on the works and suppose the whole will go to ruin - that and the state of his Family present a dismal scene - and I wish Dunsmuir may stand to for King tells me has only about £1000 value of Iron and he is under Acceptances for more than double that amount - this was really soon on James as he always assured me Dunsmuir had taken for his drafts on him - I believe we may be quite easy as to Edington - Ross Murray tells me he says he got the Iron for which he granted his Bill on Saturday and he got a Bargain of it - Ross says Eding ton is very rich I would hope Stewart too is solid at Bottom.

To morrow I hope we shall hear of Lindsay & Co and Pattersons fate they were both anxiously inquiring today
~~and~~ I hope you give Dughorn no more than £5 per cent - how was it you did not give John Campbell the £1500 he called for on Monday and will I write you on Saturday to pay him - I made the story of Miss Duncan's Habit and tended to it

You see what David says - I don't well understand his meaning about writing off the Glasgow Bills and have said so to him - and that I think the Banks Allowance to their Cashier here very liberal, but that it is natural for you to wish the addition of the Perth agency to your friend Mr More who has a large Family, that I leave him to correspond with you on the subject and have no doubt you will do what is reasonable & obliging. I have intimated in my public letter my resignation.

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

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Page 1 of 2

9 November 1803

After Mr D had read your P he bid me just say to you that he would do any way you pleased. I pressed him to say more and point out what sort of an arrangement he would most approve of but he would say 0, only that he would not like to be responsible.

Poor James is still alive, but no hope of his recovery and nobody sees him. By what King tells me I fear he is very near his end. His partners the Robertsons and W Ewing Macleay were to meet at his house this afternoon to see what was to be done. I see no Powers they have to carry on the works and suppose the whole will go to ruin. That and the state of his Family present a dismal scene, and I wish Dunsmuir may stand it for King tells me has only about £1000 value of Iron and he is under acceptances for more than double that amount. This was really wrong in James as he always assured me Dunsmuir had value for his drafts on him. I believe we may be quite easy as to Edington – Robert McNair tells me he saw him get the Iron for which he granted his Bill on Saturday and he got a Bargain of it. Robert says Edington is very rich. I would hope Stewart too is solid at Bottom.

Tomorrow I hope we shall hear of Lindsay & Co and Pattisons Fate they were both anxiously inquiring today. I hope you gave Dughorn no more than 4 per cent. How was it you did not give John Campbell the £1500 he called for on Monday and which I wrote you on Saturday to pay him. I minded the story of Miss Duncan's Habit and attended to it.

You see what David says. I don't well understand his meaning about writing off the Glasgow Bills and have said so to him, and that I think the Bank's allowance to their Cashier here very liberal, but that it is natural for you to wish the addition of the Perth agency to your friend Mr More who has a large Family, that I leave him to correspond with you on the subject and have no doubt you will do what is reasonable & obliging. I have intimated in my public letter my resignation.

Destroy the inclosed.

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RSM

9 November 1803

Wm Simpson Esq

P

Archibald Ritchie Port Glasgow has I hear stopt – a man in high credit and thought rich.

Archibald Ritchie Port Glasgow has I hear
stopt – a man in high credit and
thought rich.

10 Nov 1803

Honest James is no better and no hopes of his recovery - King saw him last night in great distress and his Legs much swelled which is an evidence that he is very near his End - his Partners met last night but postponed coming to any resolution till this Evening when they are to meet again.

I gave Thom Watson copy of what you wrote about Lindsay S & Co's Business to carry to John Lang - I think the Directors are very right as it would be discreditable to the Bank to take the obligation to themselves and besides it would render it null - That impudent Fellow John Smith should be sent to his marrow Bones - none of the partners here I really believe would have shelled as he has done - I know not what you will make of it - Mr Patterson's Clerk was waiting your Letter and very thankful that his proposal was agreed to - we shall take none but such Bills as we consider to be good independent of him - but you don't say a word about the Bond and the Loan - an apology is pleaded with Mr Grahame's Sons & who is to extend it and when is the money to be paid for all of it or got he cannot begin on his new plan

Mr Muir for Pres on Blanch & Kemble your above are not foreign Bills - otherwise they would probably have been taken up - I mean to send them & Protests tomorrow to Dobie & Thomas to see what they can make of Blanch & Co who they say are considerably to pay off -

Just now George Mackintosh brings the news that the Muirkirk Company had resolved to stop. This I had no doubt would be the case but it mortifies me to hear that they have only 5m of convertible property to pay 25m debt and that there are 5m Bills running on Dunsmuir who has only as I say tells me about £6000 value of Iron in his hands - this is most grieveing for James always told me that he drew off value as you did so by his letter I sent you last week - I wish there may not be something of the same kind with Stewart - these things are enough when one confidante in any man - to grieve they have laid out 70m upon these Works - what a scene!

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

RB/837/1377

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10 November 1803

Honest James is no better and no hopes of his recovery. King saw him last night in great distress and his legs much swelled which is an evidence that he is very near his End. His partners met last night but postponed coming to any resolution till this Evening when they are to meet again.

I gave Thom Watson copy of what you wrote about Lindsay S & Co's Business to carry to John Lang. I think the Directors are very right as it would be discreditable to the Bank to take the obligation to themselves and besides I doubt it would render it null. That impudent Fellow James Smith should be brought to his marrow Bones. None of the partners here I really believe would have shelled as he has done. I know not what they will make of it. John Patterson's clerk was waiting your Letter and very thankful that his proposal was agreed to. We shall take none but such Bills as we consider to be good independent of him, but you don't say a word about the Bond and the Loan. Are your Gentlemen pleased with Mr Grahame's scroll and who is to extend it and when is the money to be paid for till it is got he cannot begin on his new plan.

McNeil & Co's Bills on Blanch & Kemble you'll observe are not foreign Bills - otherwise they would probably have been taken up. I mean to send them & Protests tomorrow to Dobie & Thomas to see what they can make of Blanch & Co who they say are immediately to pay 10/- per £.

Just now George Mackintosh brings the news that the Muirkirk Company had resolved to stop. This I had no doubt would be the case, but it mortifies me to hear that they have only 5m of convertible property to pay 25m debt and that there are 5m Bills running on Dunsmuir who has only as I say tells me about £6000 value of Iron in his hands. This is most grieveing for James always told me that he drew against value as you would see by his letter I sent you last week. I wish there may not be something of the same kind with Stewart. These things are enough to grieve any man. It seems they have laid out 70m upon these Works. What a scene!

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To enable John Stirling to take up above £1300 protested Bills on Macniel & Co & Todd & Co notwithstanding all the discounts they have got this week besides we had to discount that amount of Bills to them at longer than usual dates among the rest one on London sent you. He says he has been obliged to take up above 25m Bills. I wish he may get those that he may stand out at least till I am done with him. Has not my successor's nomination been sanctioned yet by the Court of Directors?

I have just rec'd your Packet of Bills and sent that to Mr Lang

Ad M

to Nov 1803
Moncrieff

Wm Simpson Esq

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

RB/837/1377

Page 2 of 2

To enable John Stirling to take up above £1300 protested Bills on Macniel & Co & Todd & Co notwithstanding all the discounts they have got this week besides we had to discount that amount of Bills to them at longer than usual dates. Among the rest one on London sent you. He says he has been obliged to take up above 25m Bills. I wish he may get those that he may stand out at least till I am done with him. Has not my successor's nomination been sanctioned yet by the Court of Directors?

I have just received your Packet per Box and sent that to Mr Lang.

RSM
10 November 1803

[pencil annotation in another hand:] Muirkirk

Wm Simpson Esq
P

11 Novr 1803

Did I not write you in my P of Saturday to pay the £1500 to John Campbell - it was very stupid if I did not - for Mr Dale desiring me to write was the chief cause of my doing so - but it is of no consequence as he got the money in good time -

King tells me Friend James is much worse to day - and must be very near his End - by the way he has been going on, one is led to trust no man living if he is in pinched circumstances and would not even trust to my own honesty - The Bairds of whose Acceptances we have many as you will see by the list, were at Mr Dale to day - saying they have plenty to carry on their own Business but that they gave James Acceptances for Bills on Duns more for of which they passed about £2500 mostly thro' Cadell & Sons & and these they expect back upon them - they are very industrious well doing Lads & George Munro & Walter Logan are Partners with them tho' not in the Firm - they cannot take up their Bills with us if these Bills on Dunsmuir come back upon them but they propose to give Security for the payment in 12 months Mr Dale desired them to give in their proposal in writing and we should transmit it to you - we shall then see what it is - but of George Munro & W Logan are Partners as James always told me they were - we can run no Risk ultimately - I ask Clark assures me that Stewart has always and has at present more Metal in his hands than the sum of his Acceptances - if so I hope we will be safe with him with Dennistoun McNair & Co - Cadell & Sons & Edington I think we are in no danger - they are all rich and their acceptances were certainly given for real Values -

You have all the numbered Guarantee Bills I send the sum by the Guarantee Letter the whole is 3m - and there is only one of £750 due 14 Augt last paid - the next is due 14 Feby the Guarantees are all paid but King Morrison for £500 on their Ship Mr Gordon was worth to by Mr More last summer to find another in their place with he was always and - but now

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

RB/837/1379

Page 1 of 2

11 November 1803

Did I not write you in my P of Saturday to pay the £1500 to John Campbell - it was very stupid if I did not, for Mr Dale desiring me to write was the chief cause of my doing so. But it is of no consequence as he got the money in good time.

King tells me Friend James is much worse to day, and must be very near his End. By the way he has been going on, one is led to trust no man living if he is in pinched circumstances. I would not even trust to my own honesty. The Bairds of whose acceptances we have many as you would see by the list, were at Mr Dale to day, saying they have plenty to carry on their own Business but that they gave James Acceptances for Bills on Dunsmuir & Co of which they passed about £2500 mostly thro' Edinburgh and these they expect back upon them. They are very industrious well doing Lads Founders, George Munro & Walter Logan are partners with them tho' not in the Firm. They cannot take up their Bills with us if these Bills on Dunsmuir come back upon them but they propose to give Security for the payment in 12 months. Mr Dale desired them to give in their proposal in writing and we should transmit it to you. We shall then see what it is. But if George Munro & W Logan are Partners as James always told me they were, we can run no Risk ultimately. James's clerk assures me that Stewart has always and has at present more metal in his hands than the amount of his acceptances. If so I hope we will be safe with him. With Dennistoun McNair & Co, Cadell & Sons & Edington I think we are in no danger - they are all rich and their acceptances were certainly given for real value.

You have all the Muirkirk Guarantee Bills I see by the Guarantee Letter the whole is 3m, and there is only one of £750 due 14 August last paid. The next is due 14 February. The Guarantee creditors are all good but King & Morrison for £500. On their stop Mr Gordon was wrote to by Mr More last summer to find another in their place which he was always to do, but never did.

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Penny tells me to day that Mr More is coming west so I suppose it is known - his old Mr Jamie Buchan breakfasted with me this morning and will be glad to have him for my successor

MS. A.1.16
W 11 Nov 1803

NatWest
Group

Wm Simpson Esq

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

RB/837/1379

Page 2 of 2

Penny tells me to day that Mr More is coming west, so I suppose it is known. His old Mr Jamie Buchan breakfasted with me this morning and will be glad to have him for my successor.

RSM

11 November 1803

Wm Simpson Esq

P

12 Novr 1803

What can be the meaning of no letter from you today – it is very disconcerting – I fear it has gone abelwaving to some other place – It will be vexing if there are returned Bills in it – I refer you to the enclosed from the Bairds. Edington and W Ewing Macleae have been with me about the Muirkirk Business – but can give little comfort – they say the works must be sold – but if they cannot be carried on till they are sold it will be ruinous – if all the hands are set off they will not sell – Money or security therefore must be got for such a sum as will carry on the works for some little time – John Robertson offers to bring forward £2000 for the proportion – but Mr Gordon and the other partners can do nothing – or I suppose nothing will be done and all will go to ruin – Mr Gordon is still alive but in better Edington got full value for all his bills as I supposed but Dunsmuir's will no doubt be back and Baird's have £21 00 – of them what vexation – I suppose the People will be all gone before Mr M comes west and he will escape the mortification of breaking them –

To Pattison as going on as we depend upon the loan but am hear 0 of the Bonds –

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

RB/837/1381

Page 1 of 2

12 November 1803

What can be the meaning of no letter from you today – it is very disconcerting. I fear it has gone a bilwaving to some other place. It will be vexing if there are returned Bills in it. I refer you to the inclosed from the Bairds. Edington and W Ewing Macleae have been with me about the Muirkirk Business, but can give little comfort. They say the works must be sold, but if they cannot be carried on till they are sold it will be ruinous. If all the hands are set off they will not sell. Money or security therefore must be got for such a sum as will carry on the works for some little time. John Robertson offers to bring forward Funds for his proportion, but Mr Gordon and the other partners can do nothing, so I suppose nothing will be done and all will go to ruin. Mr Gordon is still alive but no better. Edington got full value for all his Bills as I supposed, but Dunsmuir's will no doubt be back and Baird's have £21 00 – of them what vexation. I suppose the People will be all gone before Mr M comes west and he will escape the mortification of breaking them.

John Pattison is going on again depending upon the loan but we hear 0 of the Bond.

RSM

12 November 1803

Wm Simpson Esq

P

Since writing your Packet is come to hand and no bad consequences from its detention a few hours.
The Bills on Blanch & Co were drawn by Henry & Co London and indorsed to us by Mcniel & Co.
Blanch & Co have since received very large consignments of coffee from Mcniel & Co

which it seems have sold at very high prices. I have sent their acceptances to Dobie & Thomas to make the most of it.

All our small Notes are gone as well as nearly all our large – so send us a supply.

all our small Notes are gone as well as
nearly all our large - so send us a supply

R.S.M.

12 Nov 1803

14 Novr 1803

Mr Gordon still alive and the Directors I hear say he may linger on some time but have no hope of his Recovery - nobody speaks to him on Business - King tells me he has a letter from Dunsmuir today dated 11th when our Bill was due - he says nothing about stopping so hope that Bill is paid - I have been looking into the Guarantees to refer to the Bills particularly stated so I cannot tell there makes a possibility of applying the paid bill to K & M and I am sorry to see it is not King & Morison as a Company we have but each of them individually so I fear that Guarantee is worth little as King tells me their all is in the Company.

The plan of the new Firm I see will please the honest man - Mr R says seeing Mr R desires it he will continue in office for a while at least - so let every thing be extended for the new Firm to act the 19 December - I would fain think Jo Stirling has substance & a Bottom and that ultimately there will be no danger there but my successors must keep him shorter - it had better if they could get clear of them altogether and half a dozen more extensive dealers there, always danger now in having it there for how long John Smith goes on - and yet this paper is so respectable among us - don't to great length as he must be making in London that I know not how we can refuse it - you see we have got payment of Cross's Bill on him - Cross has not called - but I thought it best at once to secure the surplus to you as I did him I do - the next has taken £1000 out of No. 2 - Thom Watson was at me to say that as the 21st draws so near, and they expect the new obligation subscribed by James Smith down on Thursday morning - it is of great convenience that we subscribe the Trust that day upon seeing the obligation properly executed - I desired him to secure to-day and the scroll of the new obligation - which will go to you by tomorrow's Box.

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

RB/837/1382

Page 1 of 2

14 November 1803

Mr Gordon still alive and the Directors I hear say he may linger on some time but have no hope of his Recovery. Nobody speaks to him on Business. King tells me he has a letter from Dunsmuir to day dated 11th when our Bill was due. He says nothing about stopping so hope that Bill is paid. I have been looking out the Guarantee it refers to the Bills particularly stated so I cannot think there will be a possibility of applying the paid bill to K & M and I am sorry to see it is not King & Morison as a Company we have but each of them individually so I fear that Guarantee is worth little as King tells me their all is in the Company.

The plan of the new Firm I see will please the honest man. He says seeing Mr R desires it he will continue in office, for a while at least. So let every thing be extended, for the new Firm to act the 19 December. I would fain think John Stirling has substance & a Bottom and that ultimately there will be no danger there, but my successors must keep him shorter. It would be well if they could get clear of them altogether and half a dozen more extensive dealers. There's always danger and no comfort in dealing with them. See how Henry Monteith goes on - and yet his paper is so respectable owing no doubt to great sacrifices he must be making in London that I know not how we can refuse it. You see we have got payment of Cross's Bill on him. Cross has not called, but I thought it best at once to secure the surplus to you as I told him I would do. The rest has taken £1000 out of No. 2. Thom Watson was at me to say that as the 21st draws so near, and they expect the new obligation subscribed by James Smith down on Thursday morning, it is of great consequence that we subscribe the Trust that day upon seeing the obligation properly executed. I desired him to have Jo Lang send me the scroll of the new obligation, which will go to you by tomorrow's Box.

I beg therefore you will not fail to write me on Wednesday whether upon seeing the obligation properly executed agreeable thereto, we shall subscribe the Trust - and if any addition to the subscription send me the ipsissima verba but I should suppose a simple subscription only will be taken — its vexing Jo Pattison's Bond is not either approved of or returned so that we may know whether and when he is to get the money — he seems to be going on upon the Faith of it — King has just had an anonymous letter dated 11th he says if they do not remit him he will be obliged to let their acceptances come back, but says 0 of the Bill due that day — King thinks he will pay him all — he expresses great concern about James's health — how cruel.

RSM
14 Nov 1803
NatWest Group

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

RB/837/1382

Page 2 of 2

I beg therefore you will not fail to write me on Wednesday whether upon seeing an obligation properly executed agreeable thereto, we shall subscribe the Trust, and if any addition to the subscription send me the ipsissima verba but I should suppose a simple subscription only will be taken. It's vexing Jo Pattison's Bond is not either approved of or returned so that we may know whether and when he is to get the money. He seems to be going on upon the Faith of it. King has just brought me Dunsmuir's letter dated 11th. He says if they do not remit him he will be obliged to let their acceptances come back, but says 0 of the Bill due that day. King thinks he will pay them all. He expresses great Concern about James's health — how cruel.

RSM
14 November 1803

Wm Simpson Esq
P

Two Boxes come safe at £5500.

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15 Novr 1803

S. Mr Baird, have got round you - I almost regret your making it a condition that they should circulate our notes for that will give them a claim for discounts and Ironmongers we have had enough of - but I shall be out of their reach - it is a material object your having by this Transaction secured payment of their Bills to Muirkirk Co. There are 3 of their Indorsements to James protested within these 3 days these we must insist on their taking up in the first place King tells me James is worse to day - he showed me a letter from Dunsmuir lamenting his worthy relation's illness and saying that if Remittances are not sent his Ruin must follow.

It is an affecting letter - he wants the Holders of the Bills to give time till they can collect funds for payment but tho his letter is dated 12th he says 0 of letting the £630 be returned so I do hope it is paid - I see all £350 is due to day. It will no doubt be back - The £500 accepted by Jo Robertson you will see in the list due 3 Decr is indorsed by Walter Ewing Macleay - I do suppose with you the Muirkirk works will go to destruction as I see nobody concerned that can do any thing towards bringing forward the money necessary to carry them on - it is wonderful indeed some plan was not fixed upon before James became so ill -

After all our debts to Henry Monteith his wants are so great that unless we gave him £1600 - he could not get thro his Partner who has been in London these 6 months selling off Goods (or who he says he will clear 10m Profit) writes him this post that he may depend upon good Bills to the amount of some thousand in two or 3 days - all he desired therefore was that we should advance £600 - till these Bills came - what unpleasant work - what do you have done? in short we saw fit of such consequence keeping him on if it could be done with perfect safety - that I gave him £600 - out of the Chest upon the lodgement of £2500 of Bills mostly very good - the money being paid on the bound of a few days -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 November 1803

RB/837/1384

Page 1 of 2

15 November 1803

So the Bairds have got round you. I almost regret your making it a condition that they should circulate our notes for that will give them a claim for discounts and Ironmongers we have had enough of. But I shall be out of their reach. It is a material object your having by this Transaction secured payment of their Bills to Muirkirk Co. There are 3 of their Indorsements to James protested within these 3 days. These we must insist on their taking up in the first place. King tells me James is worse to day. He showed me a letter from Dunsmuir lamenting his worthy relation's illness and saying that if Remittances are not sent his Ruin must follow. It is an affecting Letter. He wants the holders of the Bills to give time till they can collect funds for payment, but tho his letter is dated 12th he says 0 of letting the £630 be returned so I would hope it is paid. I see a £350 is due to day. It will no doubt be back. The £500 acceptance by Jo Robertson you would see in the list due 3 December is indorsed by Walter Ewing Macleay. I do suppose with you the Muirkirk works will go to destruction as I see nobody concerned that can do any thing towards bringing forward the money necessary to carry them on. It is wonderful indeed some plan was not fixed upon before James became so ill.

After all our debts to Henry Monteith his wants are so great that unless we gave him £1600 he could not get thro his Partner who has been in London these 6 months selling off Goods (or who he says he will clear 10m Profit) writes him this post that he may depend upon good Bills to the amount of some thousand in two or 3 days. All he desired therefore was that we should advance £600 till these Bills came. What unpleasant work. What would you have done? In short we saw fit of such consequence keeping him on if it could be done with perfect safety, that I gave him £600 out of the Chest upon the lodgement of £2500 of Bills mostly very good. The money to be repaid in the course of a few days.

I saw a letter from Demeray advising the Capitulation of that place without Resistance - so far well - what a pressure of Business upon us to day - and what a sum of London Bills - I saw Cross to day and told him we had remitted the surplus to you and he promised to settle the Balance of his No. 2 with you - That has taken £1000 out of No. 2 - and to day poor W Ewing Junr has taken up £610 of Calder Iron Coys Bills indorsed by him for that and some other Engagements for his Bro's house Leckie Ewing & Co he was obliged to sell a beautiful Estate on Loch Leven - the Note returned to day on Sharp & Mackenzie is secured by an Acceptance of Sir J Stirling's - what must we do with the lying over Bills on Thomas Caw.

R S M
15 Nov 1803

Wm Simpson Esq

C

To obtain
Mr Baird has just delivered the saddle Bags - and our porter who has lost the bag also - one - on Fresh from hence this morning broke down about 3 miles from Town - so what has become of our bags I know not but have sent to enquire about it - at any rate it will make with you today

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 November 1803

RB/837/1384

Page 2 of 2

I saw a letter from Demeray advising the Capitulation of that place without Resistance. So far well.

What a pressure of business upon us to day, and what a sum of London Bills. I saw Cross to day and told him we had remitted the surplus to you and he promised to settle the Balance of his Bill with you. That has taken £1000 out of No.2 and to day poor W Ewing Junior has taken up £610 of Calder Iron Company's Bills indorsed by him for that and some other Engagements for his Brother's house Leckie Ewing & Co he was obliged to sell a beautiful Estate on Loch Leven. I have sent Mr More's note to John Pattison. The Bill returned to day on Sharp & Mackenzie is secured by an acceptance of Sir James Stirling's. What must we do with the lying over Bills on Thomas Caw.

RSM

15 November 1803

Wm Simpson Esq

P

4 o'clock

Mr Baird has just delivered the saddle Bags, and our porter who has brought the Box tells me, the Coach from hence this morning broke down about 3 miles from Town, so what has become of our Box I know not but have sent to inquire about it. At any rate it will not be with you today.

16 Novr 1803

Willie got the Box out of the broken coach last night and sent it by that this morning - as it was so valuable I was a little uneasy about it. King tells me Mr Gordon is worse to day, I do not think he can stand it long - his son was at me to discount a 6 months Manchester house acceptance which he said was very good - and he wanted only that sum to keep the men going - but I told him we were deep enough already and positively declined it - but said if he could bring a good Bill indorsed by Ewing Maclae and some of the other Gentlemen we might possibly do that sum for that purpose - he has not called again however - he said Mr Gordon was all to meet on Friday and still expected to bring forward the sum necessary - I don't expect it - Dunsmuir's £630 - must be paid and I do now hope the £350 will also be paid - Baird has taken up all his Bills - the bills on these are £700 - of the Bills on Dunsmuir, given to him which were not forwarded in time for acceptance - that makes their Engagements so much less - I have now hopes to settle matters between ourselves - Mr More will see when he comes how far a procurator is necessary - if it is not he must sign his account with very close attendance - if it were only to sign Bills & Receipts on busy days 5 minutes do not help without being required to do that - and often by the Crowd of People calling for them purposes, I have found it difficult to get to the other room to make water - but the rule contains some mode of going quickly despatch - for one thing the Form will be shorter - Tell him I am disappointed by not having a line from him on answer to mine
By the Box not going yesterday with Jo Lang's scroll I suppose I must delay doing any thing with Lindsay & Co's Trust deed till Friday that you may see it tho' they are impatient about it.

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

RB/837/1385

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16 November 1803

Willie got the Box out of the broken coach last night and sent it by that this morning, as it was so valuable I was a little uneasy about it. King tells me Mr Gordon is worse to day, I do not think he can stand it long. His son was at me to discount a 6 months Manchester house acceptance which he said was very good, and he wanted only that sum to keep the men going, but I told him we were deep enough already and positively declined it, but said if he could bring a good Bill indorsed by Ewing Maclae and some of the other connections we might possibly do that much for that purpose. He has not called again however. He said the Gentlemen were all to meet on Friday and still expected to bring forward the sum necessary. I don't expect it. Dunsmuir's £630 must be paid and I would fain hope the £350 will also be paid. Baird has taken up all his Bills. He tells me there are £700 of the Bills on Dunsmuir Co given to him which were not forwarded in time for acceptance. That makes their Engagements so much less. I leave you & Cross to settle matters between yourselves. Mr More will see when he comes how far a procurator will be necessary - if it is not he must lay his account with very close attendance - if it were only to sign Bills & Receipts on busy days 5 minutes do not pass without being required to do that - and often by the Crowd of People calling for these purposes, I have found it difficult to get to the other room to make water. But he will contrive some mode of giving greater dispatch, for one thing the Form will be shorter. Tell him I am disappointed by not having a line from him in answer to mine.

By the box not going yesterday with Jo Lang's scroll I suppose I must delay doing any thing with Lindsay & Co's Trust deed till Friday that you may see it tho' they are impatient about it.

NatWest
Group

✓ C.R.
W.M. Moncrieff
16 Nov 1803
R.S.M.

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

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RSM
16 November 1803

Wm Simpson Esq
P

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17 Nov^r 1803

I would fain think Dunsmuir may wrestle thro' of which time could be given him for some of the Bills last due with Safety, to make his paper perhaps they may be able to put good Paper in their place - If I can believe Mackenzie James's Clerk Stewart has more value of Pigs in his hands than all his Engagements but I wish he were more busy counting upon these Bills on Dunsmuir - King tells me Mr Gordon continues worse and Dr Cleghorn told him that it was beyond the power of Mr Gordon to do him any Service. I see a Bill of Blaylocks Newcastle £411. due 26th he allowed a Bill of his to be protested here a week or two ago - but they tell me he is a very safe man at Bottom - I wish it may be so - and in that case I think we shall come off pretty well with these Bills now that Baird's will be taken out of the way - It was certainly a well timed Interposition for them.

You say not a word about Lindsay S & Co's deed - Thom Watson called brother me the new Old Bank subscribed by Jas Smith they send it by Express to day to be subscribed by J. Dunlop at Glasgow and will have it back tomorrow forenoon so I hope by that time we shall have your authority to subscribe. No time must be lost as it must be in London by 21st. The Old Bank have subscribed and the Ayr Bank have ordered Mr Stirling to sign it for them on our doing it. I wonder I hear not from Mr More what his flitting plan is. The other day I had a most kind & excellent letter from John Richardson Pilfour who has been my warm & steady friend for above 30 years. I would send you a reading of it if it were not for some Personalities respecting myself in which he is as some others are most egregiously mistaken, but I must tell you that in the strongest Terms he approves of my retirement from the Bustle of Business. He says he has found the Comfort of doing so himself, and he beseeches me on going to Edinburgh tho' he would approve of my taking a charge of any charitable Institution for my amusement, by no means to entangle myself with any Business attended with care or advantage. This is just my own Idea, and it is pleasant to have one of his Judgement coinciding with me.

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

RB/837/1386

Page 1 of 2

17 November 1803

I would fain think Dunsmuir may wrestle thro', if a little time could be given there for some of the Bills last due with Safety, it might be given perhaps they may be able to put good Paper in their place. If I can believe Mackenzie James's clerk Stewart has more value of Pigs in his hands than all his Engagements but I wish he may have been counting upon these Bills on Dunsmuir. King tells me Mr Gordon continues worse and Dr Cleghorn told him that it was beyond the power of medicine to do him any service. I see a Bill of Blaylocks Newcastle £411 due 26th he allowed a Bill of his to be protested here a week or two ago, but they tell me he is a very safe man at Bottom. I wish it may be so, and in that case I think we shall come off pretty well with these Bills now that Baird's will be taken out of the way. It was certainly a well timed Interposition for them.

You say not a word about Lindsay S & Co's deed. Thom Watson called to show me the new obligation subscribed by James Smith they send it by Express to day to be subscribed by Jo Dunlop at P Glasgow and will have it back tomorrow forenoon so I hope by that time we shall have your authority to subscribe. No time must be lost as it must be in London by 21st. The Old Bank have subscribed and the Ayr Bank have ordered Mr Stirling to sign it for them on our doing it. I wonder I hear not from Mr More what his flitting plan is. The other day I had a most kind & excellent letter from John Richardson Pilfour who has been my warm & steady Friend for above 30 years. I would send you a reading of it if it were not for some Personalities respecting myself in which he is as some others are most egregiously mistaken, but I must tell you that in the strongest Terms he approves of my retirement from the Bustle of Business. He says he has found the Comfort of doing so himself, and he beseeches me on going to Edinburgh tho' he would approve of my taking a charge of any charitable Institution for my amusement, by no means to entangle myself with any Business attended with care or advantage. This is just my own Idea, and it is pleasant to have one of his Judgement coinciding with me.

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

RB/837/1386

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RSM

17 November 1803

Wm Simpson Esq

P

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18 Novr 1803

I have just subscribed this deed which has given us so much trouble, having got profession of the Agreement & declaration properly executed and which I think may be as well sent to you. I have also the missives by every obligant in the Bills authorizing us to accede - the scroll of the obligation they want back pray send it in the Box under cover to Mr Lang. I sent your note to Mr Cross and desired him to call and pay up the Balance he has not yet come and I doubt he will make some work about it for no doubt it was his own draft on Stirling he spoke of to me - but you are right to keep to the other if you can - Mr Dale says you had forgot to calculate Interest upon debt as he did. I told him it was best to take it in your own way and so he remits you accordingly - These Dobie & Thomas are fine Bodies such Punctuality & Attention I have not met either from Englishmen or from writers. I really think you would find it comfortable to employ such people independent men, as irregular Bills - but of these you have not so many as we have. I know you sent them Wardlaw's Bills on discharge to see our Claims on Liddell fairly established and the case that we get our dividend as it is applied will be 10/- per £. Wardlaw's first dividend of 5/- is paid today and they have funds ready to be ready for it - for the other 2 dividends of 5/- each they have good security - so I think we shall get all these and that debt might be more than any other - Other works that in 2 or 3 days he will inform us about all the debtors in 17 Bills and sent them over with Blank Remittance will pay all.

King tells me poor James continues worse and has been quite insensible some quantity - The Friends were to meet to day but I don't believe they can do any thing - I sympathise much with the poor Family - but it is a wonderful deliverance to me being free of his daily teazings for discounts. I wish I were as clear of Stirlings, but Mr More will manage them. Will you beg him to write me his plan for flitting. Ours depends upon it.

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

RB/837/1388

Page 1 of 2

18 November 1803

I have just subscribed this deed which has given us so much Trouble, having got profession of the agreement & declaration properly executed and which I think may be as well sent to you. I have also the missives by every obligant in the Bills authorizing us to accede. The scroll of the obligation they want back pray send it in the Box under cover to Mr Lang. I sent your note to Mr Cross and desired him to call and pay up the Balance. He has not yet come and I doubt he will make some work about it for no doubt it was his own draft on Stirling he spoke of to me. But you are right to keep to the other if you can. Mr Dale says you had forgot to calculate Interest upon Interest as he did. I told him it was best to take it in your own way and so he remits you accordingly.

These Dobie & Thomas are fine Bodies such Punctuality & Attention I have not met either from Englishmen or from writers. I really think you would find it comfortable to employ such people in London to manage your irregular Bills. But of these you have not so many as we have. I have just sent them Wardlaw's Bills on Liddell to see our Claims on Liddell fairly established at take care that we get our dividend which it is expected will be 10/- per £. Wardlaw's first dividend of 5/- is payable January and they have funds which will be ready for it. For the other 2 dividends of 5/- each they found good security, so I think we shall get all there and that debt vexed me more than any other. Dobie writes that in 2 or 3 days he will inform us about all the debtors in 17 Bills we sent them 12 Current. That Blanch & Kemble will pay all.

King tells me poor James continues worse and has been quite insensible some quantity - The Friends were to meet to day but I don't believe they can do any thing. I sympathise much with the poor Family, but it is a wonderful deliverance to me being free of his daily teazings for discounts. I wish I were as clear of Stirlings, but Mr More will manage them. Will you beg him to write me his plan for flitting. Ours depends upon it.

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King tells me Mr Gordon is rather easier and sensible. George Mackintosh has been with him to get him to make some settlement which he is to do.
There is a letter from Dunsmuir he has paid the £350 - but is anxious to get a little time for the Bills coming due and King says the Bairds are disposed to accommodate him.

Poor George. This was the day he had to appear and the Trustees for Wylie & Archibald's Creditors have taken security for his appearing again and declared their resolution to oppose his Commission - so we cannot take him. Never was any thing so cruel as their treatment of him - but it is evident they want to bring forward the Royal Bank - the Trustee Berry is a Ship Bank man. I cannot conceive how the law authorizes such treatment of a man for endeavouring to get back what was taken from him by Fraud and what was not his own to give.

At the
18 November

2
Mr Simpson Esq

The Box is come with Lang's scroll

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

RB/837/1388

Page 2 of 2

King tells me Mr Gordon is rather easier and sensible. George Mackintosh has been with him to get him to make some settlement which he is to do.

There is a letter from Dunsmuir he has paid the £350 but is anxious to get a little time for the Bills coming due and King says the Bairds are disposed to accommodate him.

Poor George. This was the day he had to appear, and the Trustees for Wylie & Archibald's Creditors have taken security for his appearing again and declared their resolution to oppose his Commission, so we cannot take him. Never was any thing so cruel as their treatment of him, but it is evident they want to bring forward the Royal Bank. The Trustee Berry is a Ship Bank man. I cannot conceive how the law authorizes such treatment of a man for endeavouring to get back what was taken from him by Fraud and what was not his own to give.

RSM

18 November 1803

Wm Simpson Esq

P

The Box is come with Lang's scroll.

19 Novr 1803

It will certainly be wise to help Dunsmuir thro' if you can with safety - and I wish from hope they will manage it so as to pay off all our running Bills - I am sorry to see Stewart's £200 - not paid and fear we shall have some trouble with him as I see we have £1600 - of his Paper - but from every account of him I hope we are ultimately safe - King tells me just now that Mr Gordon is as he was - and that the Friends did nothing at their meeting - indeed I do not suppose they can do any thing - Willie Macdowal talks of getting his Friends to come forward but they have enough ado with Mr Gordon's other connections - all the Muirkirk Bills hitherto due are paid - and excepting Stuarts I do not apprehend any great Risk of the others not being taken up -

I will not send you Jo Richardson's letter unless I could not trust to your passing over such Paragraphs as do no credit to his discernment - but I inclose you Extracts from it to show you that a very sobriety sound headed man thinks exactly as I do upon a certain subject

Or if I could get Mr R & you to think as we do and follow my good Example only in this respect if you would get out of the Harness, how pleasantly might we all close our days in Tranquillity ~~and~~ often together and talking over the Days that are past not that you should give up all concern about the good old Royal - far from it - for we can never do without your good R's superintendance but you both might take a superintending charge of to and leave the details of Drudgery of the Business to younger hands - take away as we are aware both in much better condition for doing so than I am - but with sober & ~~moderation~~ I hope I shall have enough to make this time out and I desire no more

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

RB/837/1389

Page 1 of 2

19 November 1803

It will certainly be wise to help Dunsmuir thro' if you can with safety, and I would fain hope they will manage it so as to pay off all our running Bills. I am sorry to see Stewart's £200 not paid and fear we shall have some trouble with him as I see we have £1600 of his Paper, but from every account of him I hope we are ultimately safe. King tells me just now that Mr Gordon is just as he was, and that the Friends did nothing at their meeting. Indeed I do not suppose they can do any thing. Willie Macdowal talks of getting his Friends to come forward but they have enough ado with his Father's other connections. All the Muirkirk Bills hitherto due are paid, and excepting Stuart's I do not apprehend any great Risk of the others not being taken up.

I will not send you Jo Richardson's letter I could not trust to your passing over such Paragraphs as do no credit to his discernment, but I inclose you extracts from it to show you that a very worthy sound headed man thinks exactly as I do upon a certain subject.

Or if I could get Mr R & you to think as we do and follow my good Example only in this respect if you would get out of the Harness, how pleasantly might we all close our days in Tranquillity often together and talking over the Days that are past not that you should give up all concern about the good old Royal - far from it - for we can never do without your good R's superintendance but you both might take a superintending charge of to and leave the details of Drudgery of the Business to younger hands. Take my advice - you are both in much better condition for doing it than I am, but with sobriety & moderation I hope I shall have enough to make the two ends meet and I desire no more.

The conduct of Jamie Colquhoun is shocking – he must
be a Fool & worse I believe the mother is as innocent
as you are –

Moncrieff Esq

RSM
19 Nov 1803

NatWest
Group

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

RB/837/1389

Page 2 of 2

The conduct of Jamie Colquhoun is shocking – he must be a Fool & worse. I believe the mother is as innocent as you are.

RSM
19 November 1803

Wm Simpson Esq
P

21 Novr 1803

I sent for Robt Lindsay who thinks himself much obliged to you at his desire I gave him that part of yr Letter - he is to consult about what shd be done with Mitchell - I cannot help inclosing your Dobie & Thomas, letter recd this morning that you may see what is to be expected from our London acceptors the amounts are not very pleasing - but most of the Bills I hope will be made good by the obligants here - those on Earl & Barrell are the worst as we had more dependence on them than on most of the London houses ~~return~~ as their demand seems most unreasonable and do not let me be caught into - return the letter by Wednesday - and let my successor send a note with it saying what we did with them - that DeBrauwer & Mcalpine's house is another Failure which will plague us we have several Bills on them - but for a long time past we have taken more modesty Indorsers it is wonderful that almost every body in the manufacturing Business should go wrong - yes Wardlaw & Patterson gave me much vexation - but I cannot say I have suffered much loss from some others - Marshall & Stirkings - Marshall's are all of the same kind - I have infod Mr protest of Stewart's Bill by Letter to James - I have not heard any thing of him to day - it is much to send us the Bill I hope you will by means to from Stewart - Mr McGregor put the management of George, under the hands of McGregor at least that the Bank might not appear in to McGregor corresponds with the fact Buchan pray let Mr More talk with him and see what can be done for poor George

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

RB/837/1390
Page 1 of 2

21 November 1803

I sent for Robert Lindsay who thinks himself much obliged to you. At his desire I gave him that part of your letter. He is to consult about what should be done with Mitchell. I cannot help inclosing you Dobie & Thomas's letter received this morning that you may see what is to be expected from our London acceptors. The amounts are not very pleasing, but most of the Bills I hope will be made good by the obligants here. Those on Earl & Barrell are the worst as we had more dependence on them than on most of the London houses. Their demand seems most unreasonable and should not be complied with - return the letter by Wednesday's Box, and let my successor send a note with it saying what we should write them. That DeBrauwer & Co Mcalpine's house is another Failure which will plague us we have several Bills on them, but for a long time past we have taken none without good Indorsers. It is wonderful that almost every body in the manufacturing Business should go wrong. Yes Wardlaw & Pattison gave me much vexation, but I cannot say I have suffered much less from some others - Muirkirk Co, Stirlings, Monteiths etc - all of the same kind. I have notified the protest of Stewart's Bill by letter to James. I have not heard any thing of him to day. It is needless to send us the Bill. I hope you will squeeze it from Stewart. Mr Nimmo put the management of George's matter into the hands of McGregor a writer that the Bank might not appear in it. McGregor corresponds about it with James Buchan. Pray let Mr More talk with him and see what can be done for poor George.

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

RB/837/1390

Page 2 of 2

RSM
21 Nov 1803

Wm Simpson Esq
P

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

23 Novr 1803

The inclosed I suppose is what you wish to have - the £50 Bill not being given to us by Mr Gordon must have some other Indorser to whom we must look for the payment - they kept out - the Intt I suppose you will make - I presume pay as it will not be easily got from Muirkirk Co.
Stewart is here which was the cause of his not answering your letter he has just been with me - really he has been used by James in a way I could not have supposed - but there is no saying what People in difficult circumstances will do - we may well pray, "Lead us not into temptation" - James contrived to get great part of the Pigs out of Stuart's hands for which he had accepted Bills some shipt to Ireland and the Vessel being still at Ayr, he goes out to night to arrest it - He remitted £200 to retire your Bill 10 days ago but it was applied to other purposes - nevertheless he says as he is under no acceptances but to the Muirkirk Co he will be able to manage them if time is given - he proposed renewing them & told him that (and never do but of his own purpose) you names to come in place of Muirkirk Co in Bills at [paper missing] dates - I dared say you would be disposed to accommodate him as otherwise you and he obliged to do diligence on his acceptances - he seemed to expect he would get it managed in that way and is to write you from Ayr - and any names he could bring forward as I could not know them he said he had got Mr Hamilton to certify - James King tells me is still worse to day - and only at short intervals comes - Now we are plagued with that Fellow Mackenzie and his returned Bills - I wish his Estate may all be settled - Your son Dr Galt has paid his Bill but he said he did it thinking that you would take my Instalment payments from Mr Shirley whom of about £500 - returned Bills as it was it he meant to apply the surplus of Henry Struthers £300 to the last - I have mentioned this to you I said I did do so but leave you to speak to with him.

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

RB/837/1391
Page 1 of 2

23 November 1803

The inclosed I suppose is what you wish to have. The £50 Bill not being given to us by Mr Gordon must have some other indorser to whom we must look for the payment - they kept out. The Interest I suppose you will make Dunsmuir pay as it will not be easily got from Muirkirk Co.

Stewart is here which was the cause of his not answering your letter. He has just been with me. Really he has been used by James in a way I could not have supposed, but there is no saying what People in difficult circumstances will do. We may well pray, "Lead us not into Temptation". James contrived to get great part of the Pigs out of Stuart's hands for which he had accepted bills. Some shipt for Ireland and the vessel being still at Ayr, he goes out to night to arrest it. He remitted £200 to retire your Bill 10 days ago but it was applied to other purposes. Nevertheless he says as he is under no acceptances but to the Muirkirk Co he will be able to manage them if time is given. He proposed renewing them. I told him that would never do, but if he could propose any good names to come in place of Muirkirk Co in Bills at [paper missing] dates, I dared say you would be disposed to accommodate him as otherwise you would be obliged to do diligence on his acceptances. He seemed to expect he would get it managed in that way and is to write you from Ayr, and any names he could bring forward as I could not know them he would get Messrs Hamilton to certify. James King tells me is still worse to day, and only at short intervals sensible. How we are plagued with that Fellow Mackenzie and his returned Bills. I wish his Estate may sell on Friday. You see Jo Cross has paid his Balance but he said he did it trusting that you would take his Instalment payments from Mr Stirling & him of the £500 returned Bill as it was it he meant to apply the surplus of Henry Monteith's Bill to. He begged I would mention this to you I said I would do so but leave you to settle it with him.

it will require the consent of the other
obligants and agreeing to this letter
know or know what we shd say to
Dobie about this -

Wm Simpson Esq.

It is my
estimat^e &
I think it will be
necessary to get the other
obligants to agree to this
letter & also Dobie to agree to this
and to allow Dobie to receive the 50 per cent
now & on the 1st Jan - but they mean
to offer that on receiving this document
we shall agree the same & to have
an additional sum of £1000000

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

RB/837/1391

Page 2 of 2

RSM

23 Nov 1803

Wm Simpson Esq

P

I do not see any necessity for getting the other obligants in the Bills on Blanch & Kemble to give
their consents to take the 50 per cent upon them. Will it not be best just to desire Dobie & Co to
receive the 50 per cent and mark it on the Bills – but they mean I suppose that on receiving this
instalment we should agree [paper missing] the future Payments in 4 years as [paper missing] as to
be sure

it would require the consent of the other obligants our agreeing to that. Let me know in course
what we shall say to Dobie about this.

Note on transcriptions: the above transcriptions are not definitive. For clarity, we have modernised some spellings,
expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All
quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

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](#).

24 Novr 1803

Cross was at me this morning with a long story which I did not well understand. I desired him to write you and make his proposal himself – inclosed is his letter. You will answer it or desire me to do so as you think proper. I have only to observe that by Mr Thornton's letter to me which you saw when here, he mentioned Plummer's as a most safe house so I would not part with the inclosed Bill. Never was any thing so impudent as Earl's Proposal. I mean to write Dobie by no means to agree to it, but to insist on their giving the Bills for 10/- per £ which they may mark upon the back of their acceptances when we get authority from the other obligants to take a partial payment in that way which we will readily get – but by no means to discharge them till we are paid in full. We have given on our claims on all the sequestered Estates affidavits. Stirling has been very assiduous in this and I have sworn more oaths within this last month than ever I did in my life. The wits say I am a great Swearer. We can do nothing with Finlay Uppleby & Co – they are out of Dobbie's reach – and I fear little will be got from them for years – but Smith Lawson & Co I hope may be able to take up one of the Bills – we shall desire Dobie not to let Elliot pass. The People here will not take Dollars at 4/9 unless stamped. Those we have are such as we passed at that rate and were brought back to us as they would not go off. That Staig Mr Dale says should be made a Colt. Archie Hamilton tells me he hears he owes the Bank 12m but they have security for 10m. It will be well if that is the worst of it – now we don't know the full of such a haughty man as he seems he was if others were not involved with him – he dealt largely in Banking on his own account which was quite incompatible with his station. I advise you to tie up your agents from dealing in Banking or any thing else for themselves & me you had done this 20 years ago and before J Monteith & Co existed.

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

RB/837/1392

Page 1 of 2

24 November 1803

Cross was at me this morning with a long story which I did not well understand. I desired him to write you and make his proposal himself – inclosed is his letter. You will answer it or desire me to do so as you think proper. I have only to observe that by Mr Thornton's letter to me which you saw when here, he mentioned Plummer's as a most safe house so I would not part with the inclosed Bill. Never was any thing so impudent as Earl's Proposal. I mean to write Dobie by no means to agree to it, but to insist on their giving the Bills for 10/- per £ which they may mark upon the back of their acceptances when we get authority from the other obligants to take a partial payment in that way which we will readily get. But by no means to discharge them till we are paid in full.

We have given in our Claims on all the sequestered Estates & affidavits. Stirling has been very assiduous in this and I have sworn more oaths within this last month than ever I did in my life. The wits say I am a great Swearer. We can do nothing with Finlay Uppleby & Co – they are out of Dobbie & Co's reach, and I fear little will be got from them for years. But Smith Lawson & Co I hope will be able to take up one of the Bills. We shall desire Dobie not to let Elliot pass. The People here will not take Dollars at 4/9 unless stamped. Those we have are such as we passed at that rate and were brought back to us as they would not go off. That Staig Mr Dale says should be made a Colt. Archie Hamilton tells me he hears he owes the Bank 12m but they have security for 10m. It will be well if that is the worst of it. One would not much the fall of such a haughty man as it seems he was if others were not involved with him. He dealt largely in Banking on his own account which was quite incompatible with his station. I advise you to tie up your agents from dealing in Banking or anything else for themselves. I wish you had done this 20 years ago and before J Monteith & Co existed.

Blaylock Newcastle has remitted a £411.9-Bill on London
at 2/mo to retire his acceptances for that sum due on Saturday - it is
indorsed payable to James (who is no better) his son and indorsed
it to us per procuration and then the Muirkirk Co by W Robertson &
Co. We are to settle it tomorrow - I wish it may be a good Bill
but I know O agt to —

RSM

24 Nov 1803

Wm Simpson Esq.
RSM

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

RB/837/1392

Page 2 of 2

Blaylock Newcastle has remitted a £411.9 Bill on London at 2/mo to retire his acceptance for that sum due on Saturday. It is indorsed payable to James (who is no better) his son indorsed it to us per procuration and then the Muirkirk Co by W Robertson & Co. We are to settle it tomorrow. I wish it may be a good Bill but I know O against it.

RSM
24 Nov 1803

Wm Simpson Esq
P

25 Novr 1803 —

This will you have sent forward the Bills on Dunsmuir for Accept — will they not expect their running Bills to be then delivered up to them — James continues in the same way his Friends wondering he stands it out so long — his Son came over this day with about £400 — Bills requesting we had discount them that he might send the money out to the works, as they were still going on and he expected something else done by the Partners next week to keep them on — as the Bills were most undoubted and at moderate dates — we thought it best to do them — they are Dennistoun McNair & Co's acceptances of Jas Sword & Co, in the former you have the rich Dennisoun & Robert McNair — but we had him on and not fully go on in this way — Blaylock's Bills were sent you I hope to call your gold — that Henry Monteith puzzles me more than any — you see another of Whitfield's Bills — the question is shall we go on advancing so enormously upon that security altho Whitfield is in the highest credit said to be worth 150m and we have no reason to think accepts without value — or shall we break Henry and perhaps several hours with him — I wish my Successor now come to decide that question — I have written Dobie & Thomas fully today about all our Debtors, and to make an Example of Elliot by putting him in Jail for a short time — From what David Walker wrote me I have no doubt Mr More will be my Successor throughout as to me being his with you I do not see you can derive any advantage from that — but my Counsel & such as it is you shall be answerable without fee or Reward

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

RB/837/1393

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25 November 1803

It is well you have sent forward the Bills on Dunsmuir for acceptance, will they not expect their running Bills to be then delivered up to them. James continues in the same way his Friends wondering he stands it out so long. His son came to us this day with about £400 Bills requesting we would discount them that he might send the money out to the works, as they were still going on and he expected something would be done by the Partners next week to keep them on. As the Bills were most undoubted and at moderate dates, we thought it best to do them. They are Dennistoun McNair & Co's acceptances & James Sword & Co, in the former you have the rich Dennisoun & Robert McNair, but we told him we could not possibly go on in this way. Blaylock's Bill is sent you I hope it will prove good. That Henry Monteith puzzles me more than any thing — you see another of Whitfield's Bills. The question is shall we go on advancing so enormously upon that security altho Whitfield is in the highest credit said to be worth 150m and we have no reason to think accepts without value, or shall we break Henry and perhaps several houses with him. I wish my successor were come to decide that question. I have wrote Dobie & Thomas fully today about all our Debtors, and to make an Example of Elliot by putting him in Jail for a short time. From what David Walker wrote me, I have no doubt Mr More will be my successor throughout. As to me being his with you, I do not see you can derive any advantage from that. But my Counsel such as it is you shall be welcome to without fee or Reward.

For that large Bill sent you from Auchie & Co we have
the Guarantee of the Trustees upon their Estate

RSM
25 Nov 1803

Wm Ramsay Esq
Wm Simpson Esq

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

RB/837/1393

Page 2 of 2

For that large Bill sent you from Auchie & Co, we have the Guarantee of the Trustees upon their Estate.

RSM
25 Nov 1803

Wm Ramsay Esq
Wm Simpson Esq
P

28 Novr 1803

I am sorry to find Mr R is still confined - and to say the same is the case with my good colleague - he had been complaining of the cold end of last week - but going about - was worse however on Saturday night - yesterday he sent for his surgeon who bled him freely - when I called in the Evening I thought his Pulse very quick - he complained that he could not be on his side which made me fear there was something pleuritic in his complaint but he was in good spirits - and to day he sends me word he is much better - so I hope he will be able to look over the Bills with me in the Evening and I shall go down to him for that purpose -

I wish you may be able to make any thing out of Finlay Uppleby & Co - but make the most you can of them - This conduct of Stewart's is most provoking - by all means harm him - I see at £400 - of his due 15th and at £200 - due the 18th - then I suppose are both lying over with you - we notified the first - but not the last - perhaps you have done it - Peter Gordon was calling this forenoon - has that been better - he left me to get from you a copy of the Muirkirk Co's letter to you with the Bills on Baird which had omitted to take - pray send it in the Box - I see Wheelwright subscribes many of Whitfield & Co's notes, but it is certainly not regular - I shall tell Henry Monteith so - John Lang has just

torn up now to tell us that the Trustees on Dunlop & Co Estate will not admit our claim for Jo Pattison & Co £1753 - claimed on our oath of credibility and Mr More will remember, as it is claimed for by J Pattison & Co and they have a set off against him - nor will they admit our claim on their Guarantee letter for 9m of Bills on Smith Lindsay & Co until the other securities are discharged - I demand from them to make their pledges in writing what has to be done now - when I shall send them to you

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

RB/837/1395

Page 1 of 2

28 November 1803

I am sorry to find Mr R is still confined, and to say the same is the case with my good colleague. He had been complaining of the Cold end of last week, but going about - was worse however on Saturday night. Yesterday he sent for his surgeon who bled him freely. When I called in the Evening I thought his Pulse very quick. He complained that he could not be on his side which made me fear there was something pleuritic in his complaint but he was in good spirits, and to day he sends me word he is much better, so I hope he will be able to look over the Bills with me in the Evening and I shall go down to him for that purpose.

I wish you may be able to make any thing out of Finlay Uppleby & Co, but make the most you can of them. This conduct of Stewart's is most provoking - by all means harm him. I see a £400 of his due 15th and a £200 due the 18th - these I suppose are both lying over with you. We notified the first, but not the last. Perhaps you have done it. Peter Gordon was calling this forenoon - his father no better. He begged me to get from you a copy of the Muirkirk Co's letter to you with the Bills on Baird which he had omitted to take - pray send it in the Box. I see Wheelwright subscribes many of Whitfield & Co's notes, but it is certainly not regular. I shall tell Henry Monteith so.

John Lang has just been with me to tell us that the Trustees on Dunlop & Co's Estate will not admit our claim for Jo Pattison & Co's Bill on Smith Lindsay & Co £753 claimed on our oath of credibility which Mr More will remember, as it is claimed for by J Pattison & Co and they have a set off against him - nor will they admit our claim on their Guarantee letter for 9m of Bills on Smith Lindsay & Co until the other securities are discussed. I desired him to state their objections in writing which he is to do tomorrow when I shall send them to you.

The inclosed state is just sent us by Kibble & Co - shall we take these Bills in the way they propose - the Bills indorsed by the former obligants are certainly be good and by discounting them we can take that debt out of No 2 - but they are too long wynded - McBruar & Co it may be expected will make some payments sooner - and what should we do with £60 - we have already got from Whyte Lawson Co - how know how the Counsellor thinks we should settle this - I would leave it to him to settle if it were not that the first payment I see is 4 December. Return the inclosed - an ugly mistake on the part of Down & Co has occurred a foreign Bill was returned to us on Messrs Lawrie and taken up by them 15 October they sent it to a their Friend abroad who has sent back to them as their Indorser and has nothing to do with ~~this~~ to being protested 12 days after due - the Bills are on Finlay Upplieby & Co ~~outstanding~~ - I beg Messrs Lawrie to send it up to their Friend in London who might apply to Down & Co who would satisfy them - I suppose they must pay it - have you heard anything of the £900 Bill?

RSM

28 Nov 1803

Wm Simpson Esq
P

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

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Page 2 of 2

The inclosed state is just sent us by Kibble & Co. Shall we take their Bills in the way they propose. The Bills indorsed by the former obligants would certainly be good and by discounting them we would take that debt out of No.2, but they are too long wynded. McBruar & Co it may be expected will make some payments sooner, and what should we do with £60 we have already got from Whyte Lawson Co. Let me know how the Counsellor thinks we should settle this. I would leave it to him to settle if it were not that the first payment I see is 4 December. Return the inclosed. An ugly mistake on the part of Down & Co has occurred a foreign Bill was returned to us on Messrs Lawrie and taken up by them 15 October - they sent it to their Friend abroad who has sent back to them as their Indorser and has nothing to do with ~~this~~ to being protested 12 days after due. The Bill was on Finlay Upplieby & Co payable in London. I begged Messrs Lawrie to send it up to their Friend in London who might apply to Down & Co who would satisfy them. I suppose they must pay it. Have you heard anything of the £900 Bill?

RSM
28 November 1803

Wm Simpson Esq
P

Copy Dunlop S & Co's letter 17 January 1794
Our old concern of Christie Smith & Co having guaranteed to you as Cashiers of the Royal Bank at Glasgow by their letter of 16 August last such Bills as might be taken by you drawn by Lindsay S & Co on Smith Lindsay S & Co of London — we hereby corroborate the said letter & oblige ourselves to be answerable to you and guarantee such Bills as have already or may hereafter in future be discounted by you drawn by Lindsay S & Co on Smith Lindsay S & Co of London to the extent of £12000 — they and the guarantee to continue till recalled by a letter under our hands — we are yours

The above is copy of the letter which Mr More brought west with him and left with us to present with our claim. The letter purports to refer to us — it must certainly have been given up to Mr Simpson with the letter of and the above is copy, and taken to Edinburgh along with it.

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Note from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, with (on the other side) a note from John Lang to Robert Scott Moncrieff, both undated but matching topics from the end of November 1803

RB/837/1397

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Copy Dunlop S & Co's letter 17 January 1794

SM & D

Our old concern of Christie Smith & Co having guaranteed to you as cashiers of the Royal Bank at Glasgow by their letter of 16 August last such Bills as might be taken by you drawn by Lindsay S & Co on Smith Lindsay S & Co of London, we hereby corroborate the said letter & oblige ourselves to be answerable to you and guarantee such Bills as have already or may in future be discounted by you drawn by said Lindsay S & Co on Smith Lindsay & Co of London to the Extent of £12000. They and this guarantee to continue till recalled by a letter under our hands. We are etc.

The above is copy of the letter which Mr More brought west with him and left with us to present with our claim. The letter from Christie S & Co it refers to is not with us — it must certainly have been given up to Mr Simpson with the letter of which the above is copy, and taken to Edinburgh along with it

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Mr Lang requests Mr Moncrieff will favour him with copy of a letter of guarantee by Christie Smith M^{rs} which is referred to in a subsequent letter of guarantee by Dunlop Smith & Co for Lindsay Smith & Co, as this first letter seems material in determining us to the validity of the claim by the Bank on Dunlop Smith & Company's estate.

This first letter seems material in determining as to the validity of the claim by the Bank on Dunlop Smith M^{rs} & Co's estate.

Moncrieff will send for the copy wanted to tomorrow forenoon

Virginia Street
Tuesday evening

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Mr Lang requests Mr Moncrieff will favour him with copy of a letter of guarantee by Christie Smith & Co which is referred to in a subsequent letter of guarantee by Dunlop Smith & Co for Lindsay Smith & Co, as this first letter seems material in determining us to the validity of the claim by the Bank on Dunlop Smith & Company's estate.

Mr L will send for the copy wanted tomorrow forenoon.

Virginia Street
Tuesday evening

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Decr 1803

I am thankful both our Colleagues ante diluvians are getting better - Mr R will get something to amuse him by tomorrow's Box - No 2 for last month in which he will see a great number of payments and if it had not been for these ugly Bills on Blanche & Kemble the Account would have pleased him -

Poor Dickie I see must go Peterkin told me last night that he could not remain in the office if Dickie did - as to filling up the Vacancy I think Mr More should settle that as he is most interested - I have a Letter from Willie and have desired him to apply to Mr More - Mr Dale & I were thinking of recommending a Son of Mr Wardlaw a sober Lad well qualified for it and married but we have not mentioned it to him - Stirling and the other Lads I see would wish poor George to be taken to that station which from his knowledge of all our Business and our modes of Doing Business, he would be particularly well qualified for, and he would like it the better that he would have no charge of money but after what he did there may be an Impropriety in giving him Promotion - Let your Counsellor settle these points

I don't believe Miss Maxwell was serious in taking out her £500 on Account of my Removal - if she was I am sure not another customer will do so - no no - the Royal's credit does not depend upon that of her Cashiers - nor even the first Cashiers - Walter Ewing MacLae was saying that from this new Income Tax Law - he suspected all the Banks will be obliged to account to Government proportion of the Interest they pay on deposit Accounts - can this be possible if it be so it will be a troublesome Business -

Indeed it gave me a sore heart to burn all my Letters particularly the Bundles of Ps which often gave me so much pleasure - but I saw no purpose in carrying them to Edinburgh and plaguing my Executors with examining them. I have still a vast number of volumes of letter books, wash books etc etc which I know not what to make of as they will not easily burn - but I must get clear of them - my Labours these 40 years have not been small - but alas cui bono - I have been a richer man if I had done nothing

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 December 1803

RB/837/1398

Page 1 of 2

1 December 1803

I am thankful both our colleagues antediluvians are getting better. Mr R will get something to amuse him by tomorrow's Box - No.2 for last month in which he will see a great number of payments, and if it had not been for these ugly Bills on Blanche & Kemble, the account would have pleased him.

Poor Dickie I see must go. Peterkin told me last night that he could not remain in the office if Dickie did. As to filling up the Vacancy I think Mr More should settle that as he is most interested. I have a letter from Willie and have desired him to apply to Mr More. Mr Dale & I were thinking of recommending a son of Mr Wardlaw's a sober Lad well qualified for it and married, but we have not mentioned it to him. Stirling and the other Lads I see would wish poor George to be taken to that station, which from his knowledge of all our customers and our modes of doing Business, he would be particularly well qualified for, and he would like it the better that he would have no charge of money but after what he did there may be an Impropriety in giving him Promotion. Let your Counsellor settle these points.

I don't believe Miss Maxwell was serious in taking out her £500 on account of my removal. If she was I am sure not another customer will do so - no no - the Royal's credit does not depend upon that of her cashiers - not even the first Cashiers. Walter Ewing MacLae was saying that from this new Income Tax Law, he suspected all the banks would be obliged to account to Government for a proportion of the interest they pay on deposit accounts - can this be possible. If it be so it will be a troublesome business.

Indeed it gave me a sore heart to burn all my letters particularly the bundles of Ps which often gave me so much pleasure, but I saw no purpose in carrying them to Edinburgh and plaguing my executors with examining them. I have still a vast number of volumes of letter books, wash books etc etc which I know not what to make of as they will not easily burn, but I must get clear of them. My labours these 40 years have not been small, but alas cui bono. I would have been a richer man if I had done nothing.

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Could I do any real service to you or the old Royal nothing should
I like better than a trip to London - but I cannot conceive
it would be in my power to do you any good in forwarding the
Charter - Messrs Thornton & Chalmers will I doubt not exert themselves
as much without my probing - you will surely hear from them
in a few days of their getting the Business settled - Do inform
me when you do - What do you say to the enclosed Proposal
from Mr Anderson - he says he wishes to have it settled before
our Form is changed - As your Board have resolved never to
grant a discharge, I suspect it cannot be listened to - At the
same time Mr Dale & I were rather surprised at his offering
so much and we think there is little chance indeed of so much
or any thing being got from him otherwise -

RSM
1 Dec 1803

Wm Simpson Esq
P

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 1 December 1803

RB/837/1398

Page 2 of 2

Could I do any real service to you or the old Royal, nothing should I like better than a trip to London, but I cannot conceive it would be in my power to do you any good in forwarding the Charter. Messrs Thornton & Chalmers will I doubt not exert themselves as much without my probing. You will surely hear from them in a few days of their getting the Business settled. Do inform me when you do.

What do you say to the inclosed Proposal from William Anderson. He says he wishes to have it settled before our Form is changed. As your Board have resolved never to grant a discharge, I suspect it cannot be listened to. At the same time Mr Dale & I were rather surprised at his offering so much and we think there is little chance indeed of so much or any thing being got from him otherwise.

RSM
1 Dec 1803

Wm Simpson Esq
P

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2 June 1803

Stewart I hope will bring security to you if no payment - James's lad tells me he has got a great quantity of Pigs and his Bill was protested and that he will soon have enough to cover all his Engagements - James is so ill King tells me that the doctors say he cannot stand it more than a few days - I do not hear any thing of the Partners coming forward with the money necessary to carry on the works and I do not expect it -

I sent to Lang the Copy - and what you say upon it - and I do not see they can possibly prevent us ranking - I shall try to let the settlement of Kibble's Bills stand till my successor comes to manage it - when does he come west - will you say to him that the fine Loch Fine Herrings are expected at the Broomielaw tomorrow - I forget how many finkins he desired me to bespeak for himself and friends - if you want any let me know - I have always got the best from the People who have these -

You would get John Pattison's papers by this day's box - I hope your counsellor will examine them and find them right - I never looked into them - John is in great spirits - his goods have sold much better than he expected - and if he gets a Bargain closed for the heritable Property I mentioned to you he will be greatly relieved - but I have told him that I have always found People of his Cast incurable and that I hope my successor will keep him short by the lead - The other John - Monteith is just of the same mind - and will need a curb - I am sick of them both -

Alexander is to pay an Instalment tomorrow of £11/10/- which will bring us about £500 on his lying over Bills for this I was obliged to take three two long dated notes of S M & Robertsons and to advance them £100 on 6 m. Dollars - so near as these people mean - Mr Dale I am sorry to find is not quite so well as I am - I am just going down to see him -

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

RB/837/1400

Page 1 of 2

2 December 1803

Stewart I hope will bring security to you if not payment. James's lad tells me he has got a great quantity of Pigs since his Bill was protested and that he will soon have enough to cover all his Engagements. James is so ill King tells me that the doctors say he cannot stand it more than a few days.

I do not hear any thing of the Partners coming forward with the money necessary to carry on the works and I do not expect it.

I sent John Lang the Copy, and what you say upon it, and I do not see they can possibly prevent us ranking. I shall try to let the settlement of Kibble's Bills stand till my successor comes to manage it. When does he come west - will you say to him that the fine Loch Fine salt herrings are expected at the Broomielaw tomorrow. I forget how many firkins he desired me to bespeak for himself and friends. If you want any let me know. I have always got the best from the People who have these.

You would get John Pattison's papers by this day's box. I hope your counsellor will examine them and find them right. I never looked into them. John is in great spirits - his goods have sold much better than he expected, and if he gets a Bargain closed for the heritable Property I mentioned to you he will be greatly relieved. But I have told him that I have always found People of his Cast incurable and that I hope my successor will keep him short by the lead. The other John - Monteith is just of the same kind, and will need a curb. I am sick of them both.

Alexander is to pay an Instalment tomorrow of 4/- per £ which will bring us about £500 on his lying over Bills. For this I was obliged to take three two long dated notes of SM & Robertsons and to advance them £100 on 6 m. Dollars. So near as these people mean -

Mr Dale I am sorry to find is not quite so well to day. I am just going down to see him.

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This ordering the volunteers to march looks serious indeed in a few days now I think we must hear of Bonaparte's motions last night if his boats were at sea would do for them there is a letter from Petersburg by a ship to Leith which gives great pleasure here - it would appear Alexander is roused and coming to help us - this rise of the stocks looks like it -

(Bob surprised me this forenoon - he & Thomas Bonar are come west to travel with the Grocers for their Malaga Trust)

Chd M. 2
22 Dec 1803
Pray and reward little gratitude
of self and others may not stand
in your way after however like
you have done - and like you have done
you will find

Moncrieff Esq

JR

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

RB/837/1400

Page 2 of 2

This ordering the volunteers to march looks serious indeed. In a few days now I think we must hear of Bonaparte's motions. Last night if his boats were at sea would do for them. There is a letter from Petersburg by a ship to Leith which gives great pleasure here – it would appear Alexander is roused and coming to help us – this rise of the stocks looks like it.

Bob surprised me this forenoon – he & Thomas Bonar are come west to travel with the Grocers for their Malaga Trust.

Pray send me back Kibble & Co's state of Bills as I find they want it settled. We mean to make Whyte Lawson & Co take up their Bill, and take the new Bills from McBrair & Co only.

RSM
2nd Dec 1803

Wm Simpson Esq
P

Indeed I should think it clearly for the Bank to agree to both Anderson & Pattison's Proposals - the £600 from the former will just be so much to Profit & Loss which we never could expect otherwise - and as to Pattison - it is not only cutting a good slice off No.2 - but getting heritable security for the amount of these lying over Bills - in place of the other obligants in them - and at the same time keeping the Company of J P & Co bound as Mr Graham tells me, by the deeds you still hold the company's security over & above the heritage. I hope you will determine the matter so as he will get either the £7500 or the £11000 on Wednesday.

We surely sent you some of Andrew Stirling's Instalment Bills for the first instalment which I think is due beginning of this month one of them favours from Mr Dale - we have no claim upon Stirling & Co but for those of their Bills to David Walker & Co who are under sequestration and it is expected will pay pretty well - we gave in our claim against them and have been at their Trustee's account on our claim against them and have been at their Trustee's account Stirling notes - He says he cannot get in without giving up the old Bills and are in our hands - what he proposes is that we should give him these 3 Bills on his Receipt & obligation to deliver them back to us, or Stirling & Co's Instalment Bills in their place which he would indorse. At the same time oblige himself to pay us the dividends from Walker & Co's Estate, and upon our debt being paid up - we will get back from us such of Stirling's notes as are not then due - I think this proposal is reasonably enough shall we agree to it? - I saw the Correspondence between the Prince of Wales & his Father & Addington. The Prince writes admirably - but I can see good reasons for not allowing him to come into great Power - dividing the Sovereignty is most dangerous and it is always so when the Heir Apparents partake in State - It has therefore since the Revolution been a State Principle to keep him as a proper distance - I can hardly think the honest King's letter is a fair copy - I have been assured by those who have seen many of his letters that no man in England can write a better one.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 December 1803

RB/837/1401

Page 1 of 2

3 December 1803

Indeed I should think it clearly for the Interest of the Bank to agree to both Anderson & Pattison's Proposals. The £600 from the former will just be so much to Profit & Loss which we never could expect otherwise, and as to Pattison – it is not only cutting a good slice off No.2, but getting heritable security for the amount of these lying over Bills, in place of the other obligants in them, and at the same time keeping the company of J P & Co bound as Mr Graham tells me, by the deeds you still hold the company's security over & above the heritage. I hope you will determine the matter so as he will get either the £7500 or the £11000 on Wednesday.

We surely sent you some of Andrew Stirling's Instalment bills for the first Instalment which I think is due beginning of this month. One of them was from Mr Dale. We have no claim upon Stirling & Co but for those of their Bills to David Walker & Co who are under sequestration and it is expected will pay pretty well. We gave in our claim against them and have been at their Trustee about Stirling's note. He says he cannot get him without giving up the old Bills which are in our hands. What he proposes is that we should give him these 3 Bills on his Receipt & obligation to deliver them back to us, or Stirling & Co's Instalment Bills in their place which he would indorse. At the same time oblige himself to pay us the dividends from Walker & Co's Estate, and upon our debt being paid up, he would get back from us such of Stirling & Co's notes as would not then be due. I think this proposal is reasonable enough shall we agree to it? I saw the correspondence between the Prince of Wales & his father & Addington. The Prince writes admirably, but I can see good reasons for not allowing him to come into great Power. Dividing the Sovereignty is most dangerous and it is always so when the Heir Apparent participates in it. It has therefore since the Revolution been a State Principle to keep him at a proper distance. I can hardly think the honest King's letter is a fair copy – I have been assured by those who have seen many of his letters that no man in England can write a better one.

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how we shall be plagued by that fellow Mackenzie - his returned bills on Robertson & Co we sent to Dobie & Thomas - Robertson writes us a long letter that he accepted that and another Bill on Mackenzie's Promise that he would remit against it - that he cannot pay £10 himself - and must be ruined if we prosecute him - Dobie & Co send us the Form of an affidavit to be sent them if we mean to arrest him tho they suspect we will make 0 of it - they also send a Form of an affidavit for arresting Gilbert Elliot - These fellows who accept Bills knowing they have not the means of paying them ought to be punished - Shall we execute these affidavits? You would observe Thomas Caw's acceptances are not in No.2 - as I have always been expecting they would be taken up and there is another of £160 due 5th current. Have you heard any more of them? I hope you will soon have good accounts from Jamie Chalmers.

R. Scott
3 Dec 1803

Moncrieff

C

Caw
Pattison
Anderson

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 December 1803

RB/837/1401

Page 2 of 2

How we shall be plagued by that fellow Mackenzie. His returned bills on Robertson & Co we sent to Dobie & Thomas. Robertson writes us a long letter that he accepted that and another Bill on Mackenzie's Promise that he would remit against it, that he cannot pay £10 himself, and must be ruined if we prosecute him. Dobie & Co send us the Form of an affidavit to be sent them if we mean to arrest him tho they suspect we will make 0 of it. They also send a Form of an affidavit for arresting Gilbert Elliot. These fellows who accept Bills knowing they have not the means of paying them ought to be punished. Shall we execute these affidavits? You would observe Thomas Caw's acceptances are not in No.2, as I have always been expecting they would be taken up and there is another of £160 due 5th current. Have you heard any more of them? I hope you will soon have good accounts from Jamie Chalmers.

RSM
3 Dec 1803

Wm Simpson Esq
P

Caw
Pattison
Anderson

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5 Decr 1803

My successor need not be afraid - he will have work enough in whipping up No.2 - if John Pattison's Plan is agreed to - Blanch & Kemble pay 10/- and Smith Lindsay & Co pay 4/- per £ as they talk of - it will give a good Blow to No.2 in the course of a week or two - Dunlop S & Co pay 2/6 per £ tomorrow - but how they are to allow us to rank I know not. I sent you the Bill on Reid per Box this morning.

Mr Dale has been poorly for some days - but it has ended in a fair fit of the Gout which I am glad of as it will remove all his other complaints - I saw him in good spirits with his stilts this morning and told him he would be bright upon the Bills tonight - Jamie Hopkirk told me some days ago that he had got an alarm with his wife the night before, but it proved a false one - I have not heard of them since - but my poor wife is not yet delivered as I beg'd he would send me notice when she was - I wish it were over now - poor Mr Gordon continues worse and worse insensible - it is wonderful how he stands it out so long - I dined at Possill with Mr Ewing MacLae - who was surprised to find from him that such friends as really come forward as to support the Muirkirk works, he spoke none of this - but how it is like I cannot conceive - Mr Clark came down this day sent by Mr Robertson with some Bills entitling him to discount them before he paid the Carters who had bottoned down and did not go away without the money he wanted some hundred pounds for their further - the Bills I believe are all good - but I told him that I could not sign them back again without orders from Edinburgh and that Mr Robertson should send a specific proposal in writing to be transmitted you. In the meantime to keep them from being disgraced with their Carters I gave him money for Cadell's £160 note sent you. Pray let me know what I am to do with such applications, for I shall be daily pestered with them. All James's Indorsements up to this date excepting Stewart's are paid.

In the mean time to keep them from being disgraced with their Carters I gave him money for Cadell's £160 note sent you - Pray let me know what I am to do with such applications, for I shall be daily pestered with them - I have sent up to the date specifying the amounts

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

RB/837/1405

Page 1 of 2

5 December 1803

My successor need not be afraid - he will have work enough in whipping up No.2. If John Pattison's plan is agreed to, Blanch & Kemble pay 10/- and Smith Lindsay & Co pay 4/- per £ as they talk of, it will give a good Blow to No.2 in the course of a week or two. Dunlop S & Co pay 2/6 per £ tomorrow, but how they are to allow us to rank I know not. I sent you the Bill on Reid per Box this morning.

Mr Dale has been poorly for some days, but it has ended in a fair fit of the Gout which I am glad of as it will remove all his other complaints. I saw him in good spirits with his stilts this morning and told him he would be bright upon the Bills tonight. Jamie Hopkirk told me some days ago that he had got an alarm with his wife the night before, but it proved a false one. I have not heard of them since, but suppose she is not yet delivered as I beg'd he would send me notice when she was. I wish it were well over. Poor Mr Gordon continues worse & worse quite insensible. It is wonderful how he stands it out so long. I dined at Possill with Walter Ewing MacLae and was surprised to find from him that such friends as really come forward as to support the Muirkirk works, he spoke none of this - but how it is like I cannot conceive. Their clerk came to me this day sent by John Robertson with some Bills entitling him to discount them before he paid the Carters who had bottoned down and did not go away without the money he wanted some hundred pounds for their further - the Bills I believe are all good - but I told him that I could not sign them back again without orders from Edinburgh and that Mr Robertson should send a specific proposal in writing to be transmitted you. In the meantime to keep them from being disgraced with their Carters I gave him money for Cadell's £160 note sent you. Pray let me know what I am to do with such applications, for I shall be daily pestered with them. All James's Indorsements up to this date excepting Stewart's are paid.

You see Gibson has got quit of his Bill on Muirkirk Co I sent
it to somebody at Stirling and they marked it due 3 months hence -
how happy I am at closing this to receive the enclosed from the
Elder for you - a Son, and the good wife doing well
are great matters.

Let me know how many Firkins Herrings it was
that Mr More desired me to send him and how
to direct them for I have forgot

R. Scott
5 Dec 1803

Moncrieff
R. Scott

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

RB/837/1405

Page 2 of 2

You see Gibson has got quit of his Bill on Muirkirk Co. He sent it to somebody at Stirling and they marked it due 3 months hence.

How happy I am at closing this to receive the inclosed from the Elder for you – a Son, and the good wife doing well are great matters.

Let me know how many Firkins Herrings it was that Mr More desired me to send him and how to direct them for I have forgot.

RSM
5 Dec 1803

Wm Simpson Esq

P

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Monday morning 5 Decr

Inclosed is the Bill on Reid as you desire - make the most
you can of him - but I fear you will make 0 - for I am told
he was a mere man of straw - W Smith told me on Saturday
that the B & W Banker sent him to retire that Bill indorsed
by one Carr which you would not take he has regularly
negotiated it is not yet due - but when returned we shall
be entitled to it - Carr was said to be in decent Credit at that
time but has since stopt - so I fear as little
as he made of it - Inclosed is Dobie & Thomas's last letter
and one from David Robertson which we will return
by Wednesday's Box, with the forms of the affidavits.
Other fellows who accept Bills knowing they have not
the means of paying them should really be punished
but whether we shall plague ourselves by being
Executioners of the Law I leave you to determine
by answering Elliot, Robertson & Reid I fear we would do little good to ourselves,
but it would be a good service to the Public, as it might put a stop to that kind of work in future.

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

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Page 1 of 2

Monday morning 5 December

Inclosed is the Bill on Reid as you desire - make the most you can of him, but I fear you will make 0, for I am told he was a mere man of straw. W Smith told me on Saturday that the Bill Baillie sent him to retire that Bill indorsed by one Carr which you would not take he has regularly negotiated it is not yet due, but when returned we shall be entitled to it. Carr was said to be in decent Credit at that time but has since stopt, so I fear as little will be made of it. Inclosed is Dobie & Thomas's last letter with one from David Robertson which you will return by Wednesday's Box with the forms of the affidavits. These fellows who accept Bills knowing they have not the means of paying them should really be punished but whether we shall plague ourselves by being Executioners of the Law I leave you to determine. By arresting Elliot, Robertson & Reid I fear we would do little good to ourselves, but it would be a good service to the Public, as it might put a stop to that kind of work in future.

William Simpson Esq

R Bank

William Simpson Esq
R Bank

6 Decr 1803

Our Friend James is no more - he died early this morning from the state he was in, and his great sufferings - his departure must rather be a Relief to his Family - Such is the end of our fighting & Bustling thro' this vain life - what a struggling time of it he has long had - He was not quite a year older than I am - so I should be taking warning & making ready - but alas all I can do is to throw off my cloaths before I lie down in my last Bed - that I hope to do soon

Mr Dale was pretty lively on the Bills last night - but I don't think the Gout ever forms so completely with him as I had wished and I hear he is not quite so well to day -

I sent a note with your message to Robert Lindsay - I suspect he consults some petty fogging Lawyer - or he would not think of the arrangement you mention - I wish you may not have lost your time and claim on Dunlop S & Co. They were to pay to day but as their money lodged is not drawn out I suppose they have delayed it till tomorrow. I saw a letter from Manchester saying that Mitchell & Cantrell were paying their dividends but I hear it is 3/4d per £. We must send our Bill to Manchester - to Mr Owen's friend there -

I am glad there is a prospect of Mr Caw's Bills being soon taken up one of them was indorsed by a very good man Mr Burns whom we made pay to - I wish he may not attack them

I have told John Pattison well that he must recall his heritage and repay the Bank and he seems determined to do so - but he will need much spurring - a task I leave upon my good successor - I hope Mr Anderson will get the Papers examined so as we may have orders to pay the money tomorrow - we have made up the sum of lying over Bills to be ready and will let £5700 odd - Anderson has been peddling at his old Trade the tanning business for some years - he took his mother in law Mary Brown in partnership with her merely as a cover for I believe she drew nothing from the concern - the Thom Brown Co. and do not find they have been doing any good - we never had the least regard to their name on a Bill -

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

RB/837/1408

Page 1 of 2

6 December 1803

Our Friend James is no more. He died early this morning. From the state he was in, and his great sufferings, his departure must rather be a Relief to his Family. Such is the end of our fighting & Bustling thro' this vain life. What a struggling time of it he has long had. He was not quite a year older than I am, so I should be taking warning & making ready. But alas all I can do is to throw off my cloaths before I lie down in my last Bed. That I hope to do soon.

Mr Dale was pretty lively on the Bills last night, but I don't think the Gout ever forms so completely with him as I would wish and I hear he is not quite so well to day.

I sent a note with your message to Robert Lindsay. I suspect he consults some petty fogging Lawyer, or he would not think of the arrangement you mention. I wish you may not have lost your time with your Claim on Dunlop S & Co. They were to pay to day but as their money lodged is not drawn out I suppose they have delayed it till tomorrow. I saw a letter from Manchester saying that Mitchell & Cantrell were paying their dividends. It does not say how much but I hear it is 3/4d per £. We must send our Bill to Manchester, to Mr Owen's friend there.

I am glad there is a prospect of Mr Caw's Bills being soon taken up. One of them was indorsed by a very good man Mr Burns whom we made pay it. I wish he may not attack them. I have told John Pattison well that he must recall his heritage and repay the Bank and he seems determined to do so, but he will need much spurring - a task I leave upon my good successor. I hope the writers would get the Papers examined so as we may have orders to pay the money tomorrow. We have made up the account of lying over Bills to be ready amount with interest £5700 odd. Anderson has been peddling at his old Trade the tanning business for some years. He took his mother in law Mary Brown in partnership with her merely as a cover for I believe she drew nothing from the concern. The Thom Brown Co. I do not find they have been doing any good - we never had the least regard to their name on a Bill.

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What do you say to the enclosed letter from John Robertson - to
let him go to destruction if there was any hope of
Friends & Funds to come forward at same time if they are
to go on as James did with me - I shall pity my successor

Glad was I to see the enclosed from Stewart that I think
nearly makes us safe for all the long list of Muirkirk Bills
I sent you

Mr Dale thinks it would be promoting George
too much after what has passed to place him in the Account's
Office and I believe he is right so as Dickie must go to recommend
any way man Gourlay in his place

Rd M
6 Dec 1803

294810. 23

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, 6 December 1803

RB/837/1408

Page 2 of 2

What do you say to the inclosed letter from John Robertson. It would be pity to let them go to destruction if there was any hope of Friends & Funds to come forward. At same time if they are to go on as James did with me, I shall pity my successor.

Glad was I to see the inclosed from Stewart. That I think nearly makes us safe for all the long list of Muirkirk Bills I sent you.

Mr Dale thinks it would be promoting George too much after what has passed to place him in the Accountant's Office and I believe he is right. He wishes much if Dickie must go to recommend a young man Gourlay in his place.

RSM

6 December 1803

294810. 23

Wm Simpson Esq

P

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7 Decm 803

I just feel as you do as to these London Swindlers I would fain be at them
and I would fain save the Bank the Expense if it is to bring in nothing
I leave you & your wise men to determine the point —
Mr Dale had a good night and was very cheerful when I saw him this
morning — I wish however he had a more smart fit of the Gout —
Thom Hopkirk junior was just calling with the debenture he tells me
his mother had a fine night I asked what like his Bro was he said
a very decent Boy very like him — I sent Mr Stirling with
your affidavit to Willie Smith last night — He did not receive it
but said he would call on me this forenoon and explain the
matter — He has not however called nor have any orders appeared
on his Account as Factor for the R Bank or I rather suppose the payment of
of his 2/6 dividend is somehow suspended — while writing this at 1500
at 3 o'clock appears — I have desired this lad to bid him come directly
and speak to me — It was very odd in the Advocate to
bungle Mr Barnes in this manner and what I did not have
expected from him — I hope Mr T will make all right
his not being in London makes me fear his health must be
worn — let me know when you hear from him —
I hope Mr Patterson Barnes will be settled one way or another
with you to day or as our Stock Room of Orders tomorrow
I have ordered the 3 Firkins for the R Bank which is
expected will be sent off the end of the week —
I told Thom Hopkirk that Archie Newbigging must
get some private hands to manage their debentures at Edin
as the R Bank could not take the trouble of them —

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

RB/837/1409

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7 December 1803

I just feel as you do as to these London Swindlers. I would fain be at them and I would fain save the Bank the Expense if it is to bring in nothing. I leave you & your wise men to determine the point.

Mr Dale had a good night and was very cheerful when I saw him this morning. I wish however he had a more smart fit of the Gout. Thom Hopkirk junior was just calling with the debenture. He tells me his mother had a fine night. I asked what like his Brother was he said a very decent Boy very like him. I sent Mr Stirling with your affidavit to Willie Smith last night. He would not receive it but said he would call on me this forenoon and explain the matter. He has not however called nor have any orders appeared on his account as Factor for the Creditors, so I rather suppose the payment of his 2/6 dividend is somehow suspended. While writing this at 1500 at 3 o'clock appears. I have desired this lad to bid him come directly and speak to me. It was very odd in the advocate to bungle the Business in this manner, and what I would not have expected from him. I hope Mr T will make all right. His not being in London makes me fear his health must be worse. Let me know when you hear from him.

I hope John Pattison's Business will be settled one way or another with you to day so as we shall have your orders tomorrow.

I have ordered the 3 Firkins for the R Bank which it is expected will be sent off the end of the week.

I told Thom Hopkirk that Archie Newbigging must get some private hands to manage their debentures at Edin as the R Bank could not take the trouble of them.

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

RB/837/1409

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RSM

7 Dec 1803

Wm Simpson Esq

P

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8 Decr 1803 -

I have just got a letter to attend the honest man's Funeral on Saturday at 1 o'clock. I am glad to find the poor widow & Family will be supported out of their most profitable concern of Gorge Mackintosh. We shall pass what we consider to be undoubted Bills to the extent of £600 a week till they get matters arranged. Instruct my good successor as to what is to follow - Smith & John Lang were with me this morning and are before 3 o'clock to pay 2/6 dividend on our claims excepting that for the Guarantee Bills and the one of Mitchell & Cantrells you sent us the other day - This came too late for this dividend but will be admitted they said for both dividends when the next is paid. As to the Guarantee Bills Mr Lang is to send me his objections which shall be transmitted you and he says he will discuss that matter with Mr More when he comes west. I told him he was much more up to it than I was - They seem not to doubt that our claim will be admitted at least for the £7200 Bills drawn directly on Smith & Co - but they say the articlers decree must first be given - you are precluded from any resort to Law - for by the Trust deed which subsisted all questions of ranking are submitted to the final decision of Archibald Grahame & W Ewing MacLae. I think it is as well with them as with the Court of Session -
There has been a bill with Mr Patterson and he shall have no rest till he converts his heritage into money and repays at least a good part of the £400 you said he has got 2000 dollars - on the other hand the bills are yet due this day over a returned Bill or two for £400 we got from him the other day the acceptor was highly recommended to him by a house here and he says he will make the money out of them - I will not obey an order to give Anderson his discharge for £600 - luckily enough last night at Mr Dale's I met with Mr Davidson a Tanner and a great acquaintance of Anderson's

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

RB/837/1410

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8 December 1803

I have just got a letter to attend the honest man's Funeral on Saturday at 1 o'clock. I am glad to find the poor widow & Family will be supported out of that most profitable concern of Gorge Mackintosh. We shall pass what we consider to be undoubted Bills to the Extent of £600 a week till they get matters arranged. Instruct my good successor as to what is to follow. Smith & John Lang were with me this morning and are before 3 o'clock to pay 2/6 dividend on our claims excepting that for the Guarantee Bills and the one of Mitchell & Cantrells you sent us the other day. This came too late for this dividend but will be admitted they said for both dividends when the next is paid. As to the Guarantee Bills Mr Lang is to send me his objections which shall be transmitted you and he says he will discuss that matter with Mr More when he comes west. I told him he was much more up to it than I was. They seem not to doubt that our claim will be admitted at least for the £7200 Bills drawn directly on Smith Lindsay & Co, but they say the articlers decree must first be given. You are precluded from any resort to law, for by the Trust deed which we subscribed all questions of ranking are submitted to the final decision of Archibald Grahame & W Ewing MacLae. I think it is as well with them as with the Court of Session.

We have settled with John Pattison, and he shall have no rest till he converts his heritage into money and repays at least a good part of the £400 we got from him the other day the acceptor was highly recommended to him by a house here, and he says he will make the money out of them. I will not obey your order to give Anderson his discharge for £600 - luckily enough last night at Mr Dale's I met with Mr Davidson a Tanner and a great acquaintance of Anderson's

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inquiring slyly of him how the latter was going on we found he had got a great Bargain of the Tanwork and much contrary to our Idea had been making some money - Davidson knew of his offer of £600 - I told him it was too little and he rather thought he might give a little more. I said in answer to his proposal we were only desired to inquire about him - it was hard to say what the result might be - that the Directors would not easily get over a solemn Resolution not to discharge - but coming away I desired Davidson to say to his Friend if he would frankly come forward with £1000 before I resign, I could pledge myself to get him discharged - Davidson promised to do what he could and was with me this morning to tell me that Anderson said not with the Knowledge of his Friends give more than the £600 - by their Bill (which will be most undoubted) for that sum payable in 12 m^s. which was what he originally meant - but if I had kept it secret he would give me good discountable Bills for as near £400 more as he could make it and his Company note for any thing short of that sum so as to make up the £1000 - I told Davidson to settle it so immediately and I should then subscribe his discharge by SM & D before the Firm was dissolved - This was an small Cut on £100 - lesser old debts they say than old sores - this was a debt I applied the last from - Smith has not got his dividend - we said it might be tomorrow forenoon before he got the account made up - he is to pay us my claim also with I shall advise when we receive it - but as Mitchell & Cantrell are certainly now paying 3/4 per £ he beg'd you would send to Manchester the Bill you sent us with the affidavit the other day. Shall I send it you in the Box for that purpose or will you insist on having it ranked here before you receive Mitchell & Co's dividend?

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

RB/837/1410
Page 2 of 2

inquiring slyly of him how the latter was going on we found he had got a great Bargain of the Tanwork and much contrary to our Idea had been making some money. Davidson knew of his offer of £600. I told him it was too little and he rather thought he might give a little more. I said in answer to his proposal we were only desired to inquire about him. It was hard to say what the result might be. That the Directors would not easily get over a solemn Resolution not to discharge, but coming away I desired Davidson to say to his Friend if he would frankly come forward with £1000 before I resign, I could pledge myself to get him discharged. Davidson promised to do what he could and was with me this morning to tell me that Anderson could not with the Knowledge of his Friends give more than the £600 by their Bill (which will be most undoubted) for that sum payable in 12 months, which was what he originally meant. But if I would keep it secret he would give me good discountable Bills for as near £400 more as he could make it and his Company note for any thing short of that sum so as to make up the £1000. I told Davidson to settle it so immediately and I should then subscribe his discharge by SM & D before the Firm was dissolved. This will be a small Cut on No1 - better old debts they say than old sores. This was a debt I expected the least from.

Smith has not brought his dividend. He said it might be tomorrow forenoon before he got the account made up. He is to pay us on your claim also which I shall advise when we receive it. But as Mitchell & Cantrell are certainly now paying 3/4 per £ he beg'd you would send to Manchester the Bill you sent us with the affidavit the other day. Shall I send it you in the Box for that purpose or will you insist on having it ranked here before you receive Mitchell & Co's dividend?

Should we allow John Pattison interest in interest account on the 11m from 28 November the date of his Bill. His clerk was asking that.

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6 o'clock

Mr Smith has sent me a note of the payments which he is to make us tomorrow on our claim for 7 Bills £3745.11.5 @ 2/6 £468.3.11½

~~your [paper missing] 2222.1 [paper missing] 277.15.[paper missing]~~
Mr Lang has not yet sent me his objections to the claim for the Guarantee Bills. If it comes to night it will go in the Box tomorrow.

Bob Graham has been dining with me and raving about Mr Duncan who he says is the most discreet cheerful kind man ever he met with - so much for the Honour of the Royal Bank Directors - He thinks you rather a cruel man tho - but a man of Dignity I told him you could crack a Joke as well as the Director - Your news from Holland are rather alarming - but I cannot imagine where they can have got 16 ships of the line - may we give any credit to the news from Down - I doubt it is a mere Report - yet I do think such an Event is probable - and that if the French Army is not employed they will rise against Bonaparte -

My Dale continues pretty easy rather too much so I doubt for the Gout - pray has Mr More fixed his day for coming west I long to see him

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

RB/837/1411

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6 o'clock

Mr Smith has sent me a note of the payments which he is to make us tomorrow on

Our claim for 7 Bills £3745.11.5 @ 2/6 £468.3.11½

Your [paper missing] 2222.1 [paper missing] 277.15.[paper missing]

Mr Lang has not yet sent me his objections to the claim for the Guarantee Bills. If it comes to night it will go in the Box tomorrow.

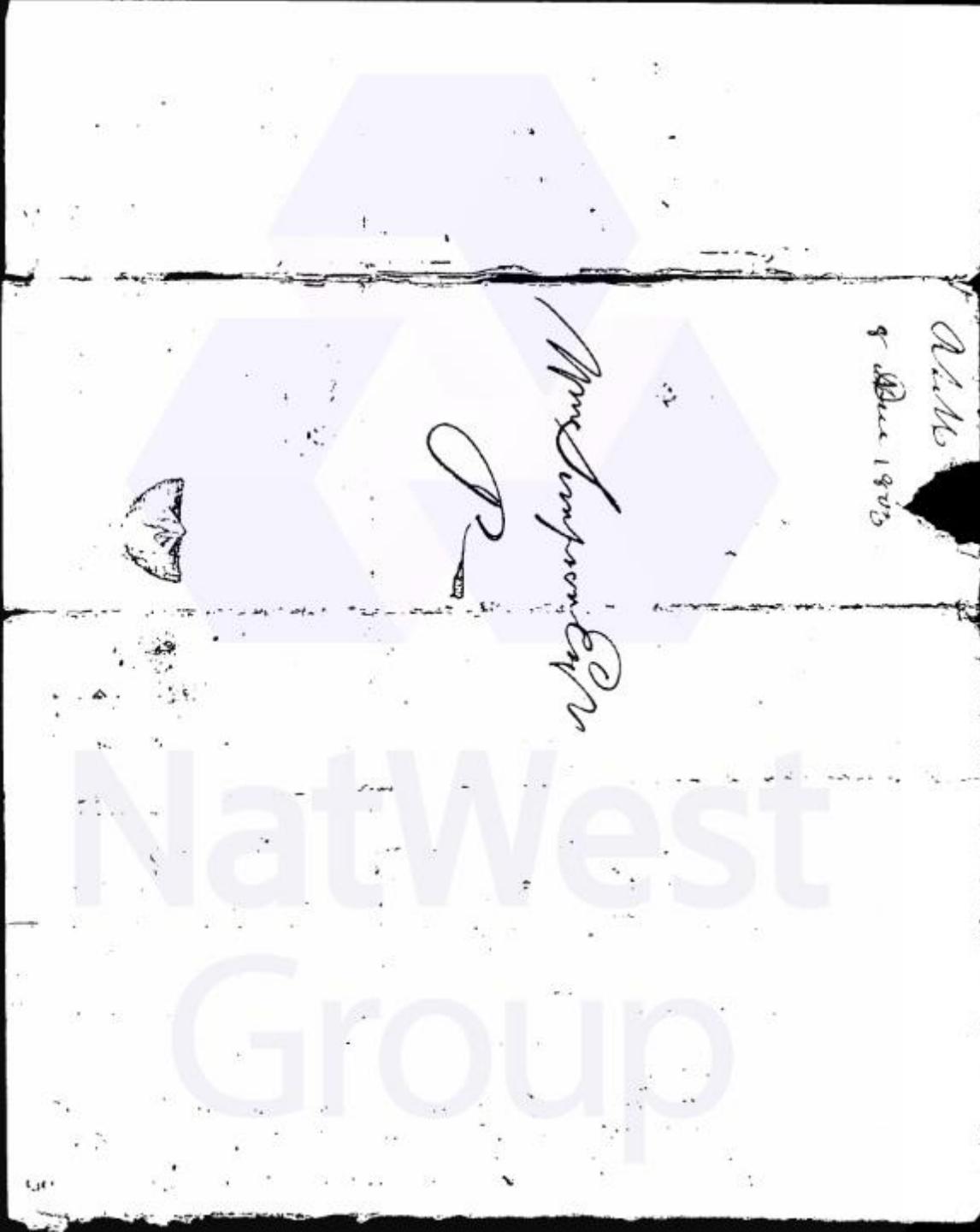
Bob Graham has been dining with me and raving about Mr Duncan who he says is the most discreet cheerful kind man ever he met with. So much for the Honour of the Royal Bank direction. He thinks you rather a cruel man tho – but a man of Dignity. I told him you could crack a joke as well as the Director.

Your news from Holland are rather alarming, but I cannot imagine where they can have got 16 ships of the line. May we give any credit to this news from Down. I doubt it is a mere Report. Yet I do think such an Event is probable, and that if the French Army is not employed they will rise against Bonaparte.

Mr Dale continues pretty easy rather too much so I doubt for the Gout. Pray has Mr More fixed his day for coming west. I long to see him.

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the bank's cashier, 8 December 1803

RB/837/1411

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RSM

8 Dec 1803

Wm Simpson Esq

P

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10 Decr. 1803 -

I see by yr P^d that £600 - was the sum you authorised us to advance to the Muirkirk Co - but that is such a trifle to their wants that it never entered my head you meant any thing but sum a week - I shall see John Robertson at the Funeral and set that matter to rights - but notwithstanding what Mr McLae said I much doubt if they will get Friends to come forward with Effect - I have just come from the Funeral - and read to it Robertson the Passages from both yr Letters so he understands it clearly and he hopes the £600 - will do for a week or two and by that time that some arrangement will be made -

I shall desire Mr Owen on Monday to send yr Bill to his Friends in Manchester to receive Mitchell & Cantrell's dividend - ours was sent some days ago -

John Pattison was at me to know what Mr Grahame should pay Mr Duncan as Mr Grahame is at a loss to determine, and he wishes you would inform me - I think Mr Grahame should be the best Judge - but you may say what you think should be paid to Mr Monteith and his refused Bills provokes me much I was calling to abuse him - but he was not in - glad I am that I shall soon be done with him and half a dozen more of the same Kydney - a fatality seems to attend every man connected with our Glasgow Manufacturers - Mrs Crowley & Co is a new Failure - and their credit was good - both the Bills on them you have returned are taken up - but I fear we have several more of them - Whyte Lawson & Co - have called a meeting of their Creditors and I suppose they will pay no more of them - Peter Bousdon a decent sort of man (and who succeeded likely to £8000) has run off and taken General People - Bowman Fleming I hear has stopped - & they go on - and what may have serious Effects - the Convoy from Leith for the Sound went off months ago with a tract of value of Glasgow Goods but Wm Leishman Manufacturer, is put back, and Admiral Blygh has intimated that no Convoy will now be sent the Sound being shut up - so the ships must winter at Burntisland -

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

RB/837/1412

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10 December 1803

I see by your P that £600 was the sum you authorised us to advance to the Muirkirk Co, but that is such a Trifle to their wants that it never entered my head you meant any thing but that sum a week. I shall see John Robertson at the Funeral and set that matter to rights. But notwithstanding what Mr McLae said I much doubt if they will get Friends to come forward in the Effect.

I have just come from the Funeral, and read to John Robertson the Passages from both your letters so he understands it clearly and he hopes the £600 will do for a week or two and by that time that some arrangement will be made.

I shall desire Mr Owen on Monday to send your Bill to his Friends in Manchester to receive Mitchell & Cantrell's dividend. Ours was sent some days ago.

John Pattison was at me to know what Mr Grahame should pay Mr Duncan as Mr Grahame is at a loss to determine, and he wishes you would inform me. I think Mr Grahame should be the best Judge, but you may say what you think it should be.

That John Monteith and his refused Bills provokes me much. I was calling to abuse him, but he was not in. Glad I am that I shall soon be done with him and half a dozen more of the same Kydney. A Fatality seems to attend every man connected with our Glasgow Manufacturers. This Crowley & Co is a new Failure, and their credit was good. Both the Bills on them you have returned are taken up, but I fear we have several more of them. Whyte Lawson & Co have called a meeting of their creditors from which I suppose they will pay no more 5/- per £. Peter Bousdon a decent sort of man (and who succeeded lately to £1000) has run off and taken in several People. Bowman Fleming I hear has stopped. So they go on. And what may have serious Effects - the Convoy from Leith for the Sound which sailed months ago with a vast value of Glasgow Goods both W India Produce & Manufactures, is put back, and Admiral Blygh has intimated that no Convoy will now be sent the Sound being shut up. So the ships must winter at Burntisland.

NatWest
Group



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

RB/837/1412

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RSM
10 Dec 1803

Wm Simpson Esq
P

12 Decr 1803

Never was any thing so stupid as sending back the letters by the Box. I have been scolding our Porter Willie for it but he is so careful a creature in general that I could not be angry at him - he takes the whole charge of the Box and seeing Parcels going to and coming from Edinburgh lying in the Box he had somehow confused the one with the other - I expect the Packets this afternoon and shall write Dobie tomorrow - we had another very distinct letter from them yesterday telling us they had got payment of 50 per cent from Blanche & Kemble with all our charges as interest as you see by Down's Receipt and they write that Blanche & Co will pay 10 per cent more soon and the whole within a year - this is business like and brings us off pretty well with Mcniel & Co considering the immensity of our Transactions with them No.2 is now down to 44m odd - but if Thomas Caw does not pay his lying over Bills to Sharp & Co before the 17th I must bring them on No.2 - I wish this could be prevented -

John Lang has never sent me as he promised his objections to our ranking for the Guarantee Bills - as I told him Mr More and Mr Caw this week and was much able to answer his objections than I was, I think so likely he is just waiting till he see Mr More - they will be good hands to discuss the point and to bring it in a proper shape before the articlers -

Mr Owen sends off to day yr Bill & Protest by Mitchells & Cantrell to receive their Dividend of 3/4 per £ - when recd I shall advise you

To you & I am on different sides of Politics - the more I think of it the more I am satisfied that the King is right not to let the Heir apparent come into a powerful situation either in the Army or the State - he infid soon from a Party that will embarrass if not overturn the executive -

I have a Parrot whom I taught to say Pol's for the King Hurra which he says with great spirit - and I am of Pol's Principles - the very publication of their letters shows the ambition of the Prince and how regardless he is of his Father & Brothers feelings - It will be very odd if the House of Commons interfere in the Business. I have a letter to day from Samuel Thornton. He says our political hemisphere

brightens and there is hope the Powers of Europe may join us & save in the spring

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

RB/837/1416

Page 1 of 2

12 December 1803

Never was any thing so stupid as sending back the letters by the Box. I have been scolding our Porter Willie for it but he is so careful a Creature in general that I could not be angry at him. He takes the whole charge of the Box and seeing Parcels going to and coming from Edinburgh lying in the Box he had somehow confused the one with the other. I expect the Packets this afternoon and shall write Dobie tomorrow. We had another very distinct letter from them yesterday telling us they had got payment of 50 percent from Blanche & Kemble with all our charges as interest as you see by Down's Receipt and they write that Blanche & Co will pay 10 per cent more soon and the whole within a year. This is Business like and brings us off pretty well with Mcniel & Co considering the Immensity of our Transactions with them. No.2 is now down to 44m odd, but if Thomas Caw does not pay his lying over Bills to Sharp & Co before the 17th I must bring them on No.2. I wish this could be prevented.

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Mr Owen sends off to day your Bill & Protest by Mitchells & Cantrell to receive their dividend of 3/4 per £. When received I shall advise you.

So you & I are on different sides of Politics. The more I think of it the more I am satisfied that the King is right not to let the Heir Apparent come into a powerful situation either in the Army or the State. He would soon form a Party that would embarrass if not overturn the executive. I have a Parrot whom I taught to say Pol's for the King Hurra which he says with great spirit. This very publication of these letters shows the ambition of the Prince and how regardless he is of his Father & Brothers' feelings. It will be very odd if the House of Commons interfere in the Business. I have a letter to day from Samuel Thornton. He says our political hemisphere brightens and there is hope the Powers of Europe may join our Cause in the spring.

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Mr Dale was in the office a little this Forenoon - but is rather dull in his spirits — Have you no word from Henry.
I see he is in the House of Commons — it will be very hard if I must go to London to prompt these agents of yours but I hope in a day or two to hear the Charter is signed G R — We heard that Mr More was to be here to day — when may we look for him. How I long to deliver up my charge to him, but how vexing these Tellers and their deficiencies. Cunningham wanted 95 — and Peterkin £277 since last Balance.

RSM
12 Decr 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, 12 December 1803

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Page 2 of 2

Mr Dale was in the office a little this Forenoon, but is rather dull in his spirits. Have you no word from Henry. I see he is in the House of Commons – it will be very hard if I must go to London to prompt these agents of yours but I hope in a day or two to hear the Charter is signed G R. We heard that Mr More was to be here to day. When may we look for him. How I long to deliver up my charge to him, but how vexing these Tellers and their deficiencies. Cunningham wanted 95 and Peterkin £277 since last Balance.

RSM
12 December 1803

Wm Simpson Esq
P

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13 Decr 1803

I cannot yet hear what was done at Whyte & Co's meeting of Creditors but I will try if I can learn before I shut this. I don't suppose Smith Lawson & Co will be any way affected by them - tho as they are in the same Trade I wish them may stand - what a sad Trade it is both these houses have for these 12 or 15 years been soberly and industriously engaged in it, and I fear they have now less than nothing. I have just wrote a long letter to Dobie & Thomas and sent them 3 affidavits to arrest these chaps Elliot Robertson & Reid. I do not expect to make much or any thing of these arrests but I think it very becoming the Bank to make Examples of these Swindlers. Provost Caw has just been with me & promised to settle with us for his Brother's Bills before the end of the week. I am glad to find from him that the Perth Bank agency is quite settled for more - it will be the pleasantest and easiest got money ever he got. You must surely hear from Henry - I can see no reason for the Royal being postponed till the old Lady get her Act. Where is all the money to come from that or to pay up that new Stock - I am sure I have not for my shares - I wish from my heart I were clear of them - and if it were not that I cannot bear to put a bad Bargain into Sandy Duncan's hands I would press him to take them off on any Terms we please - it's not my fault they were not sold long ago. You say 0 by the Bye of the Fee John Pattison should pay him. I was saying to Bob Graham it should be 5 Guineas. He says he would think shame to offer less than 10, but he does not know the Edinburgh dues - What a heap of London paper has come in to day! almost too much for my nerves yet it seems to be all good - Mr Dale took a Ride out to Rosebank this forenoon -

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

RB/837/1419

Page 1 of 2

13 December 1803

I cannot yet hear what was done at Whyte & Co's meeting of Creditors but I will try if I can learn before I shut this. I don't suppose Smith Lawson & Co will be any way affected by them, tho as they are in the same Trade I wish they may stand. What a sad Trade it is both these houses have for these 12 or 15 years been soberly and industriously engaged in it, and I fear they have now less than nothing. I have just wrote a long letter to Dobie & Thomas and sent them 3 affidavits to arrest these chaps Elliot Robertson & Reid. I do not expect to make much or any thing of these arrests but I think it very becoming the Bank to make Examples of these Swindlers. Provost Caw has just been with me & promised to settle with us for his Brother's Bills before the end of the week. I am glad to find from him that the Perth Bank agency is quite settled for More. It will be the pleasantest and easiest got money ever he got. You must surely hear immediately from Henry - I can see no reason for the Royal being postponed till the old Lady get her Act. Where is all the money to come from that or to pay up that new Stock. I am sure I have it not for my shares. I wish from my heart I were clear of them, and if it were not that I cannot bear to put a bad Bargain into Sandy Duncan's hands I would press him to take them off on any Terms he pleased. It's not my fault they were not sold long ago. You say 0 by the Bye of the Fee John Pattison should pay him. I was saying to Bob Graham it should be 5 Guineas. He says he would think shame to offer less than 10, but he does not know the Edinburgh dues.

What a heap of London paper has come in to us to day! Almost too much for my nerves yet it seems to be all good. Mr Dale took a Ride out to Rosebank this forenoon.

I have met with nobody yet that knows any thing of Whyte
Lawson & Co's creditors I shall know tomorrow

R. S. M.
14 Decr 1803

NatWest
Group

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 December 1803

RB/837/1419

Page 2 of 2

I have met with nobody yet that knows any thing of Whyte Lawson & Co's creditors. I shall know tomorrow.

RSM

14 [sic] December 1803

Wm Simpson Esq

P

Gentle

R M O
Glasgow 17 December 1803

Our R Scott Moncrieff being to retire from his station as one of the Cashiers of the Royal Bank here, the Business by appointment of the Directors will after this date be carried on by our David Dale in conjunction with Mr John More from the office at Edinburgh under the Form of Dale & More whom you will be pleased to address as Cashiers of the Royal Bank here in future. We are, etc, SM & D

Will it not be proper & necessary to send a Circular to the above Effect to a dozen or two of our Correspondents by Saturday's post if you think so let me know in course that I may order them to be wrote out - I keep a copy of the above but if you think any other Form better send it me. I only wish it so expressed that I may not appear to be dismissed like Hay Smith, Staig etc for bad conduct. Perhaps the first line might be better "Our RSM having resolved at this Period to retire" perhaps after the word future might be added "whose signature you have below and they might add the new Firm - but I believe this is hardly necessary or proper for the Cashiers of a public Bank — Should not an Advertisement be inserted, in the Glasgow Papers at least, informing the Public of the alteration in the Firm - if you think so send me a copy of such advertisement which should be put into our Saturday's Courier and Monday's Herald.

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

[this letter is undated, but the contents suggest it was written between 12/12/1803 and 14/12/1803]

RB/837/1425

Page 1 of 2

RB O

Glasgow 17 December 1803

Gentlemen

Our R Scott Moncrieff being to retire from his station as one of the Cashiers of the Royal Bank here, the Business by appointment of the Directors will after this date be carried on by our David Dale in conjunction with Mr John More from the office at Edinburgh under the Form of Dale & More whom you will be pleased to address as Cashiers of the Royal Bank here in future. We are, etc, SM & D

Will it not be proper & necessary to send a Circular to the above Effect to a dozen or two of our Correspondents by Saturday's post. If you think so let me know in course that I may order them to be wrote out. I keep a copy of the above but if you think any other Form better send it me. I only wish it so expressed that I may not appear to be dismissed like Hay Smith, Staig etc for bad conduct. Perhaps the first line might be better "Our RSM having resolved at this Period to retire" Perhaps after the word future might be added "whose signature you have below, and they might add the new Firm. But I believe this is hardly necessary or proper for the Cashiers of a public Bank. Should not an advertisement be inserted, in the Glasgow papers at least, informing the Public of the alteration in the Firm. If you think so send me a copy of such advertisement which should be put into our Saturday's Courier and Monday's Herald.



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

[this letter is undated, but the contents suggest it was written between 12/12/1803 and 14/12/1803]

RB/837/1425

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14 Decr 1803 -

There is no accounting for these Exchanges of yours - from the immense sum of our drafts that fell due last week I was expecting to hear that a great deal of Blood was taken from you -
The Tellers' losses I mentioned arose after the Balance the Monday last week - they are most vexing but surely the £277 must be some misstatement - which I would yet fain hope will be found out - John Caw I expect will settle with me tomorrow for his Brother's Bills
Whyte Lawson & Co's ordered a state of their affairs to be laid before them another meeting to be held next Monday when it will be known what they can do - the appearance is bad - it seems their partner Lawson who was in Germany sold 4m value of Goods to a parcel of Jews at Frankfurt which have been onboard 3 months - Penny thinks they will not pay 10/- per £ - Smith Lawson & Co he says is no way involved with them - and he thinks they will pay in full.

I saw Archie Graham last night the Arbiters have ordered John Lang to give over to us his objections against our ranking for the Guarantee Bills - Archie said he would give no opinion upon the question till he saw the arguments on both sides - when the Objectors come they will be sent to you - The Arbiters & Trustees had a long meeting last night and have it seems decided several points

So you must just wait till the old Lady can accompany you - the Advocates conduct is quite provoking and that did not have applied from him - - Still no word of Mr More's motions - I am impatient to see how ours happen than ever a man was to see his successor - There is a terrible uproar upstairs packing up etc and we go to Mr Dale's on Monday - Mr Owen is to write to his Partner to inform him about Mitchell

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

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14 December 1803

There is no accounting for these Exchanges of yours. From the immense sum of our drafts that fell due last week I was expecting to hear that a great deal of Blood was taken from you.

The Tellers' losses I mentioned arose after the Balance the Monday last week. They are most vexing but surely the £277 must be some misstatement, which I would yet fain hope will be found out. John Caw I expect will settle with me tomorrow for his Brother's Bills.

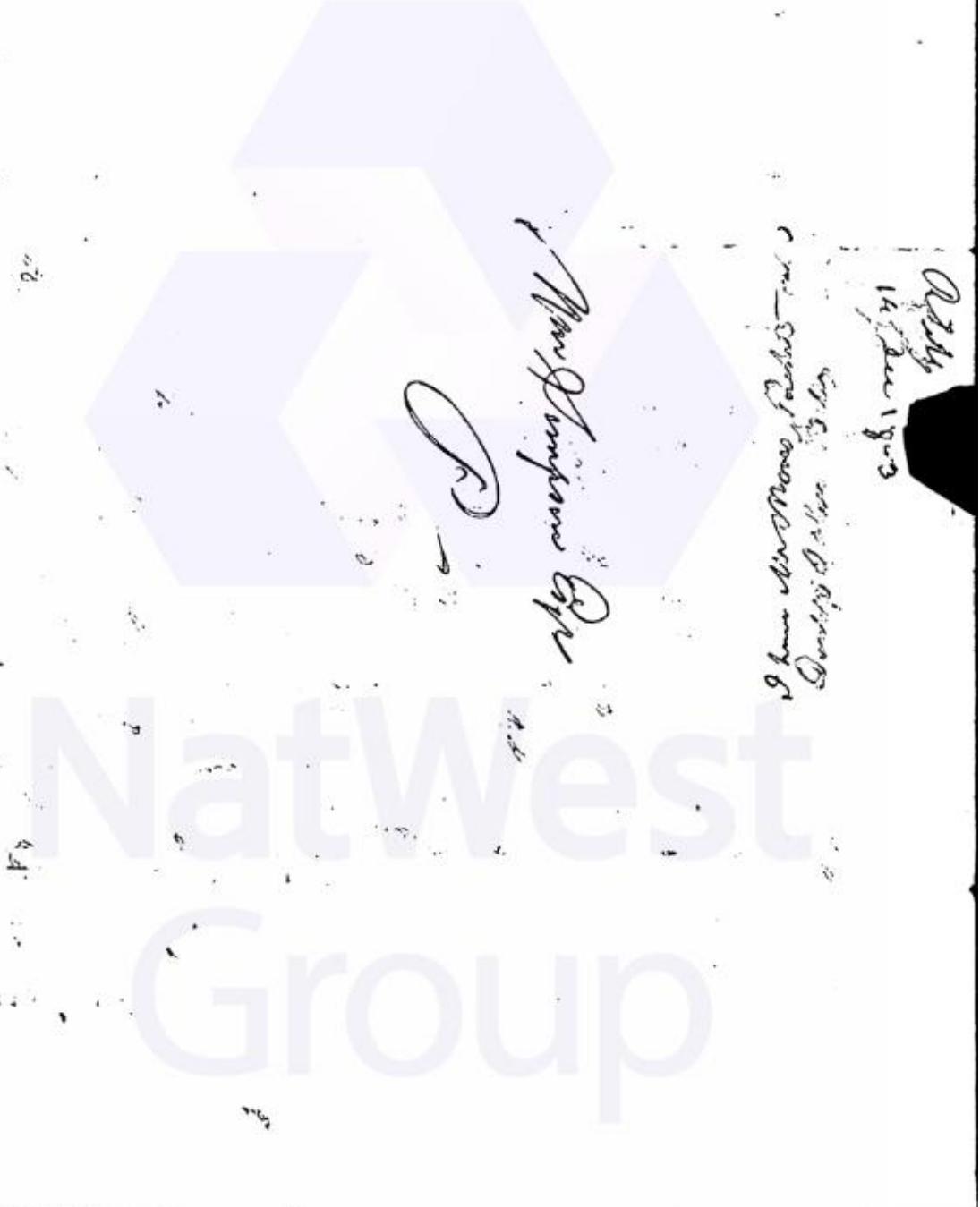
Whyte Lawson & Co's creditors ordered a state of their affairs to be laid before another meeting to be held next Monday when it will be known what they can do. The appearance is bad – it seems their partner Lawson who was in Germany sold 4m value of Goods to a parcel of Jews at Frankfurt who will never pay & they have above 2m value of Goods on board the fleet at Leith which have been onboard 3 months. Penny thinks they will not pay 10/- per £. Smith Lawson & Co he says is no way involved with them, and he thinks they will pay in full.

I saw Archie Graham last night the arbiters have ordered John Lang to give in to us his objections against our ranking for the Guarantee Bills. Archie said he could give no opinion upon the question till he saw the arguments on both sides. When the objections come they shall be sent you. The arbiters & Trustees had a long meeting last night and have it seems decided several points.

So you must just wait till the old Lady can accompany you. The advocate's conduct is quite provoking and what I would not have expected from him. Still no word of Mr More's motions. I am impatient to see him more I suppose than ever a man was to see his successor. There is a terrible uproar upstairs packing up etc and we go to Mr Dale's on Monday. Mr Owen is to write to his Partner to inform him about Mitchell.

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

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RSM

14 December 1803

I have Mr More's packet with Dunlop S & Co Bills

Wm Simpson Esq

P

15 Decr 1803

your P this morning confounded me more than any I ever got from you
Never was any thing more unexpected by me - and the gift in regard to
myself at least, seems so disproportionate to my merits, that I could
almost suspect you and your Gentlemen were not in your sober senses when
you gave away such a large sum - sure I am it is not for value received
My labours were most liberally compensated before - nevertheless I accept
their Bounty with much Gratitude, it has come most opportunely to
enable me to pay my house without borrowing money which I detest,
but I beg you will just keep it till I see you, and try to prepare
a speech to you for it - I do not want it to come into this year's
Income, as it will be more needed the next - the £500 for Mr
Dale you may if you please put to the credit of S M & D who paid him
here, and I shall leave him to make his acknowledgements - it
was as unexpected to him - he is thankful for the liberal settlement you have
made - as to the Bail Bond I care not how far the
Principals remain bound and the fortune of the latter is surely sufficient
to answer for any thing that can possibly come against them - but
I own it will be a great Relief to my mind if you could contrive
any way of releasing the Sureties merely my particular Friends - the
news of any thing coming upon them has in dark times often hung
heavy upon my mind - I found among my papers one day
as follows. I used to be selected on my death bed other affairs
I leave you to do with what you think I do not wish
to relate myself - but did have what pleasure in putting some
documents into the hands of my Friends, that they might
There shall be no circular letter among you think it
unnecessary - I am perfectly sensible that there is no occasion
for it, for the Credit of the Bank "and I had no desire for
such letters to be made publick to show that I was not dismissed
but as we have a number of Correspondents London Bankers
for it appeared to me proper that some Intimation should
be made to them of the alteration on the Form otherwise

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 15 December 1803

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15 December 1803

Your P this morning confounded me more than any I ever got from you. Never was any thing more unexpected by me, and the Gift in regard to myself at least, seems so disproportionate to my merits, that I could almost suspect you and your Gentlemen were not in your sober senses when you gave away such a large sum. Sure I am it is not for value received. My labours were most liberally compensated before. Nevertheless I accept their Bounty with much Gratitude, it has come most opportunely to enable me to pay my house without borrowing money which I detest. But I beg you will just keep it till I see you, and try to prepare a speech to you for it. I do not want it to come into this year's Income, as it will be more needed the next. The £500 for Mr Dale you may if you please put to the credit of SM & D to be paid him here, and I shall leave him to make his acknowledgements. It was as unexpected to him - he is thankful for the liberal settlement you have made. As to the Bail Bond I care not how long the Principles remain bound SM & D and the fortune of the latter is surely sufficient to answer for anything that can possibly come against them, but I own it would be a great Relief to my mind if you could contrive any way of releasing the sureties merely my particular friends. The fear of any thing coming upon them has in dark times often hung heavy upon my mind. I found among my repositories the other day a letter on that subject I wrote to you (to be delivered on my death) rather affecting. I leave you to do in this what you think right. I desire not to be released myself, but would have great pleasure in putting some document into the hands of my Friends, that they were.

There shall be no circular letter seeing you think it unnecessary. I am perfectly sensible that there is no occasion for it, for the Credit of the Bank and I had no desire for such letters to be made publick to show that I was not dismissed but as we have a number of correspondents London Bankers etc it appeared to me proper that some Intimation should be made to them of the alteration on the Form otherwise

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how are they to know that D & M are the same with S & M
I still think there will be an awkwardness in not giving such
intimation - and for the sake of the Country People who lodge
money with us - I cannot see that a note in the newspapers
saying D & M were appointed to act as Cashiers here, would do any
harm and it would let these Bodies know that they would
have the same security by their signature for their money as
they had formerly - but of all this you wise men of the East
are the best Judges

Provost Caw is to settle completely with me tomorrow - I have
told John Patterson what you think of Mr Duncan's Fee and Bob
Grahame will no doubt remit accordingly - what has John Anderson
to do with it? I have had John Ure with me - he is a decent
honest man - Partner in Auchie Ure & Co and from the view he
gives of his funds all his Bills will be paid in a few months
but I do not see diligence against him (and) is any good at present
in having a Bill of his lying over with a good Indorser too
as J Donald - but he cannot pay a shilling - Gordon is still
poorer in having an Indorsement of his lying over but I
cannot see any good either done by diligence against him
but probably some will - you however make up your mind
by & Dunlop Smith & Co's Objections the weakest stuff
I have read - it is impossible they can be overruled - but
Mr More will bring west answers with him - altho'
you will never say a word as to his motives - the
evidently means to be here on Saturday if he does not
I shall be deranged beyond measure -
There has been some clamour on the part of Mr Orr
of Paisley in subscribing Anderson's £600 Bill he
thinks too much is given the Bank - but I saw Templeton's
Letter agreeing to sign it and of he does it or not

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 15 December 1803

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Page 2 of 4

how are they to know that D & M are the same with SM & D. I still think there will be an awkwardness in not giving such intimation, and for the sake of the Country People who lodge money with us, I cannot see that a note in the newspapers saying D & M were appointed to act as Cashiers here would do any harm, and it would let these Bodies know that they would have the same security by their signature for their money as they had formerly. But of all this you wise men of the East are the best Judges.

Provost Caw is to settle completely with me tomorrow. I have told John Patterson what you think of Mr Duncan's Fee, and Bob Grahame will no doubt remit accordingly. What has John Anderson to do with it? I have had John Ure with me – he is a decent honest man, Partner in Auchie Ure & Co and from the view he gives of his funds all his Bills will be paid in a few months but I do not see diligence against him would do any good at present. We have a Bill of his lying over with a good Indorser too a John Donald, but he cannot pay a shilling. Gordon is still poorer. We have an Indorsement of his lying over, but I cannot see any good would be done by diligence against him, but probably much Evil. You would receive in to day's Box Dunlop Smith & Co's objections the weakest stuff I ever read – it is impossible they can be supported. But Mr More will bring west answers with him. Altho' you will never say a word as to his motions he certainly means to be here on Saturday. If he does not I shall be deranged beyond measure.

There has been some Demur on the part of Mr Orr of Paisley in subscribing Anderson's £600 Bill he thinks too much is given the Bank. But I saw Templeton's letter agreeing to sign it and if he does it will make it

among your Bills - but Anderson expected Mr Orr would do it this day. I have no doubt it will be settled tomorrow when I desired him to bring a proper discharge and I would subscribe it - what shall we do with the £1000 Bills shall we just discount them off and apply the Proceeds to Credit of the old No.1 - or shall we keep them till due and then apply them so as paid - I would like to wait to see that Reduction at once of No.1 - write me about this in Course - and also how we shall apply above £400 of Interest received on lying over Bills etc these some months past - I expect to stand to the Bank for Losses Mr R's Child - say if any thing else occurs to you to be done at making up the Rest on Saturday - who a satisfactory sum to be ready to get to Monteith his two Bank Bonds which paid up about £600 - you cannot imagine the extra burthen it has cost me to get these Bonds in two days ago I threatened them the first the Bonds in Mr Register as I told them I was determined to do if not paid before Saturday - now all the debts of these wretched Companies is paid up, and as a burthen to get in some candle ends of long unexpired Bills to help the next and following years Income - I do not think I am engaged for one shilling now to the Bank here excepting in Mr Dale's Bond forward you have good security - nor do I know that I owe £5 to the whole Town or to the whole world - but so many I owe less and most particularly to my best friend WS Esq.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 December 1803

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a very good Bill, but Anderson expected Mr Orr would do it this day. I have no doubt it will be settled tomorrow when I desired him to bring a proper discharge and I would subscribe it. What shall we do with the £1000 Bills shall we just discount them off and apply the Proceeds to Credit of the old No.1, or shall we keep them till due and then apply them so as paid. I would like it best to see that Reduction at once of No.1. Write me about this in Course, and also how we shall apply above £400 of Interest received on lying over Bills etc these some months past. I suppose it should go to the Fund for Losses Mr R's Child - say if any thing else occurs to you to be done at making up the account on Saturday. What a satisfaction it is to me today to get John Monteith & Co's two Car[paper missing] accounts paid up about £600 - you cannot imagine what dunning it has cost me to get this brought to. Two days ago I threatened them to put the Bonds in the Register as I told them I was determined to do if not paid before Saturday. Now all the debt of these wretched Companies is paid up, and we shall have to get in some candle ends of long unexpired Bills to help the next and following years Income.

I do not think I am engaged for one shilling now to the Bank here excepting in Mr Dale's Bond for which you have good security, nor do I know that I owe £5 to the whole Town, or to the whole world. But to many I owe Love - and most particularly to my best friend WS Esq.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 15 December 1803

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Page 4 of 4

RSM

15 December 1803

[pencil annotations in another hand:]

RSM

More

Misc

Wm Simpson Esq

P

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16 Decr 1803 -

we shall see how you apply the Forehammer by & Bye - but the substance I fear is so hard that it will make no impression at all but I wish I had a hammer to apply to your head for withholding every Information about Mr More's motions - I have said to every body that I was to retire tomorrow afternoon - the Cash will then of course be delivered up, the Books balanced etc It was just the time for Mr More to receive his charge - but I feel very awkward that I can say O about him - Mr Stirling says a Mr Strong told him that he knew Mr More was engaged to dine in ~~Edinburg~~ tomorrow - There is some mystery in all this -

We have a letter from Lindsay S & Co saying their Trustees think some part of our Claims will require to go to arbitration and desire to know if we are willing to submit to Messrs Grahame & McIae. The Arbiters are to meet on Monday and Mr More will have to answer this letter.

Our Tellers are aware of the Greenock Forgeries and have refused many of these notes lately - but they cannot yet find out their own losses - most trying - you see we have settled with Provost Caw - and he has lodged with us Sharp & Mackenzie's note 1 November 10/mo per £1000 in security for payment of his draft on his Brother. I thought it reasonable we should still hold Mackenzie's security till we got payment.

I have Anderson's £1000 Bills snug in my desk and Mr Dale & I have subscribed on behalf of the Bank a formal discharge of all debts due by him preceding his bankruptcy in '94 - The £600 Bill is indorsed by Mr Orr & Templeton and as good a Bill as in the Bank. The others too I believe are very good - as well as in the Bank the others are I believe are very good - I shall know from you to-morrow how we are to do with them.

There is a cash acct of Thomas Barclay Tanner for whom Andrew & John Jenkins were sureties on which a balance of £126.9.2 is due after receiving dividends from all the obligants & later for they became bankrupt - in May 1800 it is to stand over always expecting something more would come in but I suppose we had better now bring it to No.1. It is the only cash account on which I think there will be loss.

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

RB/837/1423

Page 1 of 2

16 December 1803

We shall see how you apply the Forehammer by & Bye, but the substance I fear is so hard that it will make no impression on it. But I wish I had a hammer to apply to your head for withholding every Information about Mr More's motions. I have said to every body that I was to retire tomorrow afternoon. The Cash will then of course be delivered up, the Books balanced etc. It was just the time for Mr More to receive his charge - but I feel very awkward that I can say O about him. Mr Stirling says a Mr Strong told him that he knew Mr More was engaged to dine in Edinburgh tomorrow. There is some mystery in all this.

We have a letter from Lindsay S & Co saying their Trustees think some part of our claims will require to go to arbitration and desire to know if we are willing to submit to Messrs Grahame & McIae. The arbiters are to meet on Monday. I wish Mr More were here to answer this letter.

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I have Anderson's £1000 Bills snug in my desk and Mr Dale & I have subscribed on behalf of the Bank a formal discharge of all debts due by him preceding his sequestration in '94. The £600 Bill is indorsed by Messrs Orr & Templeton and as good a Bill as in the Bank. The others too I believe are very good. I shall know from you tomorrow how we are to do with them.

There is a cash account of Thomas Barclay Tanner for whom Andrew & John Jenkins were sureties on which a balance is due of £126.9.2 after receiving the dividends from all the obligants' estates for they became all bankrupt. We have allowed it to stand over always expecting something more would come in but I suppose we had better now bring it to No.1. It is the only cash account on which I think there will be loss.

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Dickie I suppose must just leave us when he gets his salary tomorrow
and you shall hope Mr More will be here to see that operation
and I hope he will bring a clerk with him we are rather put
to it at present Braemer being confined by sickness - he
is a fine quiet lad but so delicate in his health that I
fear he will not do.

R S M
16 Decr 1803

Wm Simpson Esq

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

RB/837/1423

Page 2 of 2

Dickie I suppose must just leave us when he gets his salary tomorrow. I would fain still hope Mr More will be here to see that operation and I hope he will bring a clerk with him. We are rather put to it at present Braemer being confined by sickness. He is a fine quiet lad but so delicate in his health that I fear he will not do.

RSM
16 December 1803

Wm Simpson Esq
P

17 Decr 1803

I am not apt to be angry - and least of all men against you - but really this morning I was sadly out of humour by your persevering silence as to the time when Mr More is to be here - it was settled months ago that I was to resign this Day - it was known in the office and by every body here - your P mentions a new firm - but all I can do you will not say when I am to retire and when the new Form is to take place - had you but said it was not convenient for Mr M to come till some future day, I would have been satisfied and would have done my duty you planned - but really to have no kent what is to be done or when the new arrangement is to take place puts me in the most awkward situation - I know not what to say to the Lads or to any body for this unaccountable Silence you are certainly in the Fault my good Friend. I do hope Mr More is to be here on Monday - if you had said so it would have quite relieved me - His line to Mr Nimmo I hoped so it had done quite relieved me - the sum to Mr Nimmo I hoped

to let the secret out but in the end as mentioned as you are - I have taken the money off the Tellers hands - but in a very loose way as it was impossible they could sort their Notes before the Balance so I have just taken the Bundles of Mixtures with their notes of the sums upon them - if Mr M comes they must sort them to him on Monday night - the sum to Down concerning the same announced this new Form - but not knowing when it is to take place I could not do it - if it is to take place on Monday I think it would not do it - if it is to take place on Tuesday I think it would be as proper for you to make that Intimation at the bottom of our Letter - To Dobbie & Thomas & others we should certainly give some such Intimation otherwise they will know nothing of Dale & More. You see we have credited No.1 with Anderson's Bills deducting discounts, and debited it with Barclay's amount, which I hope will be approved of.

John Robertson sent me a letter to him from Stewart inclosing a very good £200 Bill drawn from Dublin on Glasgow and entreatting him to pay the other £100. John could not do this but I melted the Bill and this is the sum remitted you. I suppose you meant just draw the Ballt out of Stewart's trust you did not send over the Bill - no doubt calculated you may be sure on No.2 in our Statements. I shall say O to Walie Ewing about Dunlop & Co's objections but write Clerk's observations. They seem to me beyond measure absurd. You will determine what is to be done with Lindsay Smith & Co's submission. You know it is not in their Trust deed.

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

RB/837/1426

Page 1 of 2

17 December 1803

I am not apt to be angry, and least of all men against you, but really this morning I was sadly out of humour by your persevering silence as to the time when Mr More is to be here. It was settled months ago that I was to resign this day. It was known in the office and by every body here. Your P mentions a new firm - but all I can do you will not say when I am to retire and when the new Form is to take place. Had you but said it was not convenient for Mr M to come till some future day, I would have been satisfied and would have done any thing you planned, but really to have no kent what is to be done or when the new arrangement is to take place puts me in the most awkward situation. I know not what to say to the Lads or to any body for this unaccountable silence you are certainly in the Fault my good Friend. I do hope Mr More is to be here on Monday. If you had said so it would have quite relieved me. His line to Mr Nimmo I hoped would let the secret out but in it he is as reserved as you are.

I have taken the money off the Tellers' hands, but in a very loose way as it was impossible they could sort their Notes before the Balance so I have just taken the Bundles of Mixtures with their notes of the sums upon them. If Mr M comes they must sort them to him on Monday night. The letter to Down should have announced the new Form, but not knowing when it is to take place I could not do it. If it is to take place on Monday I think it would be as proper for you to make that Intimation at the bottom of our Letter. To Dobbie & Thomas & others we should certainly give some such Intimation otherwise they will know nothing of Dale & More. You see we have credited No.1 with Anderson's Bills deducting discounts, and debited it with Barclay's amount, which I hope will be approved of.

John Robertson sent me a letter to him from Stewart inclosing a very good £200 Bill drawn from Dublin on Glasgow and entreatting him to pay the other £100. John could not do this but I melted the Bill and this is the sum remitted you. I suppose you must just draw the Ballt out of Stewart's trust you did not send over the Bill - no doubt calculated you may be sure on No.2 in our Statements. I shall say O to Walie Ewing about Dunlop & Co's objections but write Clerk's observations. They seem to me beyond measure absurd. You will determine what is to be done with Lindsay Smith & Co's submission. You know it is not in their Trust deed.

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If this is my last P it is pity it should be a scold
The Surveyor said it was necessary that we should make a Return
here for what heritable Property the Bank held in this place so
we gave up the Bank house at £100 Rent

R. Scott
17 Dec 1803

Wm Simpson Esq
P

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

RB/837/1426

Page 2 of 2

If this is my last P, it is pity it should be a scold.

The surveyor said it was necessary that we should make a Return here for what heritable Property the Bank held in this place so we gave up the Bank house at £100 Rent.

There is a terrible Fire just now raging somewhere about the old Bridge. A cotton work – it illuminates all this Square.

RSM
17 December 1803

Wm Simpson Esq
P

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20 Decr 1803 -

You really take a Flyt very good naturally - I was repenting that I had given it you - but seeing you like it so well there is no harm - yes we must be Friends for it will be shame for us to fall out after 20 years so close Correspondence - you have now put matters upon a proper footing and I shall depend on Mr More taking his station next Monday - the Cash & Bills shall be delivered to him that Evening - but it will be as well to let the Bills of Down of that day be drawn by the old Firm and so stand in the weekly letter of that night - while I cannot see how it will do not to give some sort of Intimation to the Correspondents of the office of the alteration in the Firm - not only to the English Bankers who are in use to send us Bills but to a number of People who keep deposit accounts with us such as Duncan Campbell Ross from People of that description we are daily receiving letters - how are they to know that D & M are the same with SM & D unless it is announced to them by you or by us - Let me know your determination on this - I sent for Cross and delivered him ye letter to Mr Stirling who he tells me is very ill confined to Bed at Drumpeller - I fear you will be plagued with him - It was a cotton work belonging to McKerlie & McTaggart very decent Piece which was burnt on Saturday my son fully ordered insured with the Royal Assurance Co and the Policy was made out but they had not paid the Premium which was this day lodged with us for their Benefit, as it seems the Office disputes paying the Loss - it's a small sum for McKerlie has taken his Bed upon it - he is here now they say over of 80 years to recover the sum insured which was only £3000 -

How much I was affected by the first news this morning - that John Riddell was dead - he was in the Buffet a day or two ago - only confined yesterday and expired this morning - he was a worthy honest man and one of my oldest Acquaintances here - after ever become of his different concerns left here, married I know not - none of the Partners of Pitt Mackay & Co I think are now alive but Mr Robertson - how it surprises me and most People that Archie Graham should a good while for the Town Clerkship - he, near 60, has fallen off much of late - it seems to me like insanity for a man of his years & Habits to enter upon the most laborious office in Glasgow - but I rather think he will carry it against Mr Davidson. No other I think has any chance. Tell Ally this. Carrick is a wise man. I am well informed he is to follow a good Example and to retire. David Buchanan Mountvernon's son is to succeed him.

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

RB/837/1429

Page 1 of 2

20 December 1803

You really take a Flyt very good naturally. I was repenting that I had given it you, but seeing you take it so well there is no harm. Yes we must be Friends. It would be shame for us to fall out after 20 years' so close Correspondence - you have now put matters upon a proper Footing and I shall depend on Mr More taking his station next Monday. The Cash & Bills shall be delivered to him that Evening. But it will be as well to let the Bills on Down of that day be drawn by the old Firm and so stand in the weekly letter of that night. Still I cannot see how it will do not to give some sort of Intimation to the Correspondents of the office of the alteration in the Firm - not only to the English Bankers who are in use to send us Bills but to a number of People who keep deposit accounts with us such as Duncan Campbell Ross. From people of that description we are daily receiving letters. How are they to know that D & M are the same with SM & D unless it is announced to them by you or by us. Let me know your determination on this. I sent for Cross and delivered him your letter to A Stirling who tells me is very ill confined to Bed at Drumpeller. I fear you will be plagued with him. It was a cotton work belonging to McKerlie & McTaggart very decent Piece which was burnt on Saturday. They had lately ordered insurance with the Royal Assurance Co and the Policy was made out, but they had not paid the Premium which is this day lodged with us for their Benefit, as it seems the office disputes paying the loss. It's a cruel case. Poor McKerlie has taken his bed upon it. He would lose 4m they say even if he was to recover the sum insured which was only £3000.

How much I was affected by the first news this morning, that John Riddell was dead. He was in the Coffeehouse a day or two ago - only confined yesterday and expired this morning. He was a worthy honest man and one of my oldest acquaintances here. What will become of his different concerns which he managed I know not. None of the Partners of Robert Mackay & Co I think are now alive but John Robertson. How it surprises me and most People that Archie Graham should be a candidate for the Town Clerkship. He is near 60 and has fallen off much of late. It seems to me like insanity for a man of his years & Habits to enter upon the most laborious office in Glasgow. But I rather think he will carry it against Mr Davidson. No other I think has any chance. Tell Ally this. Carrick is a wise man. I am well informed he is to follow a good Example and to retire. David Buchanan Mountvernon's son is to succeed him.

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Mr Dale bids me say to Mr More that he has 3 good Bed rooms
besides the one I occupy, at the service of him & Family till they get
up stairs - they may take possession however of his own house
on Thursday Evening or Friday - I expect our Alls will be rouped
off tomorrow. Mr Owen has engaged Mr Dale's Family
me to take our Christmas Goose with him next Monday - He
begs Mr More will be of the Party - his house is next to
the Bank -

Adde.

20 Decr 1803

Mr Simpson Esq

165000
180400
8000
353400

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

RB/837/1429

Page 2 of 2

Mr Dale bids me say to Mr More that he has 3 good Bed rooms besides the one I occupy, at the service of him & Family till they get upstairs. They may take possession however of his own house on Thursday Evening or Friday. I expect our Alls will be rouped off tomorrow. Mr Owen has engaged Mr Dale's Family & me to take our Christmas Goose with him next Monday. He begs Mr More will be of the Party - his house is next to the Bank.

RSM
20 December 1803

Wm Simpson Esq
P

165000
180400
8000
353400

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21 Decemb^r 1803 -

as to the Bail Bond I shall not harass you more but just leave you to do what you think right - I have no anxiety upon the subject - but just to get the dead obligants heirs released - of them I forgot to mention Mr Wellwood my Bond of Relief in the hands of his son I would like much to see retired - I have divided the Bonus and they are thankful as well they may receive £20 - Peterkin keeps for him - if he is not coming back here you may pay him that sum and debit us - Mr Dale tells me he spoke to him of coming back and setting up in the agency way here - so Peterkin will not be at ease - The state I sent you of the quarrel I believe was very correct - Peterkin began no doubt the violence in thrusting him away from his desk - but he had nothing to do there and that could be no excuse for his way laying him and attacking him in the night two or three days after -

I spoke to Mr Hamilton last night about the Clerkship - he is in Council and he said he did not think there would be a note against Archibald Grahame - to have been awarded at his applying for it - it is thought here the Thistle must have lost a great deal of money by their Omnium etc perhaps this explains the matter -

My Roup is going on just now above stairs - but I hear things are selling very low and I suppose my wife will be obliged to pack up some of the principal pieces of Furniture for Edinburgh which I do not regret. I do not regret - I wonder Mr More had not some body to look after such articles as he has written how

I find the Roup cannot be compelled to pay rent unless he agrees to tomorrow - I am plagued with Invitations & Dinners for my Release - I know not how many I have been obliged to engage for a Paper Drums dined with before two - as I find it necessary to shew all dinners - and I do think my good大师 will be obliged to follow the same rule - they consume a great deal of time - I sent John Lang his answers this morning and if the Arbiters are right in the head with that matter - nothing can be more reasonable than Clerk's opinion

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

RB/837/1431

Page 1 of 2

21 December 1803

As to the Bail Bond I shall not harass you more but just leave you to do what you think right. I have no anxiety upon the subject, but just to get the dead obligants heirs released. Of them I forgot to mention Mr Wellwood. My Bond of Relief in the hands of his son I would like much to see retired.

I have divided the Bonus and they are thankful as well they may. Dickie's £20 Peterkin keeps for him if he is not coming back here. You may pay him that sum and debit us. Mr Dale tells me he spoke to him of coming back and setting up in the agency way here. If so Peterkin will not be at ease. The state I sent you of the quarrel I believe was very correct. Peterkin began no doubt the violence in thrusting him away from his desk. But he had nothing to do there and that could be no Excuse for his way of laying him and attacking him in the night two or three days after.

I spoke to Gilbert Hamilton last night about the Clerkship. He is in Council and he said he did not think there would be a note against Archibald Grahame. At same time wondered at his applying for it. It is thought here the Thistle must have lost a great deal of money by their Omnium etc perhaps this explains the matter.

My Roup is going on just now above stairs, but I hear things are selling very low and I suppose my wife will be obliged to pack up some of the principal pieces of Furniture for Edinburgh which I do not regret. I find the Roup will not be completed today but must be adjourned till tomorrow. I am plagued with invitations to dinner after my Release. I know not how many I have been obliged to engage for to People I never dined with before too, as indeed I found it necessary to decline all dinners, and I should think my good successor will be obliged to follow the same rule. They consume a great deal of time. I sent John Lang his answers this morning which if the arbiters are right in the head must settle that matter. Nothing can be more absurd than Clerk's opinion.

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This Muirkirk Co's returned Bill is vexing - I have desired their
Clerk immediately to write Williams that the Bank will order
him to be prosecuted without delay if he does not remit for it -
Edington he tells me says he is a good man

MS
21 Dec 1803

Moncrieff

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

RB/837/1431

Page 2 of 2

This Muirkirk Co's returned Bill is vexing. I have desired their clerk immediately to write Williams
that the Bank will order him to be prosecuted without delay if he does not remit for it.

Edington he tells me says he is a good man.

RSM

21 December 1803

Wm Simpson Esq

P

22 December 1803

22 Decr 1803

There is too much you know today I fear to be true - under your Influence
from Mr the Clerk there are two Letters today from London from respectable
houses saying that although the American Envoy at Paris is come
to London with Proposals from Bonaparte for Peace - I cannot say
that it may not be so - but I should be much better
pleased if Bonaparte had landed his 50m men - and they had
been beaten - this would have given us peace upon solid Grounds
and insured us against these threats of Invasion in future
- a patched up Peace in any other way will I doubt be of
short duration - nothing new going here today
I hope our People will stand till Monday - now come
in that fellow Mcalpine to take in many of our manufacturers
these Stevenson & Easton sober industrious lads with some Capital
whose Bills we order back, are in above £600 - with this
one of £150 will be back on us tomorrow
John Orr I hear has left a letter to the Council to be opened after his Funeral recommending a Clerk
of his for successor, but it will have no effect against Archibald Grahame

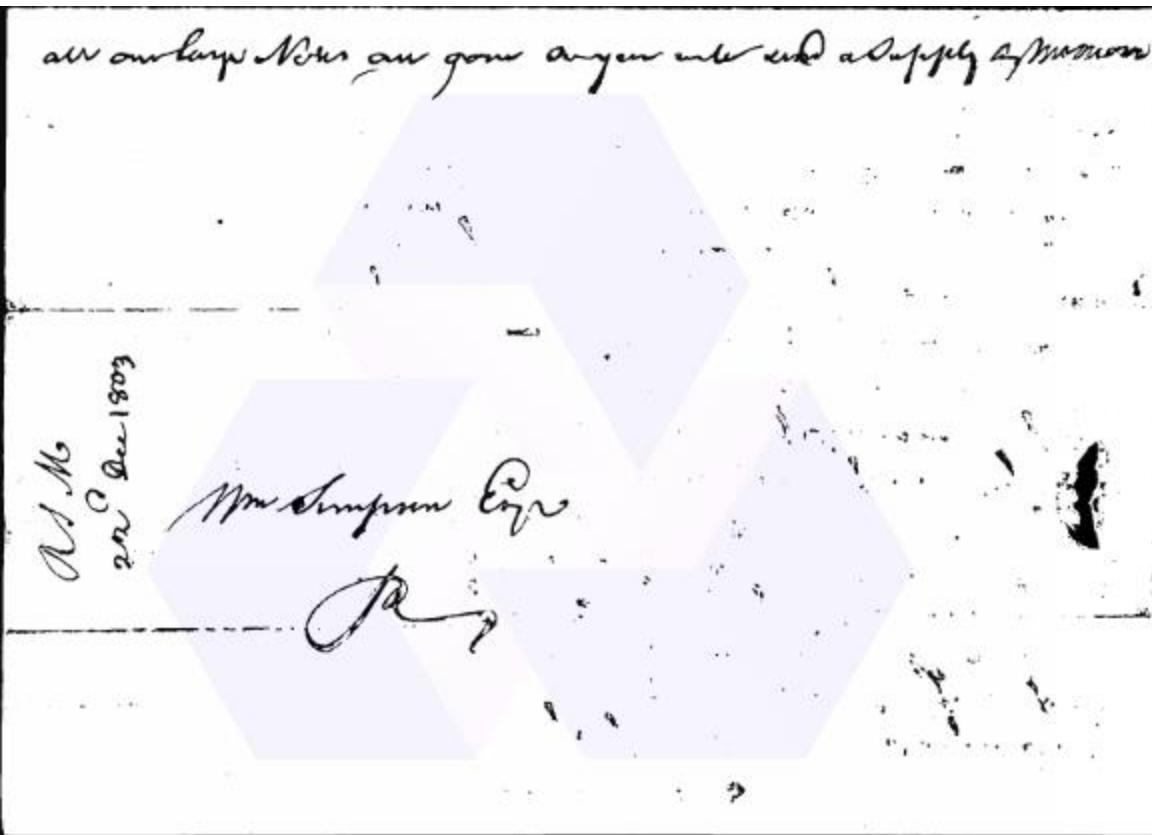
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There is too much good news to day I fear to be true. Besides your intelligence from Willie Kerr
there are two letters to day from London from respectable houses saying that Livingston the
American Envoy at Paris is come to London with Proposals from Bonaparte for Peace. I cannot say
that I wish it may not be so, but I should be much better pleased if Bonaparte had landed his 50m
men, and they had been beaten. This would have given us peace upon solid Grounds and insured
us against these threats of Invasion in future - a patched up Peace in any other way will I doubt be
of short duration. Nothing new going here to day. I hope the People will stand till Monday. How
cruel in that Fellow Mcalpine to take in many of our manufacturers these Stevenson & Easton
sober industrious lads with some Capital whose Bills we order back, are in above £600 with their
own Bill of £150 will be back on us tomorrow.

John Orr I hear has left a letter to the Council to be opened after his Funeral recommending a Clerk
of his for successor, but it will have no effect against Archibald Grahame.

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all our large notes are gone so you will send a supply by Mr More.

RSM
22nd Dec 1803

Wm Simpson Esq
P

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23 Decr 1803

The Partners in the Thistle are those you mention and also as I understand James Ritchie son who at the Father's death was said to have taken his shares — Rowand also is a Partner and has some property — but it supposed they must have been deeply cut by these speculations in the Funds and a man told me positively today who seemed to think his information good that they had resolved to close their Banking Business ~~next Whitsunday~~ — yes it is a curious Retirement of Archie's to the most vexatious laborious office in Glasgow. There's surely more sense in my Retirement for a man past 60.

I fear all our yesterday's news will prove a Hum — You see how Lindsay S & Co propose paying their dividend so and here less to a more however than they expected — and Smith writes that in about a month he expects a dividend of more — The Trustees have desired them in London to pay in the sum he demanded here to Down & Co folks instead of that they draw them to Down on them at 30 or 40 days and does not look as if they were very full — if the Bill is agreed by the next Feb it will certainly make ~~them~~ give £2000 unless they consider this danger as only ~~lending~~ upon the Estate — and I do not trust Tom to that so I know not if we shd advance the money till it is paid — you must determine us to this — The London Trustees are to have so large a sum as was ~~asked~~ now beyond what they expected — and a large sum to meet the — while living this in comes yr Packet per Box — I am so mated by yr letters that I cannot answer to my worthy kind Friend this much do I owe to your Friendship — to an debt I never can repay — but to ~~me~~ the ^{the greatest happiness} of my dying days to maintain that Friendship and show the value I put upon it — I have put the £500 into my deposit — and to you will be like

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

RB/837/1434

Page 1 of 2

23 December 1803

The Partners in the Thistle are those you mention and also as I understood James Ritchie's son who at the Father's death was said to have taken his shares. Rowand also is a Partner, and has some property, but it supposed they must have been deeply cut by these speculations in the Funds and a man told me positively today who seemed to think his information good that they had resolved to close their Bank Business next Whitsunday. Yes it is a curious Retirement of Archie's to the most vexatious laborious office in Glasgow. There's surely more sense in my Retirement for a man past 60. I fear all our yesterday's news will prove a Hum. You see how Lindsay S & Co propose paying their dividend and how little it is — more however than I expected, and Smith writes that in about a month he expects to divide 2/ more. The Trustees had desired those in London to pay in the sum to be divided here to Down & Co for us. Instead of that they desire them to draw on them at 30 or 40 days which does not look as if they were very full. If the Bill is accepted by the rich Peel, it will certainly make it a good Bill unless they consider their acceptance as only lending upon the Estate, and I would not trust 10m to that. So I know not if we should advance the money till it is paid. You must determine us to this. The London Trustees are not pleased so large a sum is ranked here beyond what they expected, and a large sum it must be.

While closing this in comes your Packet per Box. I am so melted by your Letter that I cannot answer it. My worthy kind Friend how much do I owe to your Friendship. It is a debt I never can repay, but it will be the greatest happiness of my closing days to maintain that Friendship and show the value I put upon it. I have put the £500 into my deposit account and given Mr D his letter.

I have given J Monteith a dressing - he is a strange Fellow but I really believe has yet considerable Bottom. He expects 15m by the first Hamburg Mails. The value of Goods he sent there last summer per orders and for which the money was got but his agent did not remit it on account of the unfavourable Exchange at which John is not pleased. I am just going to a meeting the last I hope of the Partners of J Monteith & Co when I expect every thing will be finally closed and we shall have to divide among us a parcel of long winded Bills some of them very weak. I was at Gilbert Hamilton yesterday about getting Dunmore's subject sold. He expects to effect a sale of the same at 15 years purchase and the price even at that low rate will do more than pay Mr R.

R.S.M.

23 Decr 1803

If Mr More is not gone you may tell him his
furniture is come and we are putting things
in order this time very well.

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 December 1803

RB/837/1434

Page 2 of 2

I have given John Monteith a dressing – he is a strange Fellow but I really believe has yet considerable Bottom. He expects 15m by the first Hamburg Mails. The value of Goods he sent there last summer per orders and for which the money was got but his agent did not remit it on account of the unfavourable Exchange at which John is not pleased. I am just going to a meeting the last I hope of the Partners of J Monteith & Co when I expect every thing will be finally closed and we shall have to divide among us a parcel of long winded Bills some of them very weak. I was at Gilbert Hamilton yesterday about getting Dunmore's subject sold. He expects to effect a sale of the Feu at 15 years' purchase and the price even at that low rate will do more than pay Mr R.

RSM
23 December 1803

Wm Simpson Esq
P

If Mr More is not gone you may tell him his furniture is come and we are putting things in order the best way we can.

24 Decr 1803

I feel much for you on losing y^r Counsellor - but it is an ill wind that blows nobody good - I feel comfortable that the office here will be in such good hands - I am momently looking for him and shall not shut this till he cast up. If you have a P correspondence with him as with me, your Intercourse will be as close as ever it has been - There P^s, I shall take worse with the want of them in the mornings than with any occupation I give up - you must contrive some way of replacing them when I get to Edin. - Mr Dale honest man is rather in a complaining way he says he is not up to the answering yo^r letter to day - but will try it on Monday - I told him I got off nicely by having only time last night to acknowledge the receipt of my Packet - but that I must try to make a Speech to you when I get to Edin. - I have just come from honest Jo Riddell's Funeral - the heaviest coffin ever I saw laid in the dust - John Campbell & Mr Erskine advocate came to Mr Dale's last night to attend it. Archie Grahame told me at the Funeral that he had withdrawn his application for the Town Clerkship, as he found he could not hold it and his situation in the Bank and his Partners would not consent to his leaving the latter. I don't understand this as before he made the application I know he consulted some of his Partners and he put it off two days on that account. From this however it would appear that the story I had yesterday of that Bank shutting is not true -

To - Clark

I went to dine with Mr Owen and desired the Porter would come for me if Mr More arrived - he came about 4 past 4 and left the saddle bags, but did not allow them to come forward as he was going to dine with Wm Muir - and so came back in the Evening with his Children - Every thing is pretty near ready for them to go - I shall keep the letter sealed till y^r return and to undergo you

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

RB/837/1435

Page 1 of 2

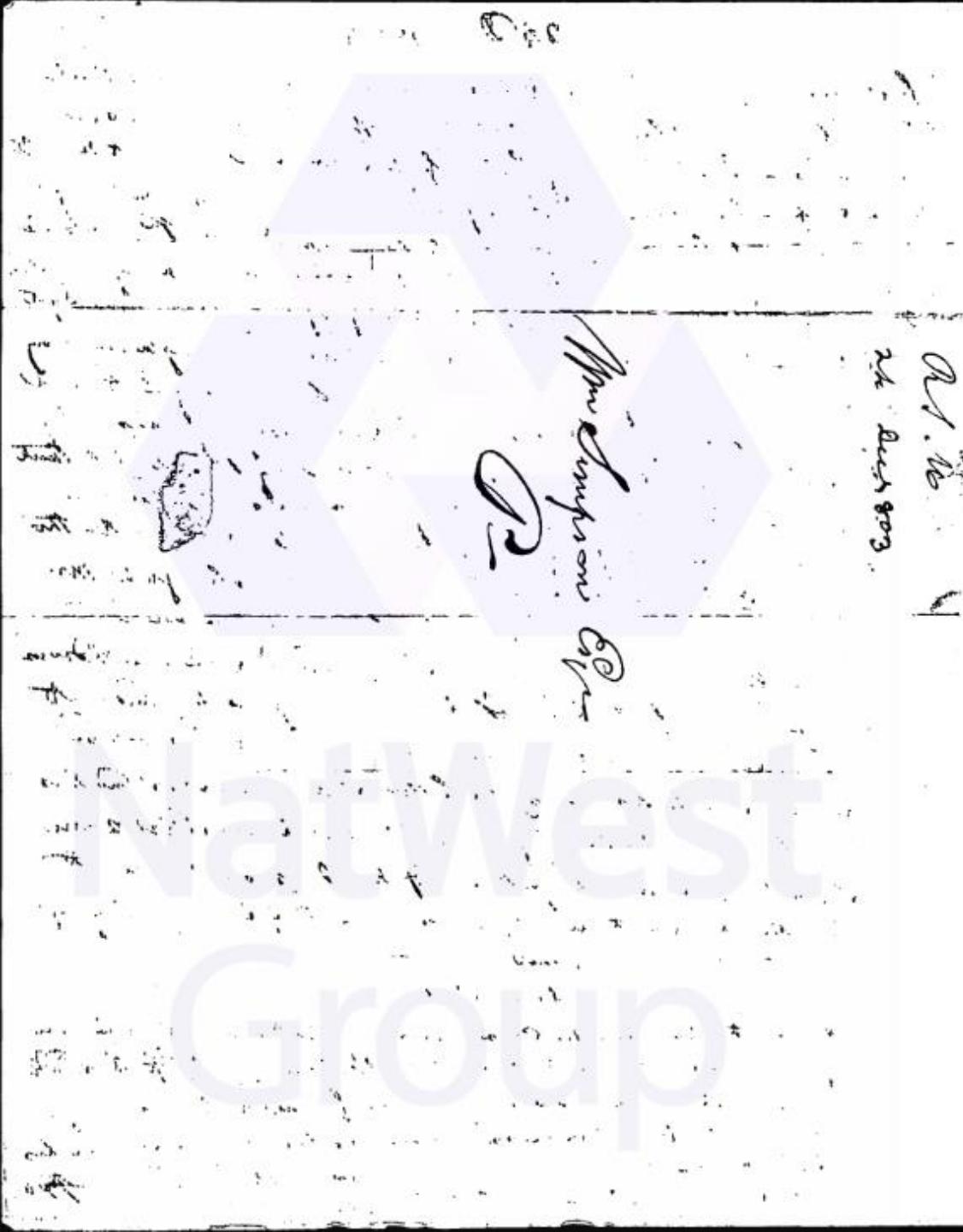
24 December 1803

I feel much for you on losing your Counsellor, but it is an ill wind that blows nobody good - I feel comfortable that the office here will be in such good hands. I am momently looking for him, and shall not shut this till he cast up. If you have a P correspondence with him as with me, your Intercourse will be as close as ever it has been. These Ps I shall take worse with the want of them in the mornings than with any occupation I give up. You must contrive some way of replacing them when I get to Edinburgh. Mr Dale honest man is rather in a complaining way. He says he is not up to the answering your letter to day, but will try it on Monday. I told him I got off nicely by having only time last night to acknowledge the receipt of my Packet, but that I must try to make a Speech to you when I get to Edinburgh.

I have just come from honest Jo Riddell's Funeral - the heaviest coffin ever I saw laid in the dust. John Campbell & Mr Erskine advocate came to Mr Dale's last night to attend it. Archie Grahame told me at the Funeral that he had withdrawn his application for the Town Clerkship, as he found he could not hold it and his situation in the Bank and his Partners would not consent to his leaving the latter. I don't understand this as before he made the application I know he consulted some of his Partners and he put it off two days on that account. From this however it would appear that the story I had yesterday of that Bank shutting is not true.

6 o'clock

I went to dine with Mr Owen and desired the Porter would come for me if Mr More arrived. He came about $\frac{1}{2}$ past 4 and left the saddle bags, but would not allow them to come for me as he was going to dine with William Muir, and would come back in the Evening with his Children. Every thing is pretty near ready for them. I shall keep the letter unsealed till 7 if he should wish to write you after this.



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

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Page 2 of 2

RSM

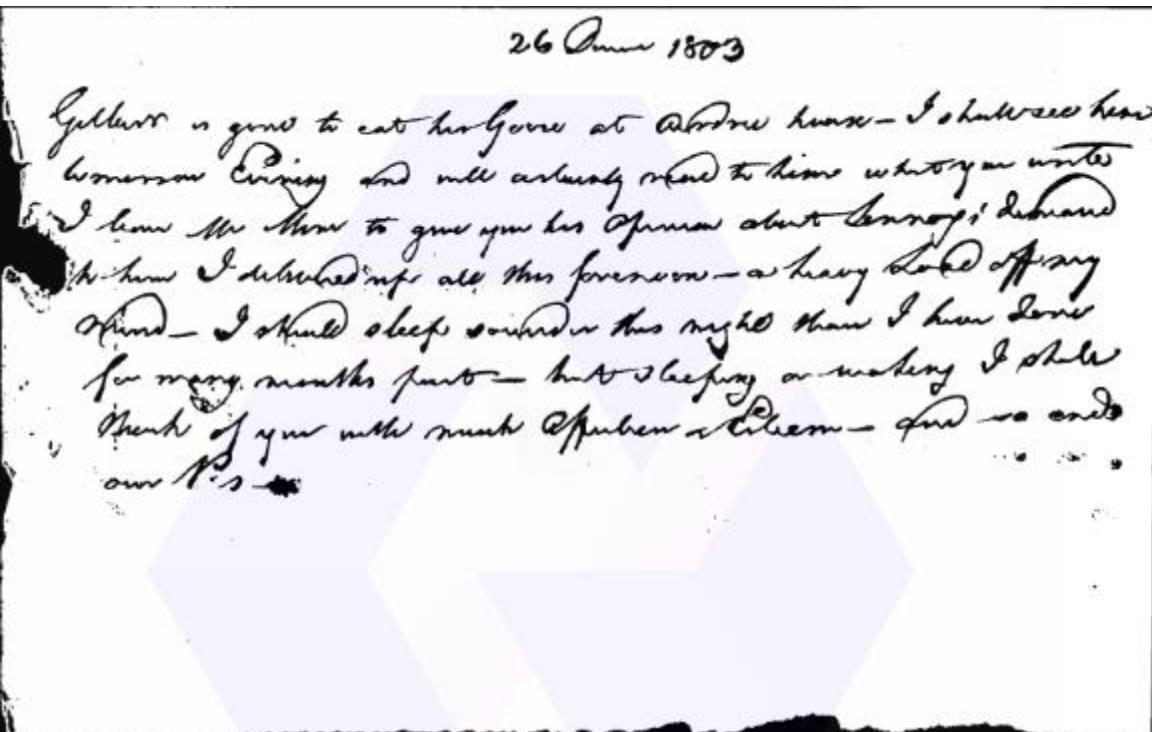
24 December 1803

Wm Simpson Esq

P

Note on transcriptions: the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

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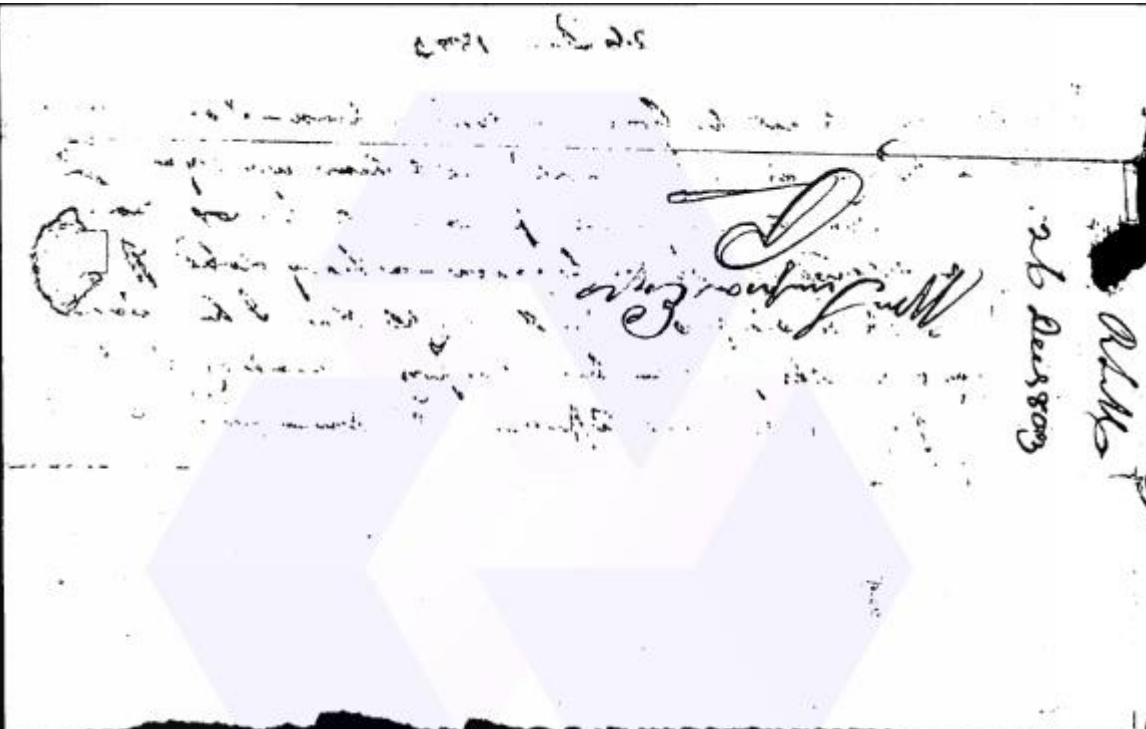


26 December 1803

Gilbert is gone to eat his Goose at Airdrie house. I shall see him tomorrow Evening and will certainly read to him what you write. I leave Mr More to give you his opinion about Lennox's demand [paper missing] him I delivered up all this forenoon. A heavy load off my mind. I should sleep sounder this night than I have done for many months past. But sleeping or waking I shall think of you with much Affection & Esteem – and so ends our Ps.

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RSM
26 December 1903

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, 29 December 1803

RB/837/1446

Page 1 of 2

29 December 1803 -

Still you see I am resolved to have the last word - and to add
one more to not 12520 but 25040 £^{ss}s - let the old Royal
prosecute for the Pens, Ink & Paper as she may -

All I have to say at present however ~~that~~ is that an ugly demand
is come upon No.1 - which we were not thinking of - it was a matter
transacted by Willie and I see by a Note of his on our old Stock
book, it was a demand we might expect - in consequence of his making
the people pay too much at the time - there is a long letter and
Statement from Alexander about it and it is needless to send you. We
paid the money yesterday - the enclosed note shows
how that No.1 now stands - nothing more can come off it
and some trifling Gleanings will come on to it -

~~It~~ is my wife tells of coming to see about thisnd or
you but I have write her that I cannot leave this till
the 10th or 12th - what an easy week Mr More
has got before him - not a bill presented there two
last days and only 23m Bills coming in this week

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29 December 1803

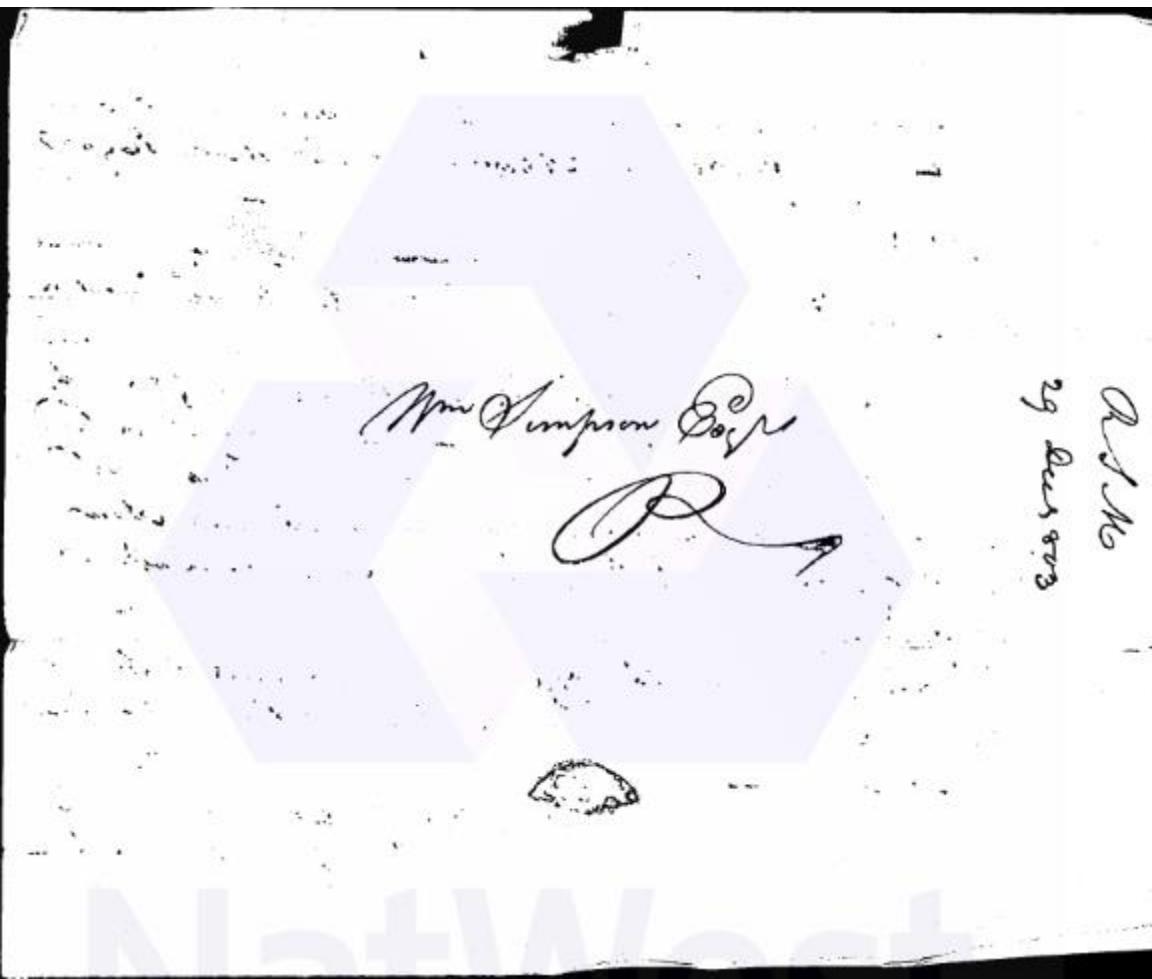
Still you see I am resolved to have the last word, and to add one more to, not 12520 but 25040 £^{ss}s letters - let the old Royal prosecute for the Pens, Ink & Paper as she may.

All I have to say at present however is that an ugly demand is come upon No.1, which we were not thinking of - it was a matter transacted by Willie and I see by a Note of his on our old stock book, it was a demand we might expect in consequence of his making the people pay too much at the time. There is a long letter and statement from Alexander about it which it is needless to send you. We paid the money yesterday. The inclosed note shows how that No.1 now stands. Nothing more can come against it and some trifling Gleanings will come in to it.

To me my wife talks of coming to Edinburgh about the 6th or 7th but I have wrote her that I cannot leave this till the 10th or 12th. What an easy week Mr More has got to begin with - not a Bill protested these two last days and only 23m Bills coming in this week.

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