1 Nov 1803 -I am glad who that you are not up to this runking Benery, all char - it is very profess to the come mest a day or two for that purpose - Il home Dunky O obis alphant we blos ands in I stees auto meader for him so that he will only here to with some int fairly and show som and the affectants interfrager form. I was he aled yet find shouth dinday you I sentinger and bry it west with him - I cannot drive Mr Redson for bringing me long Clause about the Seanles you had into our appoint. In the other titales, as all then hearles mefore only to the 27200- Poles, and I she should to fait he meters may to make out a appoint forther by themselves - lost on while fellers the bonnes dies Instrukins and I will apport he will such pet luck with me ofen termon on Thursday when an show how all nedy for him I dishly Shorings with as much as you do I much fear my how me la filed unlips her links cells who is not justicle - in shile however les fes les a with Their fun Raple who cannot take up their Bills in any Mer way - such as me have sent you have it that linky - his first mites are due l'believe in a fino weeks - much of their have been brought to as I then on Pupu got them off as back -Lying over by markenser on the ban dendon with house and brught its it as despet morkenis foresto ande who them up for I fear nothing can be made of markens We am down her fell - I appleed to hear from Maton mis - I read to So Palles on a Mulyman whit you and about the 27500 down - as mighton has ale this Papers and is great mother of new affairs middle a

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 1 of 2

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 Oliphant 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 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 in 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 make 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

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Monglo so line that he so much out the Lordi of the sont of the son the sont of the son the sont of th mulymore made ale the Scaroles before and will got what is he meaning of this ample of Bay be gettelais then whered - So Robertson and me they were many the wealthest people in Luth and Shorett who has sowner more form he fine at Letter of their Aby Me Me Bake and It - The rules of the Bull aucher old gay then 20 holdenest on italy about 14 m [Calane Your by go and the Man of war is sown to and land to winder on whomen of they are some

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

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 Sherriff 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.

RSM

1 November 1803

Wm Simpson Esq

Р

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.

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-

2 Nov 1803 -"Am surprised and pleased I am by the bours dass appearen last night after 100 - he breakfished with me Hers marry and has him some ales had on the Toutens Mr Black Book of Bills - your publican was no flear one when shall no hour done with there will Italians for that on tackenson I who make nothing hut anon Bu on the same man for alent Sgo lips and his date on Robertson with he apures me who he neighte howard fayout of a relatived Ble some pulurind Med on Bondin, is sent off by mobine a Coline who it is heped well make the miney out of him - I no only mean to gum then allonies authory to establish our plains the firm the high Charelle My how I D thenh then set i no I les & in imprivery them to look after and veceive decharded Monardo Coray our safe buyond ale doubt for much mon than 2200 - they are wealty lighter - So May have but a hour for me

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

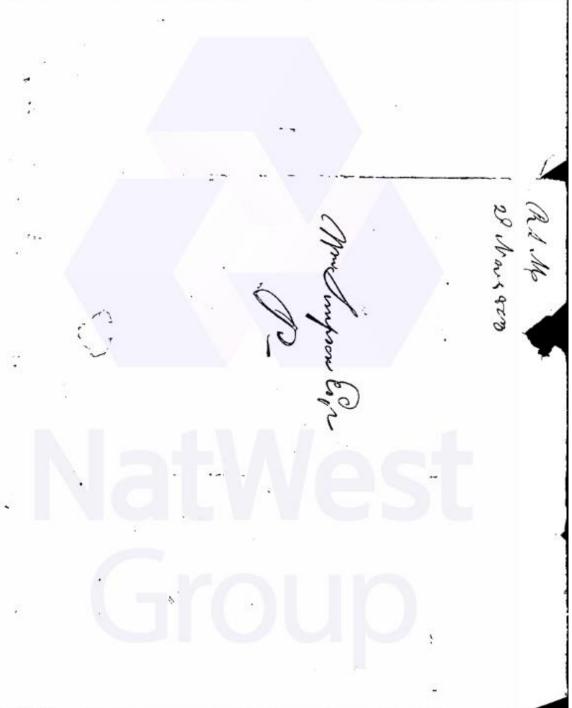
How surprised and pleased I was by the Counsellor's appearance last night after 10. He breakfasted with me this morning and has been since closeted in the Tontine with Stirling, the Black Book & Bills. Your publican was no pleasant one, when shall we have done with these vile Returns. For that on Mackenzie 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 attornies 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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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 2 of 2

RSM
2nd November 1803
Wm Simpson Esq

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I really know not that the above with surfact to know & D- or have now AD

manage to - I can are him a mitten like to the one or horsithe management

and man mather feel hart of put out of to - yet as he class not like to

to making the above to a be about his being do a hill he lakes no charge

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There are many as he has never done or any part of the Lakeway

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It puspels me what you of Impere I have soft when the losses

me to day and I have leady you to manage to -

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 Page 1 of 2

NatWest Group 2022

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 <u>ostensible</u> 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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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 Page 2 of 2

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

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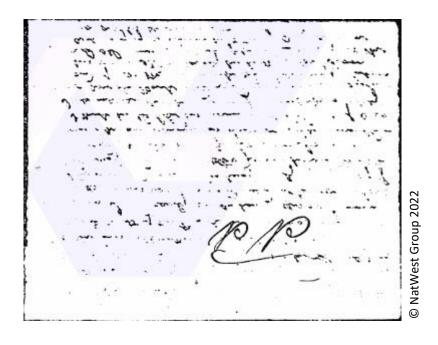
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Note from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, undated but probably enclosed with one of his letters in the first week of November 1803

RB/837/1459 Page 1 of 2

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 <u>put out</u>. His being merely in the way of <u>advising</u> 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 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 0 of this in your reply to me.

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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

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PP		

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4 ner 1803 ynt: ynhowing gon me a Tillip - Mr Malen of my Drees forship Objections to all their 2nd been mentioned him - and the mind ships go on very out a while - yet I saw it was impopulle the Ales - and the back - and that is The weighty Fruit 500 m Bills and about 100 m back to hick often requires more Time gallerten than he cind for pull give and it is by much the lay on Shorings Should are atthe arun hopent Las I don't Suppose to chiral find heunty to the options show might be reguled - The Proposal to Me Mon dants all my deftenther he is put the man- you know that was my John from the beginning but fre the use he so of It desperted of your farly with him the will actority however be of own borng nemer to the Book him - I bout he will augo the offer and well lie anyum to Row that he dies tite them not a word should sud about it - I he she aught - it do think a fast of the Lychen old be that Sholing on get a for worden from how to sugar Bus ~ Ruts a convertly for otherwise he amost lease the dest hulf an hour excepting mother I make to Cer, I am sum I live not him I hours from to them I apar part - out clow auchdann is mally absolubly murpay - burides form min me land and by Redrift, the Machen is ship althogether were there now authorized to satisante might safely be intruded so far and might probably July securely the morning Laborachim - he is as much acque with the tisher him as any man and only wonder the who Banks and I shall have to make an eary min

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 Page 1 of 4

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 possible 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.

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I am only about from the Geneumslanus I mentioned so memore The Timb Ir and agoney cannot be section to him atthe to out empopula new directors may for the sale of Breunts on Parpertibly without to Resp to in the Kands of the RAS much' barken hence out of Pour ban asks tooks town here I all anyone his Internet with his Brushin desilors of I know when of Millet aboutable but that they do on the holdon of their trus on South by 6 fort that networked take you sound I do have make out a Sent of the Mushor Polls as

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 Page 2 of 4

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.

RSM

4 November 1803

Wm Simpson Esq

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

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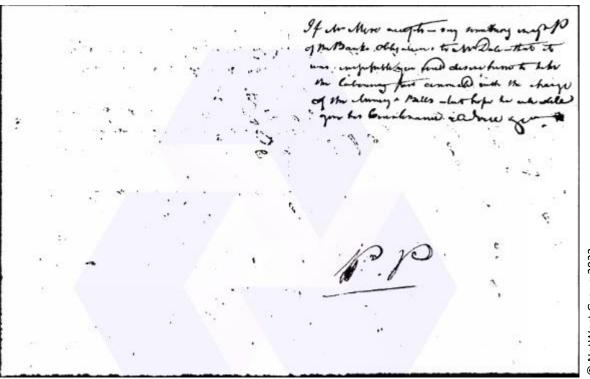
I am file m Mon was not have haday the Barrels was converteling that I fear it a hour frightend him - alone Bou Glasgow Bles die - 100 Bles remited you - goby orders pland - and much painful squeezing with he we en it was emplosed in word take more of his Bills on Quasmuir - his man came down to till me he was in the quealist districts about making his] to Long hours about Llove - he feny - and therefor enthale mu to for hate a do on Quasmeur I portwelly reflered Man sont three very by to Glargen Bles with held not nerves to return about & 3000 - his man soled he know not when he was h get the other & 300 is a pour san bu presento - Oh was a painful last by prefs them Bels a Dunowa upon me after he saw you there

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
Page 3 of 4

I am glad Mr More was not here to day the Business was so overwhelming that I fear it would 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 wrote he would see it was impossible we could take more of his Bills on Dunsmuir. His man came down to tell me he was in the greatest distress about making his payments today having above £600 to pay, and therefore entreated me to take a discount on Dunsmuir. I positively refused. He then sent three very light Glasgow Bills which I had not nerves to return above £300. His man said he knew not where 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 in him to press these Bills on Dunsmuir upon me after he saw your letter.

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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 Page 4 of 4

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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From Laving on Lever from youth duy I conclude There are no Roberns _ I write this chefly at Midales. denn to say that of his de Campbell calls ony on for 11500 - on his aut- pay him delet us and advers (Enghow was at me this morning - meserable that de Am I do nor any of the Banks will gen him any more than 20 Bays for his large Bell on Courts - he · Lalks of going into Eles studying of me weeks. h by what he can make of it - Low I see he thinks of applying to Stone to see I he were get the Boash to lind him 3 m to pay his Bond to It bamplish and wow home selling in much more Slech Tha hom he had hale Thame of ownering in this application - Oholing was impayed forming to to S Citates and grown them to mark all the bouchers It is all forfully down - and Me, only objulien much was to such of Olighant hutsands boiles as are not only charged agt them but aft lindsay Smith to as their Parlairs, and also agt Smith Linds of to and Lindson Solv - so that they and him bound night in this abjelien 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 Page 1 of 4

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.

Dreghorn 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 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

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or amy four blank I not all so lay who said he had call on me at my it to let aline. Mu obligation by the Parliam of hulledy & built has natural not me be you count have but our made out in land on the definion some only to be arriving the obligation to the Royal Brank and mut to the Bots at layer had making the fast cats of the there is majorily of them sufficient - the deed in other ments I helieve is the said of the former - but I clade hear what the they are he say to the one of the said apparent of this new stripalier.

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 <u>or a majority</u> 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

<u>Private</u>

4.8 <u>1.6</u> 6.2

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In thinking of the offer arrangement - should me more aught I owner to be you if it wo not be proper to at least to with on offer to Me D- of continuery in the management after placing Au Me apartly wing shulum - The hourt man myst like a saidly in the Businels- and I fear wind ful hart of he were thrown out without any they bury son to home - from I be were to remain de las appent on dent the first name for the Thomas of he Dele fellow - I have hard him my however that he a for on Seewing in any Court and before his 12 ports Ashab in the Book readers tunnecepany mer lis Secure might be for himself, and to be our town In prifer on the white Charge of the Biles a Cash In an onth him - that is the quest Trust, the Change of management of which and the complet allertum it requires, it is impopulse No D and but when him I shed so to him when he opped to sale me while management and he was sensible of the stand on plan of placing me may aparely in my whater in alfeed by his oblines earlingson the is a respected in a respectable manner - better I mally believe than over it has been that Greenwhom of aller on more to the a manager find insome digner responsible what bonny any francey lows Workland for than he has been now of the Stany for south years) Mut plan - as it is about he show the Manh for me I have not how this divilue can be abrealed - thother find a have off the monis allowance - at outmills all men long laters begin - anyour as I am to the she rounds fut upon a truly of gradule to the Bank while under the mornes James; on block, with Conglans amply 21100 at 6 for - and this I must do on the must aby payout having anofler in the other Backs forearly that and law ohn day - I amount expens how much thes deshapes nee' we have afready down alow Lote & to him this week and 2500-of to Edwy his Male - to a dreed ...

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 3 of 4

> 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 ever 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 her laws lang out the Banks money on this manner-and as wally so or off on while machine and bring the horsets man to his Ground with I have no doubt to D. very over do - Eden his is licked who mak - but on him a good dear of his Paker already and I much be a going into the many now Sohims - Gordon Block Johnny opin me that metile now for metal actually deliked and that Eding him was out the man a que attell what value - I went to mot Dale - he thought on the Tale was good I De grew him the money - I had then allho Mileday in SD advance them ofor hundred. on This Me All Therday shot I might her from you he an new to go an wither unt what a manin - lef then Lavo- they and wo not answer the perfere so I gave Them that Som - on the Boll and shale be glad to hear from you what we shall do for the next hing Tomach I fear there me to as heavy demand on no them - the Son and her Tather was to write you - white a Lead But and other Goneros of the like Klins Shoky, Markeths, Patteron yee are upon my mind how they make me grown for 17 Dunte and how during I am that my all go to frees he for that have

Group

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 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, Pattison etc are upon my mind – how they make me groan for 17 December, and how terrified I am that they all go to pieces before that time.

PP

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Surday Enry Much pleas me you ? gave me this morns - I would fain hope to and from home the De and we that hope I write this just to say that I would have you hale one order and do nothing upon my Dogulars about a Troin you I shale unto David amorrow and ungo every any coment of Safly w Perpeduly for praining the agoney inth my Aucopor what is you should of offeny for a Brile, to rente the Biles from this on MB, at light in place of 3 day, dati- that anyto putuely clench the Malar - as every other between to result at 4/ Let ales that I stand by the instrument to thele that nonest-man Tuen James - for I have ball doubt of eve one for demands the week at will how that Eget had not been many that what I forget yesterday - that our by every book of or other opports after

Group

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.

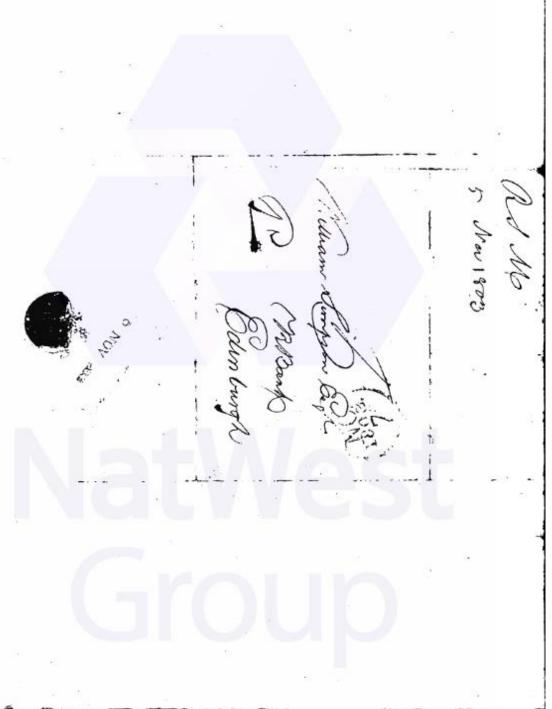
I shall write David tomorrow and urge every argument of Safety & Respectability for placing the agency with my Successor. What would you think of offering for a Bribe, to remit the Bills from this on RB <u>at Sight</u> in place of 3 days' date. That might probably clinch the matter, as every other behoved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

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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

RB/837/1368 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

<u>P</u>

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7 hor 1803 What aflague then Landsay O do an to us - you and get John Lungs Lleer this morey with the sun Obligation altered by Smith which I amput you Land hards will not affined of - un must wont her determination - from wher while day saw when I spek before of aldry something to our subscriptioned output he was not agree to it as he stand a der was like att to - in must either acuft felly arm put down our name - If you gent show the we should outsonly with any aboliums fray along me the hards how by the I am by the good fourselly augham of which I shak very o tile I have further but det (Inte who is will pleased) it will get the Bus weep here a lutter forting then over It has been - such being the lay you had myour yor heart my gold when and say if and full mented man decending to the graw who can support her channely mederally other wine by the Kindrafs of threaden is not acking a vise a friedent part, in disery hunself from a Barbon far be heavy for him before he is allegether unfit for laking any charge of it - That out die in the Harrels - you ment authorities This as almost every mon him has done to a home I have com mumbeled my design - but when I go to Cel an with anow - I much I many not It who the Hotel of sorner upmy

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 Page 1 of 2

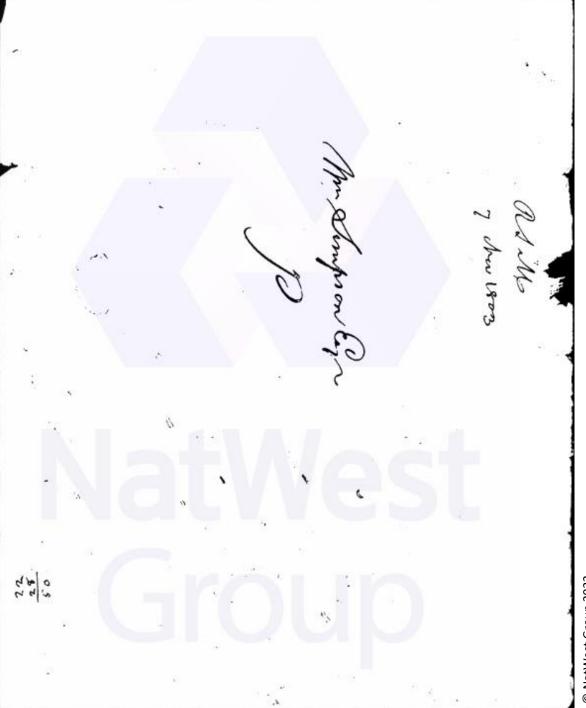
7 November 1803

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 0 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 sorning upon you at P Green as idle People I know are apt to get into bad Habits.

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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 November 1803

RB/837/1372 Page 2 of 2

> RSM 7 November 1803

Wm Simpson Esq

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8 Nov 1803 -Not honey heard award of or from folend James to day I surpert he must enther be it - or have just resolved to other other our Transmitions with him are so section that along with others of the same thend I would not for any words consideration and new in the management get as I believe all Sames, Bles And Consmus has much more metal on his hands then the ant of his drates and that the same was the law and showert but he day hope he would much to membellassmeet for attend der 11 fact on how and there be interested for Love to the side - If he has me stift I shake go like him to que me a dest of his wants pleanter boside you bets an use her much changed you has Sheaten if he can comply with that -I shaw be current to know what you get on the allered died -No Paluson has been at Mach to day in the greatest sets from an appelinen Joseph by mulips than) That his Baresto is you to thete and afor lithing his ford that it was in a matter sigeled and getting all How Obligants in the new Paus to be given to subsouls an agreement. to that that he says of the loan is not given to all be small worse then of it the number of she of I make the Wach ande he much lip in advance by granky it then they and he other me and but, my say so high - Ihm has also hum at me to worth It I how I ated any O - but that I antered you fruit al dearly outh or back allay as populse so as torning knew whither his to go or only signermed - Rest Sheat his been showing me a Sile the firm Jamie Ruhardson suying that he and open for hom to most of the Bosh Directors, but they some inchied to delay like they saw who was appelled my Sucupor is infavour of you application - I wish Dated that the consideration of me dately Mushelly of Raving his Bounds down by Makes; Carter and mithey the mist prings Pumbles mybo ofente on their amos - and I enging to will - pour Note theat I much to near on my priver to at any though thering for him to a good how tout That ribers on Mainet to with smith N 2 - onthe - Mr Bleyer retire onlyable the wir refund by mene with must brained

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 Page 1 of 2

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 0, 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 your application. I wrote David that the consideration of the Safety & Respectability 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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ned the blyalum by a beller , and drawn and the Bull at I for the same him - as they graded the bridges much and cannot ach on that Manual you halle Sorpion grage Ellet - and dearing he yer our plains or buthled and having dom so and got can got firm any of them to return us the Bles and me low a dilyco . augen of his an you have was like by book ago his ordered Bellia Theling forevor unch to may be able be pay there is due uns anjoureds

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 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 grudged the Charges much and cannot well afford them I gave them ½ 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 that 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

6 PM

James's lad has just called – his master so ill that the Doctors will not allow any body to see him on 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.

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9 Mm 1803 afor And had need you Phe he bed me just say began that he we do any way you pland - I proped him to say over afor for fount out what sort of an arranjement he wo must aparene of but (we any 0 - only that he we not like to be nisponsible four James is shill about - but no hope of his necessary lane his knd - his Parkners Me Reberts ons, and is Every marker were to meet at his house this of amount to see what was blu doneen me Powers May how to carry on the works and supper the while and go to ruin - that and thettate of his hamily present a desmel frem - and I wer Quesmur may stand to fer Theny has me has only about - 21000 value of from find he is when Ruefle for mise than louble that ant mit this was really son where as he always apriled one Densmeen had water for his doubts on him - I believe me may be quite easy as & Edinghon - Rus menaw alls me he say him ? the Imm for which he granted his Ble on Interest and he got a Baryan of the Rets says Eday has is very To menow I hope we I hale hear of Lindsony to Palesons Late they were both anyowerly inquering to day not you de Bamplele the 2000 - hearth for on monday hyon en what David mys - I don't will what the his meaning about unking of the Glaran Biles and how sold so to him - withit is natural myon to with the abolion of the Pith agoney to withry on on the Lily it and have no doubt you will in reasonable of the collect of him interested wing purches Liver

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

RB/837/1375 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 Maclae 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 Dreghorn 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.

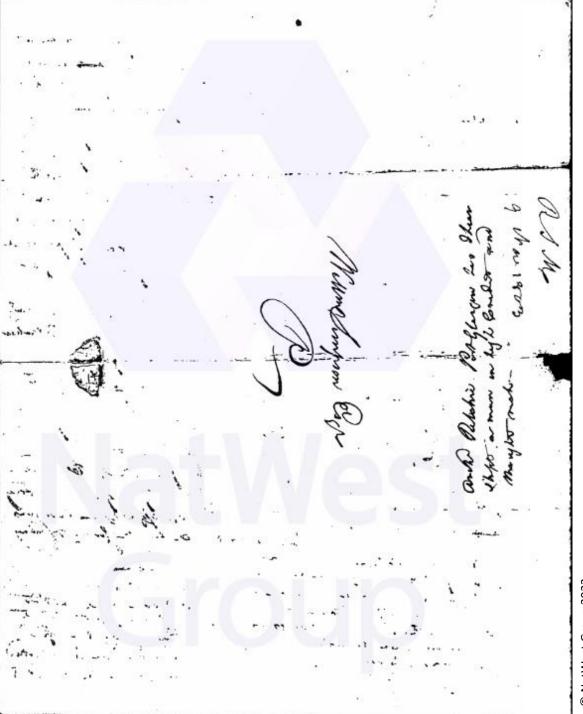
You see what David says. I don't well understand his meaning about writing off the Glasgow Bills and have said so to him, and that I think the Bank's allowance to their Cashier here very liberal, but that it is natural in you to wish the addition of the Perth agency to your friend Mr More who has a large 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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2022



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

RB/837/1375 Page 2 of 2

> **RSM** 9 November 1803

Wm Simpson Esq

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

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10 Nov 1803 homet James is no luceer and no hopes of he recovery- King sow him last metts on apret durings land his Lege much swelled when an auden that he is very near his End - his Partners met last night but purs fored coming to any resolution will this Coming when they are to meet again Down them walson copy of where your work about hundry I for of w he describelle to the Bank to Juho the Solcolon to themelass and header of small tind minder to mill - that implicant Fillow Dor Smith . Alad he but to his man " Bones - new of the farbors here I weally tulow a how wheled as he has done I how not what I'm well made of to - It Paleson's Chick was wouldy you her and very Manh 2. Hours her proposal was agree . - we show the name la " week Bills as me course to be good onde show st of home but you don't say allow about the 10 had and the Lean - an applymenteand with anymationies Soule and who or to explain it and when is the money who placed for all oo or get he cannot begin on he sew plan-Munul for the or make I though yout absorve are not foreign Bles - otherwise they he foreily have been them up I mean be sond them at the tomorrow to Date Thes be see what theyear much of B land be who they say and Just me Go muchenlow brings the news that the Muchel Con the revoluted to the this I had no down for he me case - but it mortifies me to hear that they have only 5 m of answerle properly whomy 25 on Lett and that there are 5m Mes running on Dunsmin who has as they lets me about 65 2000 - vales of Ini we her hands - the is muit greing for James always led me that he Irw aft value as he alser I cent you last buch I wish there many not be something of the same had with the art in their thense are in 70 m upon these words - what I been /-

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 1 of 2

10 November 1803

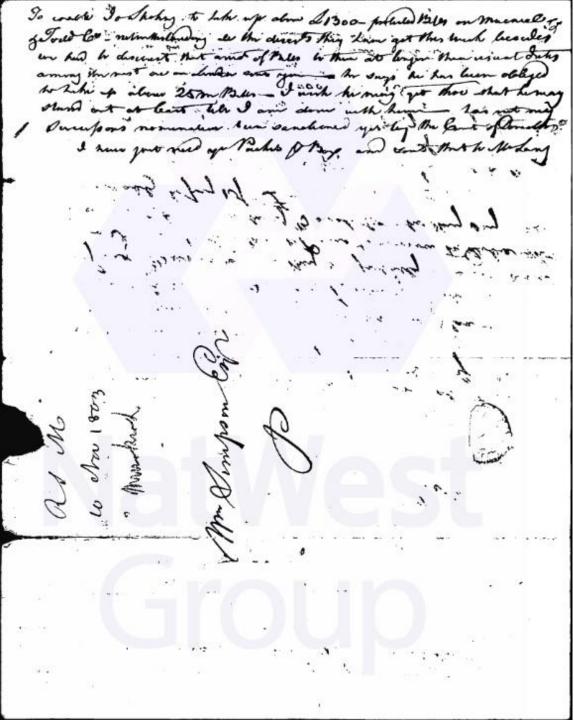
Honest James is no better and no hopes of his recovery. King saw him last night in great distress and his legs much swelled which is an evidence that he is very near his End. His partners met last night but postposed coming to any resolution till this Evening when they are to meet again.

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 Pattison'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.

McNiel & 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 King tells me about £1000 value of Iron in his hands. This is most grieving 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 shake one's confidence in any man. It seems they have laid out 70m upon these works. What a scene!

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

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C dilorat tao/M+cM ©

11 Nov 1803 (Da I not write you we ony Pof Salunday to fory the 15000 to Site Campbell - I was very shired of I did not for mit De descrip me to unto was the theef cours of my dury to -but it is ofme consequence as he get the money on good times -They alls me Trend James is much were to day - and must be very mean his End - by the way he has been going on, one so led to but no onen being of he is in pened Borecoms have a aful not were book to my own heresty - The Baird: of where aughter are how many on you at my the ties, were at me Dale to day - saying shing him flerly to carry on their our Bursofs but that they game James aupters for thes Lans ower to of wh they kelind alex 22500 mently the Ball there they expected when the men they are very brides trong whe doing that in you munio allather legan and Partners with the " not in the Finn - they cannot like of their Buts with as of then Buts and Dansmeer come back upon then

but they propose to gove been for the fayout on 12 met mot Dale distand they to give in their proposal un should bransmile to beg on - we while there are whet it is - but of Go mann alvergan are Pelous as In always (AD one My men - me can run no Pasto alternated Ind back apures me That Dewart has always

of her tamples - if so I hope we will be safe with him with (Sommester menaux Go - Cadella dons a Colongline I think on our in ou danger - they are all riche thour amplies were certainly good for real Value you have all the mucher Guerante Beles

has at frient more metal in his hands then the am

In by the Gravante letter the white is 3m - and them om of Lito . In 14 augt law pand - m nept a low 14 Tels Muly narantworks are our good but Mine Morrison for 2500 on their Ship me Goden was work to by open his to

be find another in their place with he own always was - but accord

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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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

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12 nur 1803

What can be the many of on Leken from you baday - to some ther place - I will be nevery of there are refer Bells on it - I refor you to the enclosed from the Burde - Edinghow and W Ching Marker ham lives with me about the Muchick Borrels - but an que but Comfort - May say oh works onet be wed- hits if they current be carried on the they are sold who he ruiners - if all the hands are set of wh mt sele-money or Security therefore must be go Jondus a Sum on will vary on the works for An proportion - but my orden and the other party is an all me go to ruin - my aden is white a no letter - Chapter gosfile when for all his as I supposed - but Ounsoneis a de no doubt his back and Barres how Is soon of there What vegalien - I expen the People will les all gon before Mr M comes west and he will escape the Mortification of breaking shim It Palleron as gary on ay an defending whom Un Loan but on hear a of the Bone

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

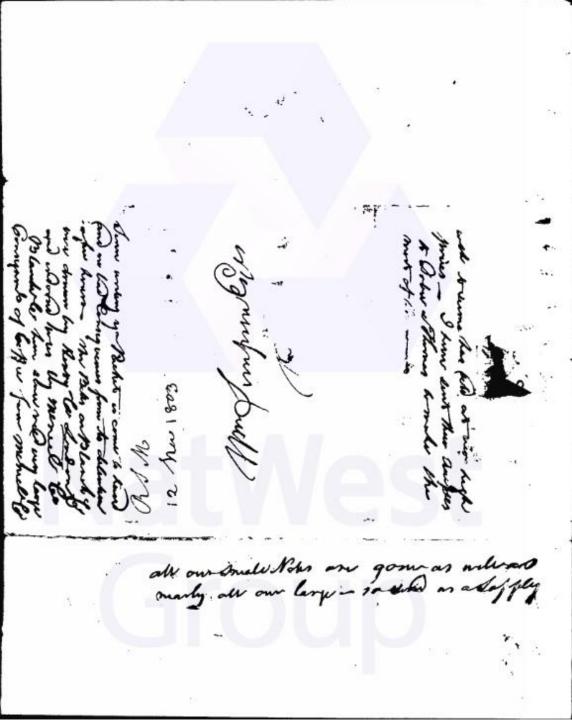
RB/837/1381 Page 1 of 2

12 November 1803

What can be the meaning of no letter from you today – it is very disconcerting. I fear it has gone a bilwavering 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 Maclae 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 £2100 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.

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

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RSM

12 November 1803

Wm Simpson Esq

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 <u>London</u> 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.

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14 Nov 1800 sulgarden where alive afor the Orelan I her say he may layer on somehow but home no hope of her Thering - notedy which to him antoursep - King beles our he has a Sieur fine De wing of and 11 m when out I he may due he says nesting abien singuamen to supro to the tales purhenterly stilled mild show make applicately of applying to the potale a Kow m and Jam sorry how to morten - Moreson as along how but each of them what bully for so far the quantes is now that as King was one there ale is in the ag Morphen of the sun Therm I am will please the herest (man - In says every the R durings to be antitasking In eighther - for the new Term to act the 19 dante I in four think to Shorting has Sute lanne go Bollow and that illenably then wer him on danger there but say hungers must Aug aum shorter - to a and of My who get slear of them allegather and hulf a los once yolismus dealers Man, always Langer and an bomfort An how they bouled gues on for you this paper es es respectable among on South to great theorpies he of y wer an hour got payout of fort; tall on him hought what at once The one obly how orbooked by In Smith down out Thurs lay I consequence that me Vonet that day upon seeing the obligation haberly space I described humb he same Is Lary wind and the Soroll men obligation with onte go to Ty on tog time

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.

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Monto, in show subsorbe the Truto- and fany addless They has put low on June with oblif who ther augus of they to at mine him he with oblif who ther augusters come least her says of of the Mar du met day - Thing thinks tweeling thing

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

Two Boxes come safe at £5500.

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15 Nov 1803 Do Mrs Bairly have got round you I almost regret your making to a Endlum that they In asculate our rates for that will gow him affaire for descents and I son mongers we have had enough of but I still In out of their neach - it is a material object your hours by this Townsachen secured Jugaret of the Biles a muchart Cot them are 3 of their Indoors alerns to Jas protected without there's Day these we must insist on their lutins of in the first place Thing alls me varies is worse to Day - he show me atterter form Charmer lamentry his worthy nelatione Illress land anyong that of Remelle are not sent his Rien oment follows. It is an afuling cheer - he wants the Addors of the Bles to gone lime the they can collect funds for pay at her the her There is down 12th he says o of lettery thit 630- la married so I D hipe it is fair - I'm al 350 - is due to Day. It you whom on the Last down 3 Det is whorld by with Carry Mules - I do enprese with you the other hands works who go to destruction as I see melowy concerned that can de any they drumbs bring ony forward the money needpany to carry them on - it is wonderful and I musple met fighed upon before James lucaine ex ile after all our dents to thing thinketh his wants are so great that unlife we gow how 2 600 - he could not get thes his Padner who has then - Lowdon there to med selling off good (on and he says he will clear 10 m Taile) with him Mrs fest that he may depend upon good But wither and of some thousand in his or 3 days - all he desired therefore con that we the advance Labor - the then Biles and what unphasant hord - what he you have dene? in short her pain to of such consignence thepray him on if to could be done wet perfect defily - But I gave how Lobo o - on wing good - the many believated on the bourse of a few ands

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 Indorsations 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 Maclae. 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 discounts 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 (on which 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 £1600 till these Bills came. What unpleasant work. What would you have done? In short we saw it of such consequence keeping him on if it could be done with perfect safety, that I gave him £1600 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.

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I ew a heur from Dimeray alors of the population of the plan istanto Plinsterne - so for ili what a prepure of Burnet upon us to Day - and oht a Sum of Linday 15 tes - I saw Bort to Day and held ham in the ounted on Surplus to got and helf women to sette Mr Ball of his to Me with you - That has taken to cooout of No 2 - and he Day pour le Comy Sout his taken him out me more's buly to motoaid has just delivered the Sadle Mags - and our horles the hus but thether ales me - The fract from time thus onesy bride. Some about 3 milis from Jour - so what has been ofour Bop I have not but know sent to ong and about

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

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I saw a letter from Demerary 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

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.

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16 Nov 1803 When got the Boy out of the booken as we lest me to find ent to by that this morning - as to was or valuable was a held uneary about so. Then, this me melfordon is worse to day, I do not should he can stand to long - his dow has at me to discount and mad mancheden have anoper with he said was very god-afted he would only that Same but hup she sown going - but It's tim on more deap enough alfrady and producty deliber to-but shed of cifed bring a gift BW indorfed by thing mailie land som of the other Ermuhus we omitte fapilly do that once for that furfew - In has not orther again however end Migrate were all to met on Timber and still explain to bring forward the Same muspany - I don't expert to - Oursomer's Sto 30 - and to me De four hips Mid 350 - mle also he plus - Mais has below up are his Bues - he liles on there are Lyco-12 Bus on Dunsmur gun h him with were to such mallers between youlass - m. Mil on when he comes domfor a proconcule he meeting - of it is not he must lay his arenes with very den allendance of it were only hour Bels glate entury days 5 menules to not tall without being organist to do that find offen by the broken of Profle colley for then purpose, I have found to chifeeath to get to the other despelet for one thing the Town will be shorter am duappointed by but having a cline from him on answer my the By me going yesterdy with to Longs Lorde I want fore I must alley doing my thing with Lindsky ten Fruit he Thousay Mut if a may ear to the May are implease about to

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 Page 1 of 2

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 procuration 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.

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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

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In four Bunk Questier many westle there - if a but home build by given then for some of the B. en law due whethy, tombe he que Julupo they may be able to fout good Paper in then place - 1 can believe manhenew James; Charl Stewest has more value of Pep on his hand, them all his Enjoyments but I wish he mere have been country upon how Biles on Dunsmeer - King tites ono Why when whomes none and Dollyhorn he ham that it was beyond the former of moleune to do him any Service? I am about of Bhylichs Nine arthe Shir den 25 he allford as Be of he who probled her a week or how ago - but they tell no he is a very perfer man at Bottom - I wish to may be so agod in that can I think on shall come off fully well with there Bills our that Board', mele butholin out of the way - to and culously ame amed Inhafor him forthism you say mo and about Lindsay & ofer deed. Them Walson acted bushes me the new Obligation solsanted by In Southe May outed to ley Eggels in day to be subsouted/by Vif Durky at Phylasgon and will have to lack to morrow Jonemen so I hope by that how we shall have you Ruthowly be Subsonly on how much be lest as to must be on Senda by 2111- The B Back Run welsonfeed of the aur Bush Aum ortho motherty to see to fether an our long to Plan is - the other day I had a most then genetteer Letter from the Phehandson Plans who has been my warm jokedy Then for above 40 years In stady of t were not for some tersonalities respecting my self on w Rom others are most egregously medation that in the strongest brins he approves of my the Buth of Burent - An says he has frand the Comfort

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

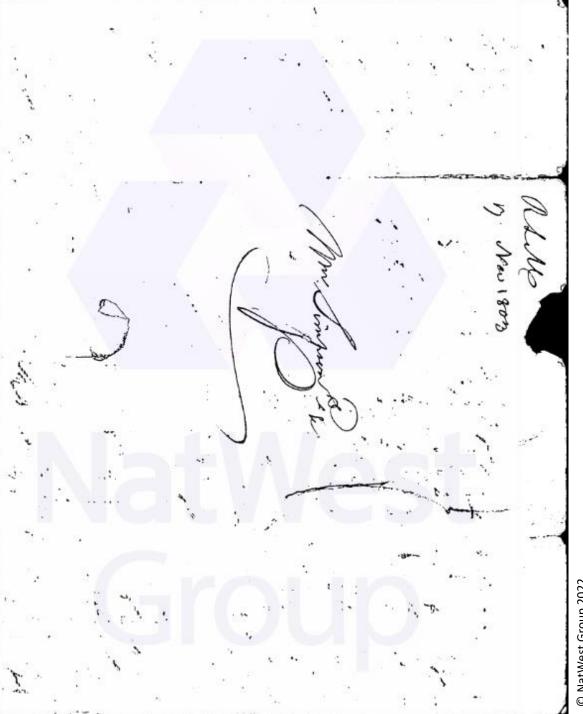
17 November 1803

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 Page 2 of 2

> RSM 17 November 1803 Wm Simpson Esq

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18 Nov 1803 I have just subscribed this deed well has given as or much Fruite having get propoper of the agreement ghelanden properly opened and Minh may be as well and to your I have also the Melower obligant on Mr Bar authorizing on to and - Mr Sorole of the allyalien they want back fray and I in the Boys Fover to Many - I put you note to Melorof Low And I downto he will, make some work, about the forme Quet. Turns me our dout on Shoring he specker of to me show i are right to heep to the other from an - middle says you had forget to calculate Int when Inth as he did it. "Ann to was best to the to my our own to Then Other of themas fine Bodies such Punchally rachulum I have not sout with from Englishmen or form worters - I neally Much you would I find to amfortack to employ such people undon't you megalar Bells - but of then you have not so many I have get and the wardland Bus on dealle to sa on Claims on feelele freshy or lackther and Ihr com that an get our divide ask it is appelled meeter 10 ff to - wandlaw's first dund of of is pour ling and they have funds such make he mady for to-forther other 2 dans of 57 each they good termy now I think our whole get ale there as debt my of me mus them any this - Dohe works that in 2 of 3 days he will interior is about all the deblow in 17 tales and ent min which out Blanch Routh we Juy all Thong tites me your James carkemes worse afew has been gut insinable some of thirty - Mr Truck new to ment to Dais but I don't believe they can do any theny - I sympather much with the four examply that it is anibrable deliveres be me being free of his daily leaguess for descents -

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

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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 since yesterday. 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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Thing like me Mulgordon is within canen and insulwayer marched has been with him to get him to much even sulment with is to ha There is heller find dissimum he has paid this 250 - but is in argums to get a little him forthe Bells coming due and thing supper the Bast i are dupined to aummed to him proof any this was the day he had to appear and the for try Con Auchibatic to when how then Livinly for his appearing again and delived their reaching a office his Espain - seat he annot both how - never was and thing is and as their Towalmand of him - but it is condent they want to brong formand Mr Royal Brish - the Tomber Borry is what Bruk maning I arnot annew home the Law authorses such hulment of a man of a mesovoury to get hack what was before from him , +10 74. 40

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 write 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

The Box is come with Lang's scroll.

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19 Nov 1803 It will arrang be one to help Dunsmees their of you can with Dofely - aford I would foun hope they was manage to so as be few of all our running Bus - I am very to an Plewards I zeronot find and for me shall have, some bruth with him as it sie me how Liboo - of his Paper - but from every account of him I hope we are allemently safe - They beles me just me through - the was - and that the Thrends all nothing at the boulany - what I do not suppose they can do any Thing - willie Mand well talks of getting his thrends to come forward but key some enough all with the Tulkins other Connections - all the Mucher Biles betherto due great Parks of the atters mothery then upe I well not shed you Is Ruchardson's Litter bear find not but be your laping over such Paragraphs as do no one to he his disceramento- but I wellen Explants from it to ohim you that very worthy heated man sunts against and do upon a centain O of I could get the Rayon to Shook as me do of you wind get out of the Amonets, how pleasently often higher and letting over the Days that are fest not that you show you up all concern about The gold old Day al - far from to-for to low never whom your your It's super whendown -Take my down y award

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 <u>not</u> 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.

O if I could get Mr R & you to think as we do and follow my <u>good</u> Example only in this respect if you would get out of the Harness, how pleasantly might we all close our days in Tranquillity meeting 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 it would never do without your & Mr R's superintendence, but you both might take a superintending charge of it and leave the detail & 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 <u>sobriety</u> & moderation I hope I shall have enough to make the two ends meet and I desire no more.

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☑ Natwest Group 20.

The Good not of Janua Colgation a Madey - he must

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

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

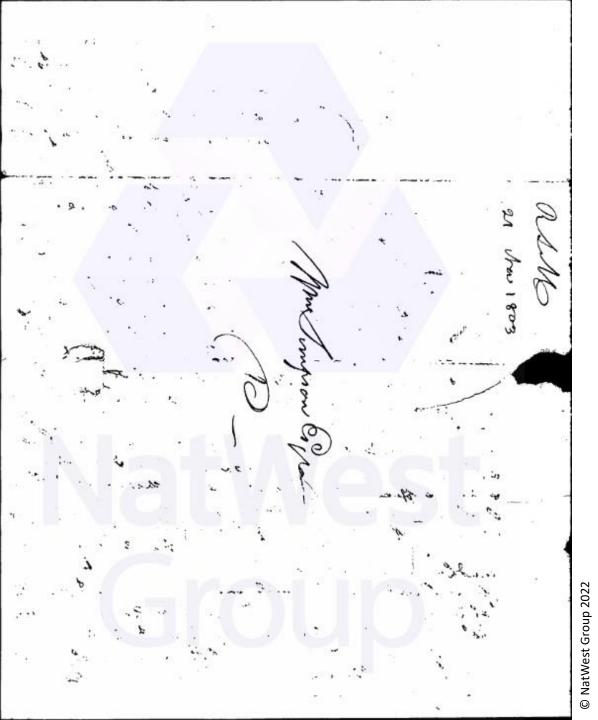
RB/837/1390 Page 1 of 2

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 accepters. 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 plagues 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.

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

RB/837/1390 Page 2 of 2

RSM 21 Nov 1803 Wm Simpson Esq

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29 Niv 1808 The eneford I suppose a what you out to him the 250 to Went here gum he us by Myorlar must have some other Shor ear to whom one must lest for the payon - May sigt out - the Inthe I suppose you will make Tiensmur Juy as It well her early got fin muchelle Stewart as how which was the Cause of his not answering of titles. he has just been with me - neally Ar has been afed by James in way begind not home supposed - but here is no sny my which and defeath foreum stances are to - pour may will fray, Land as "ente Singlation" - Sames he downtrad to the gues fest of hetes Incland and the While any she at Dyn, be goes out to myte to arrest to - In number 2200 to relieve guts to says up last is what me confees line to the Musher to be once he able to maray Ann of how or gover - he proposed orner themes Iho dim that (a) never do- but of he outed for fore on names to come in flaw of muchish to an talle at is dates I dand say you will be disposed to summed to as otherway you and he ably to be deligene on his trufters he seeked to appet he and get at marked in that may and to ante you for ago - de any manes he and body from as I called my know how he was he of got mer Hamillow to artify - James Many heles me is she were to day - and only as there intervals sinsich - How we are flagned will But Lellen Machinew and his netword Bus - I nech to Eshele may est on Inday - you on to Gods has faced has tall but he said he had to trusting that you wall sale his Instalment pryonts aform motherly whom -The £ 500 mayind ball as I have the meant to apple the Surplus of King Structure Bo to the help I See manker et with home

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

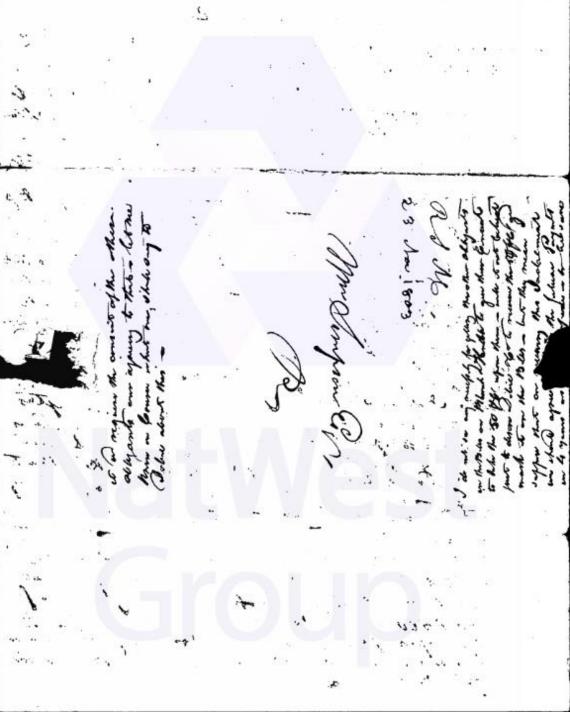
23 November 1803

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.

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

RB/837/1391 Page 2 of 2

> RSM 23 Nov 1803

Wm Simpson Esq

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.

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24 Nov 1803 -Erop was at me the more, with along stong all I did not will fraterical I desided him to work your aford make his proposal hims of - welfered in his cather you will answer to or deser me to do as your head froper - I have only to observe that by Mr Thorntons belan to and and you sow when helow- he merlined themmer's as a most out hum be Ind not part with the makeful Bolle never was any thing in impudent as Court, Porford I mean to work Debut by no means to agree to to to most on the gung the Bes for 10 f pt and they may may upon the back of their auft, when in get a theney from deligants he take a fashar fryont on that way which are asles get - but by one mans to discharge them tale on any ford on feller in home gover on our places on de the siquestrale Estates gaffedants - Owhy has been very splures in this and I have snow mow Oaths when the last oneth than our I do in on the muits on I am a quet Swearer of Mu can She nothing with Thinley uppling : 60 - say are onto of Ableson Reach - and I fear but and be go from them Jon years 13.41 - on show severe Down no to lo Ethoo Jule - The Paper Sen were not take Dollars & 4/9 milh stanfed - there we have are such as we fafeed nother rate for mine brot back to us as they of morge off - That Stain which says whatis bu mad abott - ander Kennighen alles me he heard In own mr Band 12m but they have Society for 10 m at we le well of that is the worst of it -on what of others were not one fland with him - he dealt largely in Banking on he own arist - hour gach incompetable with his blaken - I adown you to the up you agents dealing in Bunky or any thing else few Minieles you had dure this 20 years ago and hipie menterth

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 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 sequestrated 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.

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Polany look Newcarth Im matted a & 411. 9- Bu on London at 2 for the melm his aimpe for that Some due on Chiarley - tis and with James John or on lutter & has con with will wise to to the to prove and show the Menthallooky to Paladany

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 0 against it.

RSM 24 Nov 1803

Wm Simpson Esq

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25 Now 1803 -This will you have port formand the Moses of Insomer for aught - who shong mut expect sheer running todes when then, delivered up to Them - James ordenes on the same way his Thinks wondering he stands at out on long - his Don was show day with about & 400 - Bus nequestry we was Them that he might sife the money out to the works, as they wen also going on and he appelled something when dene by Padous myt with the kup them on - as the 15 les were most underfelled and at moderale duty - we thought it but to duthem - May an Donnerhan Menaen Cois augleres of Las Sweet Bo, in the former you tun the makedinne a Robe Menaur _ but me (as him on well not go on we then way - Maylord's But as vonty hope to and prom gold - that Herry Min Juzzels one own them are then -yuse another whilfeld. But - Magnestien is shale in go on advan so enormously upon that heavy atthe wir in how no reason to think anifets with andhall un brak Ring and ferhales several hours with him - I wish my Such or win by decide that question - I have male She July way about all our states and he me Bample of Ellet by pulling him in Sail for a John that day welker worth me hum no doubt mo More will be my Succept thom as to me busy his with your of do not suryou ca denne my advantage from that -but my bouchal kuch as tis you should be unliane to what few or I demand

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

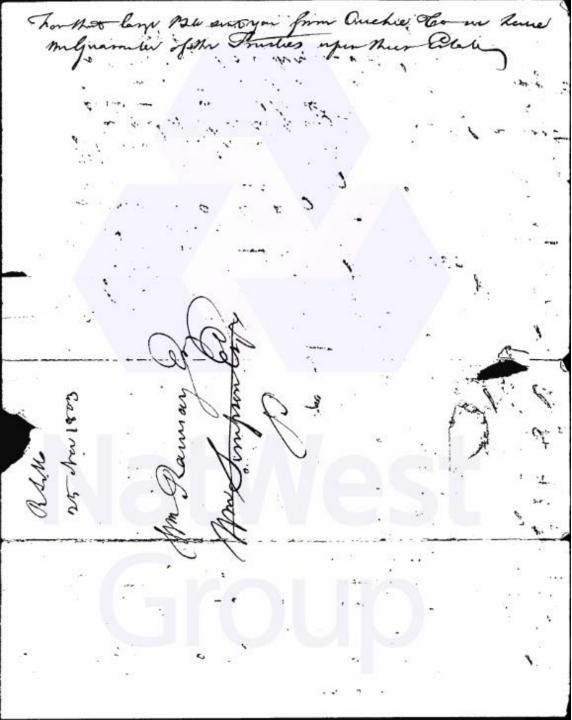
RB/837/1393 Page 1 of 2

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 Dennistouns & 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.

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

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(To) (

28 Nour 1803 I am very when he R is able confined - and his my this mis is subour with my gow to league - he had been complaining of miles and flast week - but going about - was were house and Sunday night - yould my he and for his Durgen who blobbed hum freely - when I after on the Coursey I thought his Pulse very quick - he complained that he child not be on his I do but he was in get spents - and to duy he vends nee when he is much taken - a I hope he will be able to look ower Messels with me on the every and I shall go down to him I wish you may be able to make any thing out of tealing upplily do - too make the most can of them - I the bondant of Olivards is ment providing - by ale means him him - I see at 400 - of his du 15" and at 200 - du the 18 " There I suppose are both lying own with you - we relified the first - but nesthe last - Jerhaps you have done to- Bury onlow eating this foreson his Taken me letter - he held one got formigin along of the Muchello Selar to you with Mr Bus on Bound with the had ometer to take fray and I am wheating to outs onles me of whilefuld bes notes, but it is certainly not negula been with me to tell us that the thusters outdankfuly Eilah mer met Dont our Claim for do Paller angs Ball and mith links ay bo 2753 - claused on our Bath of credition Or more well remember, or it is clacked forly. I Pelex and they have a sot off agt him - ner will they admitt our Claim on their Grannew Letter for 9m of Bles and dy Bo until the other heunter are discupar him at out their Stychus in antique what he to to lomorrows

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

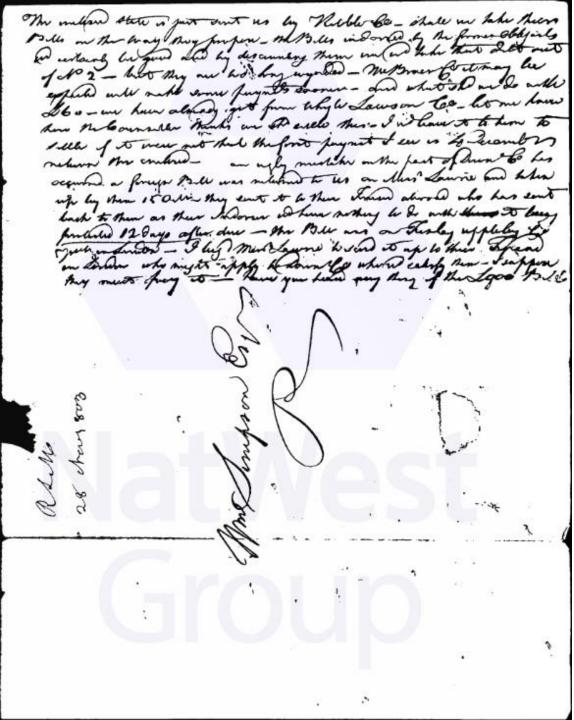
I am sorry to find Mr R is still confined, and to say the same is the case with my good colleague. He had been complaining of the Cold end of last week, but going about — was worse however on Saturday night. Yesterday he sent for his surgeon who blooded him freely. When I called in the Evening I thought 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 <u>horn</u> 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 credulity 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.

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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, 28 November 1803

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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 would have nothing to do with it being protested 12 days after due. The Bill was on Finlay Uppleby & 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 any thing of the £900 Bill?

RSM 28 November 1803

Wm Simpson Esq

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NatWest Group 2022

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. Morevoof will favor him with copy of a letter of gamanted by heart is reported to ma Chiristia houth Mg which is reported to ma Chiristia houth of gamanted by Darlop subsequent letter of gamanted by Darlop as houth Mgo, as houth Mgo, as houth Mgo, as here letter sooms material in dolumining this first letter sooms material in dolumining this first letter sooms material in dolumining was to be a validated by the Claim by the so to be a validated by the Mgys & letter many for enaon for the soopy would be moreon for enaon.

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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

NatWest Group 2022

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