

1 Nov 1803

I am glad to find that you are not up to this ranking Business
no wonder to 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 under-
stood 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 Council'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
and 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 -
Sencibel is the Continuation of No 2 - there are two Bills
lying over by Mackenzie on the Bank London which I have
not brought into it as I expect Mr Caw's friends will
take them up - for I fear nothing can be made of Mackenzie
till his land be sold - I expected to hear from William Bonar
about this - I read to Jo 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

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

RB/837/1358

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1 November 1803

I am glad to find that you are not up to this ranking Business. No wonder it confound my weak head but Mr More will make all clear. It is very proper he should come west a day or two for that purpose. I have Dunlop S & Co's 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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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 - Dr 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.

Wm Simpson Esq

R S M
1 Nov 1803

Auchie & Co pay their 2nd Instalment on Friday about 14m I believe. If they should require it to make up the sum I suppose we may advance nearly the value of their dollars & 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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RSM
1 November 1803

Wm Simpson Esq
P

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2 Nov 1803 -

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

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

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

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

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2 November 1803

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

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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

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RSM

2nd November 1803

Wm Simpson Esq

P

*R. S. M.
28 Nov 1803
Wm Simpson Esq*

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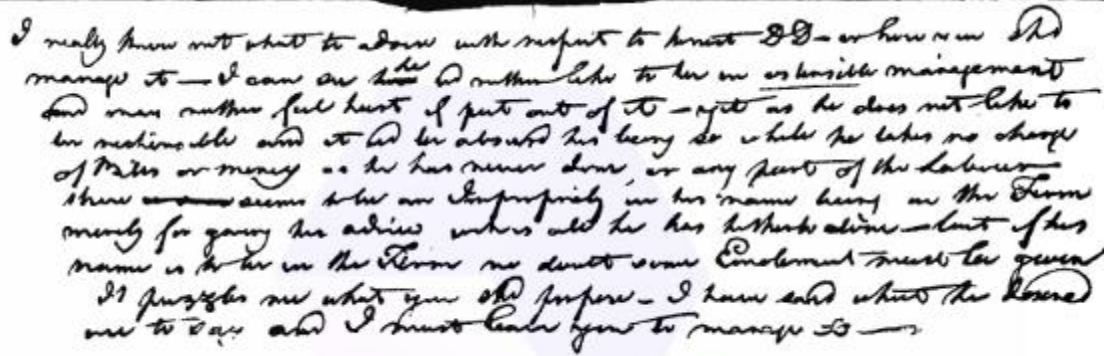
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Note from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, undated but probably enclosed with one of his letters in the first week of November 1803

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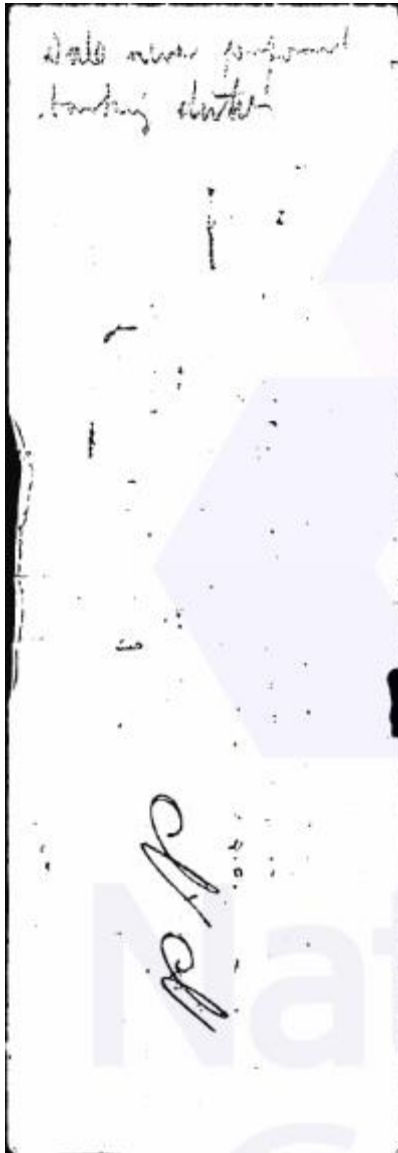
I really know not what to advise with respect to honest DD - or how we should manage it - I can see how he rather likes to be in ostensible management and may rather feel hurt if put out of it - yet as he does not like to be responsible and it would be absurd his being so while he takes no charge of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

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

PP

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

RB/837/1459

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Notwithstanding what you write I could not get the honest man to say aloud as to the arrangement that I please him - He said he had he 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 he perhaps he fears if he was put out - he being merely in the way of advising and not I do not please him - this is certainly the most proper plan - for he never can take any charge or labour as he never did - I think he will 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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Notwithstanding what you write I could not get the honest man to say a word as to the arrangement that would please him. He said he would be as well pleased to be out altogether but he thought it would be for the Interest of the Bank his remaining a year or so. I can easily see he has a desire to remain in the ostensible management, and would perhaps be hurt if he was put out. His being merely in the way of advising would not I doubt please him, tho it would certainly be the most proper plan, for he never can take any charge or labour as he 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.

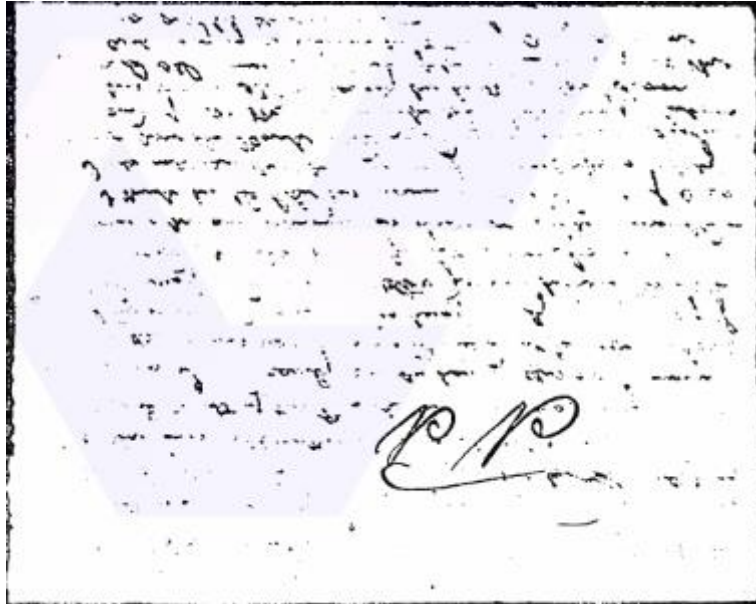
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PP

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4 Nov 1803

Your P yesterday gave me a Fillip - the Matter of my Successorship
 was hanging very heavy upon my mind - I saw insuperable
 objections to all that had been mentioned here - and tho Mr D
 might go on very well a while - yet I saw it was impossible
 he could take the Burden of receiving - checking - and giving out
 the Bills - and the Cash - and that is the weighty Trust
 500m Bills and above 100m Cash to look after requires
 more Time & Attention than he could possibly give and it is
 too much to lay on Stirling's shoulders altho a very honest
 lad I don't suppose he could find Security to the Extent that
 might be required - The Proposal to Mr More obviates all my
 difficulties - he is just the man - you know 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
 any way to know that he does take them not a word
 shall he send about it - if he should accept - it do think
 a part of the System should be that Stirling should get a
 procurator from time to time to sign Bills & Receipts
 for otherwise he cannot leave his desk half an hour
 at any time - out Bank hours and for an hour of it
 especially on late I make to City, 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.

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

RB/837/1366

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4 November 1803

Your P yesterday gave me a Fillip. The matter of my successorship was hanging very heavy upon my mind. I saw insuperable objections to all that had been mentioned here, and tho Mr D might go on very well a while, yet I saw it was impossible he could take the Burden of receiving, checking and giving out the Bills, and the Cash, and that is the weighty Trust. 500m Bills and above 100m Cash to look after requires more time & attention than he could 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 procurator 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 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.

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

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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.

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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
P

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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Robt M
Cashier

Wm Simpson Esq

Simpson is understood we are to
subscribe Lindsay & Co's Trust when
we see the back Bond executed



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

I cut off what you wrote and sent it to James and
with the end as 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 pay - so
to day 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 and I had not
nerves to return about £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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I am glad Mr More was not here today 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.

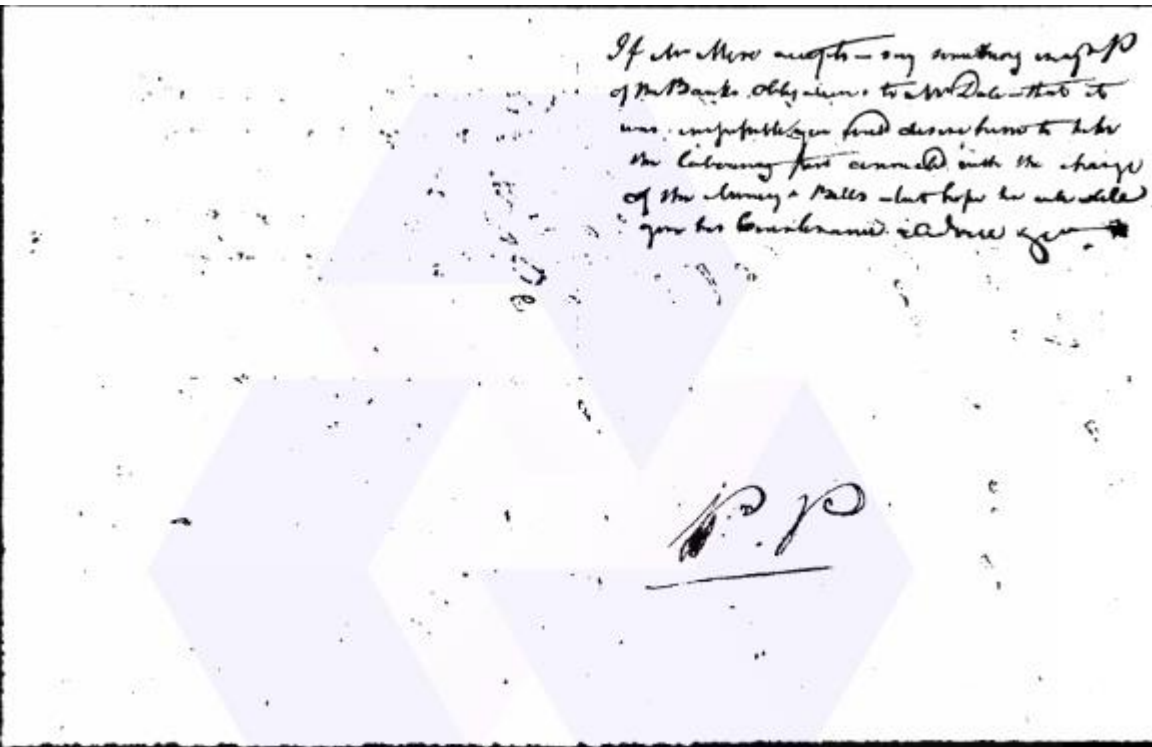
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RB/837/1366

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

PP

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5 Nov 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 Wm Forbes nor any of the Banks will give him any more than 20 days for his large Bill on Coutts — He talks of going into Edinburgh the beginning of the week to try what he can make of it — and I see he thinks of applying to Stowe to see if he will get the Bank to lend him 3m to pay his Bond to Sir Campbell and 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 —

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

RB/837/1369

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5 November 1803

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

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.

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Turn

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

William Simpson Esq
R Bank
Edinburgh

4.8
1.6
6.2

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

RB/837/1369

Page 2 of 4

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

William Simpson Esq
R Bank
Edinburgh

Private

4.8
1.6
6.2

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to be lavishing out the Banks money in this manner - and equally so
to stop the whole machine and bring the honest man to his Grave
with I have no doubt it will 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
this 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, Monteith, Pattison etc are upon my mind -
how they make me groan for 17 Decr and how
terrified I am that they all go to pieces before that time

PP

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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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 wd you think of offering for a Bribe, to remit the Bills from this on RB, at Sight in place of 3 days' date - that might probably clinch the matter - as every other behoved to remit at 4/12

Alas that I should be the instrument to kill that honest man Friend James - for I have little doubt if we refuse his demands this week it will have that Effect - Adieu - I shd hardly have wrote you this day if it had not been for 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

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

RB/837/1368

Page 1 of 2

Sunday Evening

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

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

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

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

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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

P

*Rd M
5 Nov 1803*

*William Simpson Esq
R Bank
Edinburgh*

NOV 9

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7 Nov 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 Gent^l should think we should subscribe with any additions pray send me the words you 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 ever mentioned 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.

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

P

Wm Simpson Esq

*RSM
7 Nov 1803*

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8 Nov 1803

Not having heard a word of or from friend James to day I suspect he must either be ill - or have just resolved to stand still - 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 -

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

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

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.

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

R.S.M.
8. Nov 1803

Wm Simpson Esq

to P.M.
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.

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 grudge the Charges much and cannot well afford them I gave them 1/2 per cent for the Bill at Sight. I think now of writing to Dobie & Thomas and sending them all our London acceptances on Earl & Barrel & George Liddell, Simpson etc etc Elliot, and desiring them to see our Claims established and having done so and got what they can get from any of them to return us the Bills. I suppose it is needless to send up the Protests. Do you approve of this.

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RSM
8 November 1803

Wm Simpson Esq
P

6 PM

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9 Nov 1803

After Mr D had read yr P - he bid me just say to you that he wd do any way you pleased - I pressed him to say more and point out what sort of an arrangement he wd most approve of but he wd say O - only that he wd 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 to for King tells me has only about £1000 value of Iron and he is under acceptances for more than double that amount - this was really 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 - King says Edingon is very rich I wd hope Stewart too is solid at Bottom

To morrow 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.

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 O, 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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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

P

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

Wm Simpson Esq
*and Ritchie Port Glasgow has I hear
stopt a man in high credit and
thought rich*
9 Nov 1803
W S M

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10 Nov 1803

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 postponed coming to any resolution till this Evening when they are to meet again.

I gave Thom Watson copy of what you wrote about Lindsay S & Co's Business to carry to John Lang. I think the Directors are very right as it would be discreditable to the Bank to take the obligation to themselves and besides I doubt it would render it null. That impudent Fellow James Smith should be brought to his marrow Bones. None of the partners here I really believe would have shelled as he has done. I know not what they will make of it. John 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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Honest James is no better and no hopes of his recovery - King saw him last night in great distress and his legs much swelled which is an evidence that he is very near his End - his partners met last night but postponed coming to any resolution till this Evening when they are to meet again
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To enable John Stirling to take up above £1300 protested Bills on Macniel & Co & Todd & Co notwithstanding all the discounts they have got this week besides we had to discount that amount of Bills to them at longer than usual dates among the rest one on London sent you. He says he has been obliged to take up above 25m Bills - I wish he may get those that he may stand out at least till I am done with him. Has not my successor's nomination been sanctioned yet by the Court of Directors?
I have just received your Packet per Box and sent that to Mr Lang

Ad M
to John 1803
Muirkirk
Wm Simpson Esq
P

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

RB/837/1377
Page 2 of 2

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

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

RSM
10 November 1803

[pencil annotation in another hand:] Muirkirk

Wm Simpson Esq
P

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11 Nov 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 will see by the list, were at Mr Dale to day - saying they have plenty to carry on their own Business but that they gave James Acceptances for Bills on 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 Augt last paid - the next is due 14 Feb'y the Guarantee is all good but King Morrison for £500 on their Stop Mr Gordon was wote to by Mr More last summer to find another in their place which he was always to do - but never did

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

RB/837/1379

Page 1 of 2

11 November 1803

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

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

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

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

R.S.M.
16 Nov 1803

Wm Simpson Esq
P

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

RB/837/1379

Page 2 of 2

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

RSM

11 November 1803

Wm Simpson Esq

P

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

12 Nov 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 on it - I refer you to the enclosed 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 & security therefore must be got for such a sum as will carry on the works for some little time - John Robertson offers to bring forward £2000 for the purpose - but Mr Gordon and the other partners can do nothing - or I suppose nothing will be done and all will go to ruin - Mr Gordon is still alive but no letter - Edington got full value for all his Bills as I supposed - but Dunsmuir's will no doubt be back - Baird's have £2000 - 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 as usual depending upon the Loan but we hear of the Bond -

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 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

RB/837/1381

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RSM

12 November 1803

Wm Simpson Esq

P

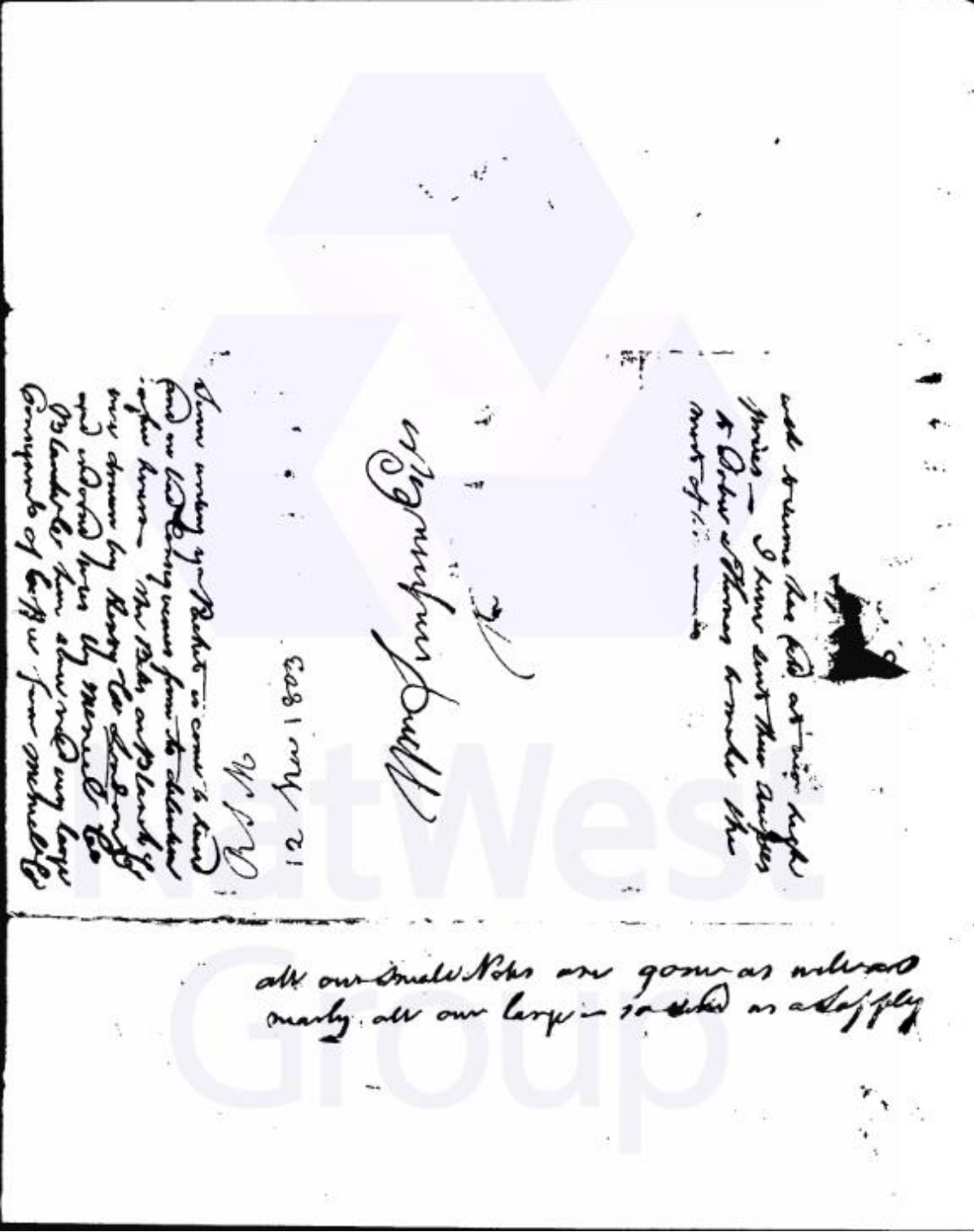
Since writing your Packet is come to hand and no bad consequences from its detention a few hours. The Bills on Blanch & Co were drawn by Henry & Co London and indorsed to us by Mcniel & Co. Blanch & Co have since received very large consignments of coffee from Mcniel & Co

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

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

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14 Nov 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 19th Decem^r -

I do not think John Stirling has substance & a Bottom and that ultimately there will be no danger there - but my successors must keep him shorter - it will be well if they could get clear of them altogether and half a dozen more extensive dealers there, 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 to - you see we have got payment of Corp's Bill on hand Corp 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 been Loco - 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

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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I beg therefore you will not fail to write me on Wednesday
whether upon seeing the obligation properly executed agreeable
thereto, we shall subscribe the Trust - and if any addition
to the subscription And on the ipissima verba sent
I should suppose a simple subscription only will be taken
- its being 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
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 Nov 1803
this being in case of a letter
sent to the office

Wm Simpson Esq

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 ipissima verba but I should suppose a simple subscription only will be
taken. It's vexing Jo Pattison's Bond is not either approved of or returned so that we may know
whether and when he is to get the money. He seems to be going on upon the Faith of it. King has
just brought me Dunsmuir's letter dated 11th. He says if they do not remit him he will be obliged to
let their acceptances come back, but says 0 of the Bill due that day. King thinks he will pay them all.
He expresses great Concern about James's health - how cruel.

RSM
14 November 1803

Wm Simpson Esq
P

Two Boxes come safe at £5500.

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15 Nov 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 a more plan was not fixed upon before James became so ill -

After all our doubts 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 within the course of a few days -

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

RB/837/1384

Page 1 of 2

15 November 1803

So the Bairds have got round you. I almost regret your making it a condition that they should circulate our notes for that will give them a claim for discounts and Ironmongers we have had enough of. But I shall be out of their reach. It is a material object your having by this Transaction secured payment of their Bills to Muirkirk Co. There are 3 of their 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 saw a letter from Demeray advising the Capitulation of that place without Resistance - so far well -
what a pressure of Business upon us to day - and what a sum of London Bills - I saw Cross to day and told him we had remitted the surplus to you and he promised to settle the Balance of his Bill with you - That has taken £1000 out of No 2 - and to day poor W Ewing Junior has taken up £610 of Calder Iron Coy. 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.

R.S.M.
15 Nov 1803

Wm Simpson Esq

P

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

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

RB/837/1384

Page 2 of 2

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

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

RSM

15 November 1803

Wm Simpson Esq

P

4 o'clock

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

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16 Nov 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 Mr Gordon were all to meet on Friday and still expected to bring forward the sum necessary - I don't expect it - Dunsmuir's £630 - must be paid and I would fain hope the £350 will also be paid. Baird has taken up all his Bills. He tells me there are £700 of the Bills on Dunsmuir Co given to him which were not forwarded in time for acceptance. That makes their Engagements so much less. I leave you & Cross to settle matters between yourselves. Mr More will see when he comes how far a procurator will be necessary - if it is not he must lay his account with very close attendance - if it were only to sign Bills & Receipts on busy days 5 minutes do not pass without being required to do that - and often by the Crowd of People calling for these purposes, I have found it difficult to get to the other room to make water. But he will contrive some mode of giving greater dispatch, for one thing the Form will be shorter. Tell him I am disappointed by not having a line from him in answer to mine.

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

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 procurator will be necessary - if it is not he must lay his account with very close attendance - if it were only to sign Bills & Receipts on busy days 5 minutes do not pass without being required to do that - and often by the Crowd of People calling for these purposes, I have found it difficult to get to the other room to make water. But he will contrive some mode of giving greater dispatch, for one thing the Form will be shorter. Tell him I am disappointed by not having a line from him in answer to mine.

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

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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

RB/837/1385

Page 2 of 2

RSM

16 November 1803

Wm Simpson Esq

P

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17 Nov 1803

I wd 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 - to and 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.

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

RB/837/1386
Page 1 of 2

17 November 1803

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

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

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

RB/837/1386

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RSM

17 November 1803

Wm Simpson Esq

P

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18 Nov 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 independent to manage our irregular Bills - but of them you have not so many as we have - I heard you sent them Wardlaw's Bills on discharge to see our claim on Liddell fairly established and like 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.

I must as close of perhaps that Mr More will manage them - I wish I were as clear of Stirlings, but Mr More will manage them. Will you beg him to write me his plan for flitting. Ours depends upon it.

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

RB/837/1388

Page 1 of 2

18 November 1803

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

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

King tells me poor James continues worse and has been quite insensible 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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They like me Mr Gordon is rather easier and sensible - Geo Mackintosh has been with him to get him to make some settlement with him as 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 they says the Bairs are disposed to accommodate to 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 -

Rd M
18 Nov 1803

Wm Simpson Esq

P

The Box is come with Lang's scroll

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

RB/837/1388

Page 2 of 2

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

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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

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19 Nov 1803

It will certainly be wise to help Dunsmuir thro' if you can with safety, and I would fain hope they will manage to so as to pay off all our running Bills - I am sorry to see Stewart's £200 not paid and fear we shall have some trouble with him as I see we have £1600 of his Paper - but from every account of him I hope we are ultimately safe - King tells me just now that Mr Gordon is just as he was, and that the Friends did nothing at their meeting - indeed I do not suppose they can do any thing - Willie Macdowal talks of getting his Friends to come forward but they have enough ado with his Father's other connections - all the Muirkirk Bills hitherto due are paid - and excepting Stuart's I do not apprehend any great Risk of the others not being taken up - I will not send you Jo Richardson's letter but I find not credit 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 good 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 sobriety & moderation I hope I shall have enough to make the two ends meet and I desire no more -

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

RB/837/1389

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19 November 1803

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

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

O if I could get Mr R & you to think as we do and follow my good Example only in this respect if you would get out of the Harness, how pleasantly might we all close our days in Tranquillity 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 sobriety & moderation I hope I shall have enough to make the two ends meet and I desire no more.

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

Wm Simpson Esq
P

R.S.M.
19 Nov 1803

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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21 Nov 1803

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

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

RB/837/1390

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

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the bank's cashier, 21 November 1803

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RSM
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23 Nov 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 Bill 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 has contrived to get great parts 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 tonight 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.

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

P

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

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

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Wm Simpson Esq

23 Nov 1803

R S M

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24 Nov 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 did 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 £ and 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 Stair 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

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 Stair 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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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 procurator 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 agt it.

RSM
24 Nov 1803

Wm Simpson Esq
P

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

RB/837/1392

Page 2 of 2

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RSM
24 Nov 1803

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25 Nov 1803 —

It is well you have sent forward the Bills on Dunsmuir for
acceptance - with they out 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 had discount
them that he might send the money out to the works, as they
were still going on and he expected something to 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 Dunsmuir McNair Co's acceptances of
James Sword Co, in the former you have the rich Dennistons
& Robert McNair - but we had him in and he perfectly
go on in this way - Blaylock's Bill is sent you
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 and 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 writ 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 writes 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

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

RB/837/1393

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25 November 1803

It is well you have sent forward the Bills on Dunsmuir for acceptance, will they not expect their running Bills to be then delivered up to them. James continues in the same way his Friends wondering he stands it out so long. His son came to us this day with about £400 Bills requesting we would discount them that he might send the money out to the works, as they were still going on and he expected something would be done by the Partners next week to keep them on. As the Bills were most undoubted and at moderate dates, we thought it best to do them. They are Dennistoun McNair & Co's acceptances & James Sword & Co, in the former you have the rich Dennistons & 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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For that large Bill sent you from Auchie & Co we have
the Guarantee of the Trustees upon their Estate

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

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Estate.

RSM
25 Nov 1803

Wm Ramsay Esq
~~Wm Simpson Esq~~
P

RSM
25 Nov 1803

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28 Nov 1803

I am sorry to find Mr R is still confined - and to say the same is the case with my good colleague - he had been complaining of the cold end of last week - but going about - was worse however on Saturday night - yesterday he sent for his Surgeon who bled him freely - when I called in the evening I thought his Pulse very quick - he complained that he could not lie 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 Uppley & Co - but make the most you can of them - This conduct of Stewart's is most provoking - by all means hurry him - I see £400 - of his due 15th and £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 begs 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 -

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

RB/837/1395

Page 1 of 2

28 November 1803

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

I wish you may be able to make any thing out of Finlay Uppley & Co, but make the most you can of them. This conduct of Stewart's is most provoking – by all means hurry 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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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 could 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 Octbr 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?

R. S. M.
28 Nov 1803

Wm Simpson Esq

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

RB/837/1395
Page 2 of 2

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28 November 1803

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

The above is copy of the letter with
Mr More brought west with him and
left with us to present with our claim
The letter from Christie S & Co to refer
to us 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 Edin along with it -

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

RB/837/1397

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Copy Dunlop S & Co's letter 17 January 1794

SM & D

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

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

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RB/837/1397

Page 2 of 2

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
as to the validity of the claim by the
Bank on Dunlop Smith & Co's estate
Mr L will send for the copy wanted to
morrow forenoon
Virginia Street
Tuesday evening

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

Mr L will send for the copy wanted tomorrow forenoon.

Virginia Street
Tuesday evening

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