

3 Oct

I return you Sunday Co's Letter - and I also
give you a reading of Mrs Liston's to me - she
and Mr Liston are on very intimate habits with
Sir Sydney Smith - when she was here she was
talking much of him - on going away she asked
my wife what she should send her to put as a
memorial of her in her cabinet - My wife
said send me a Lock of the Hair of the Hero
of D'acre - saying so she has executed her
Commission and my wife is very proud of it

I forgot to mention to you that our friend the
Elder has met with a very bad accident - on
Friday riding his son's cavalry charger, the
animal reared at the Bridge before his door
reared, threw itself over the Bridge, most
happily Mr H fell upon it - otherwise he
would probably never have risen - he however
had his right arm broken and the wrist
dislocated - Mr Dunlop was immediately sent
for he set the Bone and Joint - there was
yesterday no appearance of Fever and the
Family hoped he was in a good way - but
it is not expected he will have the use of
his arm for a considerable time

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

RB/837/1330

Page 1 of 2

3 October 1803

I return you Finlay & Co's letter, and I also give you a reading of Mrs Liston's to me. She and Mr Liston are on very intimate habits with Sir Sydney Smith. When she was here she was talking much of him. On going away she asked my wife what she should send her to put as a memorial of her in her cabinet. My wife said send me a Lock of the Hair of the Hero of D'acre. So you see she has executed her commission and my wife is very proud of it.

I forgot to mention to you that our friend the Elder has met with a very bad accident. On Friday riding his son's cavalry charger, the animal just at the Bridge before his door reared, threw itself over the Bridge, most happily Mr H fell upon it - otherwise he would probably never have risen. He however had his right arm broken and the wrist dislocated. Mr Dunlop was immediately sent for he set the Bone and Joint. There was yesterday no appearance of Fever and the Family hoped he was in a good way, but it is not expected he will have the use of his arm for a considerable time.

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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, 3 October 1803

RB/837/1330

Page 2 of 2

RSM

3 October 1803

Wm Simpson Esq

P

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5 Oct 1803

We have had several Bills on Gilbert Elliot London returned as you would see all drawn by Jaffrey & Easton very industrious Lads recommended to us by Walter Ewing Maclae - but like others here they did a great deal too much for their capital and were otherly it now appears led to bad shifts for raising money - they were sequestrated a month or two ago and it is not supposed will now pay above 10/ per £ if so much - we shall be worse off with theirs than any Bills we hold I think - such as we have not covered with other names - we had 5 of their drafts on this Elliot ^{two were} ~~became~~ well indorsed and immediately taken up and they were the largest - one is indorsed by John Mcnair & Co who has stopt and proposes paying 15/ per £ - the other two £200.17.8 & 165.13.5 are indorsed by themselves only - they assured us this Gilbert Elliot was an undoubted man - the inclosed letter will show you what he is and what shifts they fell upon to raise money - I do not think we should let off the chap but should make him pay for imposing upon the public by putting his name to Bills which he never meant to pay - It is no better than swindling - Shall we send you the Bills and will you send them to London and order Elliot to be arrested if he does not come forward with security at least? It is a creditable name - I know not but that had some Effect in making the Bills pass with us - but Lord Minto I suppose will not take them up for honour of the acceptor

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

RB/837/1331

Page 1 of 2

5 October 1803

We have had several Bills on Gilbert Elliot London returned as you would see. All drawn by Jaffrey & Easton very industrious Lads recommended to us by Walter Ewing Maclae, but like others here they did a great deal too much for their capital and were otherly it now appears led to bad shifts for raising money. They were sequestrated a month or two ago and it is not supposed will now pay above 10/ per £ if so much. We shall be worse off with theirs than any Bills we hold I think - such as we have not covered with other names. We had 5 of their drafts on this Elliot. Two were well indorsed and immediately taken up and they were the largest. One £199.15.2 is indorsed by John Mcnair & Co who has stopt and proposes paying 15/ per £. The other two £200.17.8 & 165.13.5 are indorsed by themselves only. They assured us this Gilbert Elliot was an undoubted man. The inclosed letter will show you what he is and what shifts they fell upon to raise money. I do not think we should let off the chap but should make him pay for imposing upon the public by putting his name to Bills which he never meant to pay. It is no better than swindling. Shall we send you the Bills and will you send them to London and order Elliot to be arrested if he does not come forward with security at least? It is a creditable name. I know not but that had some Effect in making the Bills pass with us, but Lord Minto I suppose will not take them up for honour of the acceptor.

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RB/837/1331

Page 2 of 2

RSM

5 October 1803

Wm Simpson Esq

P

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5 Oct 1803 - 17 years to day since I lost my fine lad John

I am glad to see good Mr R is returned in safety - much strengthened I hope by the Buxton waters for the Winter's Campaign - It is good in him you to intend us a visit - but I acknowledge the prospect does not give me so much pleasure as it did in times past - nothing indeed gives me such pleasure now as the Hope of Retirement - I cannot conceive a motive or Reason that can justify a man so very near the end of his course in continuing under a load of care and in a constant scene of difficulty & danger, if he can

difficultly manage, if he can
I shall expect to know tomorrow what your Gentlemen say to Smith and whether we shall subscribe the deeds - it's odd Chalmer did not write you - The soldier found the deed in the street and carried it to his Colonel who was immediately to have sent it to Lindsay & Co, but hearing of the Reward of 20 Guineas gave it to the soldier to deliver, and he has got the 20 Guineas which is a great Prize to him but grudged much by John Lindsay. While the clerk was shuttering the windows, an old thief of a woman at the door stepped in and took it off the desk, thinking no doubt it was a packet of fine muslins -

I have got two returned Bills on that chap Mackenzie Garnkirk taken up to day by a good Sugar bill. He has another on Hunt & Co due the 8th which will be back upon us, but for this we got his Father in Law Sir James Stirling's acceptance as Guarantee when we took it. I have told him that we wish to have no more ado with him, but it is no easy matter to keep clear of such chaps. Every one here wants to have a tug at the old Horse. Smousie Douglas was here yesterday and wanted me to discount above £500 to him which I declined as I told him we could take on no new customers in that way as we had enough ado to support our old ones here. He seemed not well pleased. The Bill sent you from John Pattison due in a few days is I believe very good, but if otherwise it is agreed that we have recourse for it on a deposit account kept in the name of his clerk into which all his money as it comes in is thrown.

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

RB/837/1332

Page 1 of 2

5 October 1803 - 17 years to day since I lost my fine lad John

I am glad to see good Mr R is returned in safety - much strengthened I hope by the Buxton waters for the Winter's Campaign. It is good in him & you to intend us a visit, but I acknowledge the prospect does not give me so much pleasure as it did in times past. Nothing indeed gives me such pleasure now as the Hope of Retirement. I cannot conceive a motive or Reason that can justify a man so very near the end of his course in continuing under a load of care and in a constant scene of difficulty & danger, if he can [paper missing] his maintenance otherwise.

I shall expect to know tomorrow what your Gentlemen say to Smith and whether we shall subscribe the deeds - it's odd Chalmer did not write you. The soldier found the deed in the street and carried it to his Colonel who was immediately to have sent it to Lindsay & Co, but hearing of the Reward of 20 Guineas gave it to the soldier to deliver, and he has got the 20 Guineas which is a great Prize to him but grudged much by John Lindsay. While the clerk was shuttering the windows, an old thief of a woman at the door stepped in and took it off the desk, thinking no doubt it was a packet of fine muslins.

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Peterkin says you thought it best to send what dollars we had to you
so we shall send you them there are 70 or £80 value in the
Tellers hands - he thinks 20 or £30 more we gave out will come in
if you stamp them they will do for Silver - King is selling
his at 4/8d - David Walker Perth has got 700 of
them - what did yours cost you -
I hope you got over the Exchange yesterday without Blood

Recd
5 October 1803

Wm Simpson Esq
Perth

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

RB/837/1332

Page 2 of 2

Peterkin says you thought it best to send what dollars we had to you so we shall send you them there are 70 or £80 value in the Tellers' hands. He thinks 20 or £30 more we gave out will come in. If you stamp them they will do for Silver. King is selling his at 4/8d. David Walker Perth has got £700 of them at that price. What did yours cost you. I hope you got over the Exchange yesterday without Blood.

RSM
5 October 1803

Wm Simpson Esq
P

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6 Oct 1803

The Elder I am glad to find from Sandy Dunlop is on a good way and quite free of Fever - but it will be a long time before he have the use of his right arm - and that is much against his Majesties Service as he does a great deal in the Character of Deputy Lieutenant of Deputy Sheriff - as you see from the inclosed Smith & Watson's deeds are agreeable to the abstract sent you, I have told Watson that I shall subscribe them - nothing more can be desired than that the discharge should be by the consent of 4/5^{ths} of the Creditors as by the Bankrupt Act - I have given Watson a Note of two or three names to be added to the letter authorizing us to subscribe which he will readily get and then he is to bring the deed to me - I suppose Lindsay Smith & Co's deed will fall to the Ground and they deserve it for their Impudence - Watson however assures me it was wholly the operation of the People in London - the Partners here had no such Idea - and he is positive from the highest Authority that the question about Outlawry is as they stated - and that a Commission cannot be got - with force notwithstanding - if so there appears will turn out badly indeed - I read to Thom the Resolution of your Directors - he hopes there should be a letter from your firm signed by this post - It is a good Resolution never to touch paper drawn by a Scotch upon an English Establishment of the same Partners - for independent of the Security being the same - no house when it can draw without limits can resist the Temptation of raising money in that way and drawing too much - I do not recollect any Bills of that description we have but there on W S & Sons - and excepting the £7200 Security Bills we took none on Lindsay Smith & Co but such as were drawn or indorsed by other houses whom we considered as independent of them

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

RB/837/1333

Page 1 of 2

6 October 1803

The Elder I am glad to find from Sandy Dunlop is on a good way and quite free of Fever, but it will be a long time before he have the use of his right arm, and that is much against his Majesties Service as he does a great deal in the Character of Deputy Lieutenant. As you see from the inclosed Smith & Watson's deeds are agreeable to the abstract sent you. I have told Watson that I shall subscribe them. Nothing more can be desired than that the discharge should be by the consent of 4/5ths of the creditors as by the Bankrupt Act. I have given Watson a note of two or three names to be added to the letter authorizing us to subscribe which he will readily get and then he is to bring the deed to me. I suppose Lindsay Smith & Co's deed will fall to the Ground and they deserve it for their Impudence. Watson however assures me it was wholly the operation of the People in London. The Partners here had no such Idea, and he is positive from the highest authority that the question about outlawry is as they stated, and that a commission cannot be got out for a twelvemonth. If so these affairs will turn out badly indeed. I read to Thom the Resolution of your Directors. He hopes there would be a letter to you from Chalmers by this post.

It is a good Resolution never to touch paper drawn by a Scotch upon an English Establishment of the same Partners, for independent of the security being the same, no house when it can draw without limits can resist the Temptation of raising money in that way and drawing too much. I do not recollect any Bills of that description we have, but these on W S & Sons, and excepting the £7200 Security Bills we took none on Lindsay Smith & Co but such as were drawn or indorsed by other houses whom we considered as independent of them.

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Mr Nimmo writes Mr More about Burns - Stirling tells me he saw the Protection it was to the 3rd Session day in November. Burns it seems says it was Sandy Allan put him upon that way of raising money -

1 - John Stirling has just been with me - he has been sadly cut by the Bankruptcies here - about 25m locked up - you see how near he goes in drawing on London for the Bill sent you is against £500 - not due till Saturday - He speaks of the Monkland Canal as promising great things and his share well worth 50m - 40m Carts Coals only came thro' at the year before last - 120m last year - He has about 200 Ground Rents on houses nearly built in Stirling Street - He wishes you would sell these Ground rents at 18 years' Purchase - the £3600 he would give to us aids payment of your £5000 Bond & he would make up the Balance. I really think it would be a good purchase for some of your hospitals. The rents are from 20 to £40 and every 18 years there is a double rent -

Ad M
6 Oct 1803
John Stirling
Monkland Canal
Wm Simpson Esq

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

RB/837/1333

Page 2 of 2

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John Stirling has just been with me. He has been sadly cut by the Bankruptcies here - above 25m locked up. You see how near he goes in drawing on London for the Bill sent you is against £500 not due till Saturday. He speaks of the Monkland Canal as promising great things and his share well worth 50m. 40m Carts Coals only came thro' it the year before last - 120m last year. He has about £200 Ground Rents on houses nearly built in Stirling Street. He wishes you would sell these Ground rents at 18 years' Purchase - the £3600 he would give to us aids payment of your £5000 Bond & he would make up the Balance. I really think it would be a good purchase for some of your hospitals. The rents are from 20 to £40 and every 18 years there is a double rent.

RSM
6 October 1803

Wm Simpson Esq
P

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7 Oct 1803

To be sure three letters in the day is rather much - I do not suppose so many pass between any two in the Kingdom - I read over Smith's letter and the two states - of the latter from the houses being so involved with one another I can form no distinct Idea - I put them into Thom Watson & Penny's hands and they are to bring them back to me tomorrow with their Remarks, I shall return them by Monday's Box - It struck me at once that they would not admit Mr More's Estimate of the two houses' debts to S. L. & Co. at 10/ per £ - and Penny (who is one of O. W. & Co's Trustees) said that must be wrong for S. L. & Co. have goods in their hands to the value of what O. W. & Co. owe them - Watson showed me a letter from Smith saying if the deed was executed and the Trustees enabled thereby to act he could say to him in confidence that there would be a dividend in December of 4 or 5/ per £ - Penny says the Bank by holding out will hurt themselves greatly and ruin many of the poor creditors for he knows not when any thing will be got - W. Ewing Maclae told him it was so much a matter of course to include a discharge in such assignments, that when upon such an occasion he wanted a London attorney to make out an appropriate leaving Power to the Trustees to discharge the attorney said he wd not make out such a deed for £1000 as it was Justice and invariable Practice when a man assigned over his all he should be acquitted. I suspect this is really the Practice - tho' I don't think it is founded in Justice as it is soon enough for a debtor to claim a discharge when he has not only conveyed but paid his all and conducted himself to the satisfaction of his creditors in doing so - I think (tho' Thom Watson to call with his deeds tomorrow, when I shall have seen the Directors' minutes - Is there ever such extensive People as these Stirlings & Monteiths - look at their Bills this day

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

RB/837/1336

Page 1 of 2

7 October 1803

To be sure three Letters in the day is rather much. I do not suppose so many pass between any two in the Kingdom.

I read over Smith's letter and the two states of the latter from the houses being so involved with one another I can form no distinct Idea. I put them into Thom Watson & Penny's hands and they are to bring them back to me tomorrow with their Remarks. I shall return them by Monday's Box. It struck me at once that they would not admit Mr More's Estimate of the two houses' debts to Smith Lindsay & Co at 10/ per £ and Penny (who is one of Oliphant Watson & Co's Trustees) said that must be wrong for Smith Lindsay & Co have goods in their hands to the value of what Oliphant Watson & Co owe them. Watson showed me a letter from Smith saying if the deed was executed and the Trustees enabled thereby to act he could say to him in confidence that there would be a dividend in December of 4 or 5/ per £. Penny says the Bank by holding out will hurt themselves greatly and ruin many of the poor creditors for he knows not when any thing will be got. W. Ewing Maclae told him it was so much a matter of course to include a discharge in such assignments, that when upon such an occasion he wanted a London attorney to make out an assignment leaving Power to the Trustees to discharge the attorney said he would not make out such a deed for £1000 as it was Justice and invariable Practice when a man assigned over his all he should be acquitted. I suspect this is really the Practice, tho' I don't think it is founded in Justice as it is soon enough for a debtor to claim a discharge when he has not only conveyed but paid his all and conducted himself to the satisfaction of his creditors in doing so. I have told Thom Watson to call with his deeds tomorrow, when I shall have seen the Directors' minute. Was there ever such extensive People as these Stirlings & Monteiths - look at their Bills this day.

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You say nothing about Campbell Douglas's new security when he told me that he would come in place of Alex Mackonachie in Lord Douglas's Bond and Robert Marshall WS in place of his deceased Brother in his Bond - I said that I should make the Proposal and dared say it would be agreed to - notwithstanding his ruinous connection in W Marshall & Co he always keeps his account here nearly full and he is that sort of man that I should think there is no danger from him and Robert Marshall will make so much as factor for Blythswood that I should think he will be very safe being a Writer and not in Trade -
You do not say what we shall do with George and if any plan could be devised for putting old Wm on half pay -

Wm Simpson Esq

Mr Nimmo has called and read of Directors' minute says the Deeds are quite agreeable thereto only he does not recollect the Trustees being obliged to divide when the got 2/ per £ - that's of no moment J & C warrant you for their own sakes they will divide as soon as they can

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

RB/837/1336

Page 2 of 2

You say nothing about Campbell Douglas's new security. When he told me that he would come in place of Alexander Mackonachie in Lord Douglas's Bond and Robert Marshall WS in place of his deceased Brother in his Bond, I said that I should make the Proposal and dared say it would be agreed to. Notwithstanding his ruinous connection in W Marshall & Co he always keeps his account here nearly full and he is that sort of man that I should think there is no danger from him and Robert Marshall will make so much as factor for Blythswood that I should think he will be very safe being a Writer and not in Trade.

You do not say what we shall do with George and if any plan could be devised for putting old William on half pay.

RSM

7 October 1803

Wm Simpson Esq

P

Mr Nimmo has called and read your Directors' minute. Says the Deeds are quite agreeable thereto only he does not recollect the Trustees being obliged to divide when the got 2/ per £ - that's of no moment J & C warrant you for their own sakes they will divide as soon as they can.

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8 Oct 1803

Altho Elliot seems to be a poor Body and I had not have the heart to throw him into Jail - yet he certainly ought to get a Fright at least for such a swindling Business, and perhaps something ought be brought out of him - or that Friend of his who desired him to accept the Bills might interpose

That is the most compleat swindling Business you mention of this Major Hart and carried on in the most extensive scale - what pity the Rascal got off - Sir James Erskine Sinclair will feel very unpleasant - will he make up the loss to Sir Wm Forbes & Co? In Stirling I believe has got such a Fright that he would willingly sell his Canal Ground rents etc - but who is to buy them at present? - Of him the Monteiths & Pattisons & all these extensive dealers I am so sick. That I had an comfort but in the Hope of being soon done with them - altho the Bills we took yesterday from Stirling & the Monteiths are I believe good - yet giving away the Banks money to such an enormous amount on such long dated Securities - in these times - is most painful work to me.

I have subscribed the two deeds of Dunlop & Co and Oliphant & Co, agreeable to your directors minute having got all the consents - It is really negligent & vexing Jamie Chalmer not having wrote you

Watson & Penny have brought me back the accounts with their Remarks which seem compleatly to overturn your Counsellor's Statement. In some material articles it is clear

Mr More was wrong upon his data they make a surplus of above £300 - but the whole will go to you by Monday's Box and you will then see what the counsellor says to it. Penny is most urgent the deed should be signed.

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

RB/837/1338

Page 1 of 2

8 October 1803

Altho Elliot seems to be a poor Body and I would not have the heart to throw him into Jail, yet he certainly ought to get a Fright at least for such a swindling Business, and perhaps something might be brought out of him, or that Friend of his who desired him to accept the Bills might interpose.

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John Stirling I believe has got such a Fright that he would willingly sell his Canal Ground rents etc - but who is to buy them at present? Of him the Monteiths & Pattisons & all these extensive dealers I am so sick that I have no comfort but in the Hope of being soon done with them. Altho the Bills we took yesterday from Stirling & the Monteiths are I believe good, yet giving away the Bank's money to such an enormous amount on such long dated securities, in these times, is most painful work to me.

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I mean to take a ride to day to Daldowie where I have not been these 6 months - and will call on the Elder
~~of the Royal Bank of Scotland~~ I hear he continues to do well
Hamilton Garden & Co we consider as very opulent People
and Mr Dale has access to know something of Plyn & Co who
he believes to be a very rich house - the Bills are for Rum
bought up by H G & Co for the Navy as Plyn & Co have
the Contract - they wanted to draw at 3 months - but
we limited them to 60 days -

Rd M
& Oct 1803

Wm Simpson Esq
D

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

RB/837/1338

Page 2 of 2

I mean to take a ride to day to Daldowie where I have not been these 6 months, and will call on the Elder. I hear he continues to do well.

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RSM

8 October 1803

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10 Oct 1803

I am glad to find from Thom Watson that the Crs at London have subscribed a Minute extending the time for subscription of Smith Lindsay & Co's deed to 21 Nov and fixing the first dividend to be made on or before 5 Decr - Mr Ewing Maclae lives in the country but is expected in Town tomorrow. Watson is to bring [paper missing] to certify that a discharge is always included in an assignation - but to day or tomorrow you would get an answer from Chalmer - Wm Marshall & Co (the firm Campbell Douglas is in) have been with me to subscribe the deed of Trust to Archibald Graham and James Ewing (to E Maclae's son) - we hold £2300 of their paper - but the other obligants - Pattison, Oliphant W & Co - Monteath & Balfour etc should nearly pay independent of them and they seem to have no doubt they will pay the whole - shall we subscribe this deed, they say it is done by all the Crs excepting the Banks and the Ayr & Ship Banks have agreed to do it - I suppose we may do so with the consent of the other obligants -

John Pattison's clerk has brought me a long state of his affairs and a memorial soliciting a loan from the Bank to enable him to go on upon the grounds therein stated. I shall send the whole tenured to Mr More by tomorrow's Box. Let him examine them tomorrow Evening so as he may report to you and you may be ripe upon the subject when you come west, and bring these Papers with you - The public letter agreed to Lord Douglas's Proposal - but said O of Campbell Douglas - it was his Brother Colin Douglas who died some years ago. who was his surety - I write him that in consequence of his death it was necessary we should have one in his place and I proposed his Brother Robert the late Mains - when he called he told me that he could not ask Robert as he was just dying and he died 2nd Decr - he therefore proposed that Marshall WS should be his surety -

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

RB/837/1340
Page 1 of 2

10 October 1803

I am glad to find from Thom Watson that the creditors at London have subscribed a minute extending the time for subscription of Smith Lindsay & Co's deed to 21 November and fixing the first dividend to be made on or before 5 December. Mr Ewing Maclae lives in the country but is expected in Town tomorrow. Watson is to bring [paper missing] to certify that a discharge is always included in an assignation. But to day or tomorrow you would get an answer from Chalmer. William Marshall & Co (the firm Campbell Douglas is in) have been with me to subscribe the deed of Trust to Archibald Graham & James Ewing (to W E Maclae's son). We hold £2300 of their paper, but the other obligants, Pattison & Co, Oliphant W & Co, Monteath & Balfour etc should nearly pay independent of them and they seem to have no doubt they will pay the whole. Shall we subscribe this deed, they say it is done by all the creditors excepting the Banks and the Ayr & Ship Banks have agreed to do it. I suppose we may do so with the consent of the other obligants.

John Pattison's clerk has brought me a long state of his affairs and a memorial soliciting a loan from the Bank to enable him to go on upon the grounds therein stated. I shall send the whole tenured to Mr More by tomorrow's Box. Let him examine them tomorrow Evening so as he may report to you and you may be ripe upon the subject when you come west, and bring these Papers with you. The public letter agreed to Lord Douglas's Proposal, but said O of Campbell Douglas. It was his Brother Colin Douglas who died some years ago who was his surety. I wrote him that in consequence of his death it was necessary we should have one in his place and I proposed his Brother Robert the late Mains. When he called he told me that he could not ask Robert as he was just dying and he died 2nd Decr. He therefore proposed Robert Marshall WS. We shall talk of this at meeting.

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These Copperplates always sicken me - o but these
in yr two last are very good and will not go to
No 2

Robt Mc
to Cash
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, 10 October 1803

RB/837/1340

Page 2 of 2

These Copperplates always sicken me – o but these in your two last are very good and will not go to No 2.

RSM
10 October 1803

Wm Simpson Esq
P

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11 Oct 1803

Walter Ewing Maclae has just been with me and confirms Penny's story
 he was Trustee on James Mitchell's Estate here, and got the London Creditors
 to agree to a voluntary Trust relative to the Effects in England. He went
 to an eminent Attorney recommended in them - he wanted a clause
 referring the discharge to the Trustees - the Attorney said if such
 a clause was inscribed he behoved to employ another - he would write
 no such deed - If the Debtor gave up his all what the D---I would he
 have more - such are English Ideas of Equity - There are not more -
 I hope you would get a letter from Chalmer today - I shall be curious
 to know what the Counsellor says to Thom Watson's statement, and
 also to John Pattisons's who has been earnestly soliciting Mr Dale to
 intercede with the Bank for a loan on his heritage - he will not speak
 to me upon the subject knowing what vexation his Connection with
 the Bank has given me - I think the Bank should just do as their Interest
 dictates

Happy had a letter for the Bank if they could get clear of all
 these extensive houses you mention - but how that will be possible
 while an open shop is kept here I know not - You see Hamilton G &
 Co go on drawing on Plin & Co. We have no doubt it is for Rum sent
 for the Navy - but the Extent is so great that I think we must let
 them know we wish to have it reduced. Archie Hamilton is Trustee
 upon Fr Blackie & Co's Estate. They discounted Bills with the Thistle
 Bank to relieve their Acceptances - I recently before they stop - and
 Archie is told that these Bills can be recalled by the Trustee. Archie
 Grahame seems even to admit this. If that is Law it would cut down
 half of the Bank's Transactions in '93 & 1803. It appears absurd to
 Archie & to me, but he says when Mr More was here the subject was
 talked of and Mr M said he had a clear decision of court against such
 a Principle. Archie had been much obliged to Mr More if he would send
 us a sight of that decision

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

RB/837/1380

Page 1 of 2

11 October 1803

Walter Ewing Maclae has just been with me and confirms Penny's story. He was a Trustee on James Mitchell & Co's Estate here, and got the London creditors to agree to a voluntary Trust relative to the Effects in England. He went to an eminent attorney recommended by them. He wanted a clause referring the discharge to the Trustees. The attorney said if such a clause was inscribed he behoved to employ another - he would write no such deed. If the Debtor gave up his all what the D---I would he have more - such are English Ideas of Equity. There are not more. I hope you would get a letter from Chalmer today. I shall be curious to know what the Counsellor says to Thom Watson's statement, and also to John Pattisons's who has been earnestly soliciting Mr Dale to intercede with the Bank for a loan on his heritage. He will not speak to me upon the subject knowing what vexation his Connection with the Bank has given me. I think the Bank should just do as their Interest dictates.

Happy would I be for the Bank if they could get clear of all these extensive houses you mention altogether, but how that will be possible while an open shop is kept here I know not.

You see Hamilton G & Co go on drawing on Plin & Co. We have no doubt it is for Rum sent for the Navy, but the Extent is so great that I think we must let them know we wish to have it reduced. Archie Hamilton is Trustee upon Fr Blackie & Co's Estate. They discounted Bills with the Thistle Bank to relieve their Acceptances recently before they stop, and Archie is told that these Bills can be recalled by the Trustee. Archie Grahame seems even to admit this. If that is Law it would cut down half of the Bank's Transactions in '93 & 1803. It appears absurd to Archie & to me, but he says when Mr More was here the subject was talked of and Mr M said he had a clear decision of court against such a Principle. Archie would be much obliged to Mr More if he would send us a sight of that decision.

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We discounted a £47 Bill to Johnston Spiers & Co on a James Ribble here, from Ribble having shown by a state of his affairs that he could pay in full, in a thought little of the matter - but some bad debts in consequence of the Failures, have swept away a very part of his property so there will now be a deficiency on finding this I sent an affidavit to prove against Johnston Spiers & Co who were sequestered last year - the affidavit bears that at the date of their sequestration they owed the Bank the amount of that Bill that no part of said sum was at that date paid or compensated - Ribble has since made two dividends which we have received 10/ per £. The Trustee now says we can only claim for the Balance after deducting these payments and has desired a new affidavit to be made out accordingly - I always understood that an affidavit referring to the date of sequestration was fair & admissible - Mr Templeton who has much experience as a Trustee says it is so and I am right - what does Mr More say?

Rd Mc

11 Nov 1803

Wm Simpson Esq

Mr Dale says we thought the Bills wd fall off with us - but I never thought so nor do I expect to till I see a great change in the Glasgow character & system - we were as hard pressed last night as ever and altho I believe we refused more Bills than we took in have been obliged to take too many - it is unpleasant work!

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

RB/837/1380

Page 2 of 2

We discounted a £47 Bill to Johnston Spiers & Co on a James Ribble here, from Ribble having shown by a state of his affairs that he could pay in full, we thought little of the matter, but some bad debts in consequence of the Failures have swept away part of his property so there will now be a deficiency. On finding this I sent an affidavit to prove against Johnston Spiers & Co who were sequestered last year. The affidavit bears that at the date of their sequestration they owed the Bank the amount of that Bill that no part of said sum was at that date paid or compensated. Ribble has since made two dividends which we have received 10/ per £. The Trustee now says we can only claim for the Balance after deducting these payments and has desired a new affidavit to be made out accordingly. I always understood that an affidavit referring to the date of sequestration was fair & admissible. Mr Templeton who has much experience as a Trustee says it is so and I am right. What does Mr More say?

Mr Dale & you thought the bills would fall off with us, but I never thought so, nor do I expect it till I see a great change in the Glasgow character and system - we were as hard pressed last night as ever and altho I believe we refused more Bills than we took in have been obliged to take too many - it is unpleasant work!

RSM

11 November [sic] 1803

Wm Simpson Esq

P

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12 Oct 1803

Lindsay S & Co make a bad figure in this Business - I read what you wrote to Thom Watson - he still says they are right as to the matter of the Authorising for Charles Campbell here had a Case in point and found it was so - as to the discharge I believe it was wholly as he says the operation of J. Smith and the London Creditors. He says he put no more value upon Finlay Uppleby & Co's debt than Mr More did but that he is assured and has no doubt Mitchell & Cantrells will pay in full - I wish it may be so - take your will of them altogether - would we had nothing to do with them - Andrew Stirling not sending down his instalment notes is very provoking to the Bns here Penny has a £600 odd of his old Notes due 18th to [paper missing] notice it I was obliged to take the two long dates [paper missing] he pressed me hard to take another at near 6 months' date which I positively refused, and he made up the sum in money and remitted our draft on Down to retire the Note. I see all the Holders of these Notes of Stirlings expect we are to take the 3 or 4 first Instalment notes from them as they have occasion - you will make up your mind on this subject by the time we see you - I had yesterday a letter from Mr Thornton from Bath - he says there are many Failures in London and money scarce - his house have escaped wonderfully - I suppose you will not come off tomorrow till after the Post and that you may expect you here about 4 o'clock - fill you of Mr M as you should do you would come and take your dinner and your Bed upstairs and not force People to go to an Inn who dislike it much - Bring Gilbert Hamilton's bond with you - his Partner Wallace desired me to send for the payment - he says about £900.

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

RB/837/1341

Page 1 of 2

12 October 1803

Lindsay S & Co make a bad figure in this Business. I read what you wrote to Thom Watson. He still says they are right as to the matter of the Authorising for Charles Campbell here had a Case in point and found it was so. As to the discharge I believe it was wholly as he says the operation of James Smith and the London Creditors. He says he put no more value upon Finlay Uppleby & Co's debt than Mr More did but that he is assured and has no doubt Mitchell & Cantrells will pay in full. I wish it may be so. Take your will of them altogether. Would we had nothing to do with them. Andrew Stirling not sending down his instalment notes is very provoking to the Creditors here. Penny has a £600 odd of his old Notes due 18th to [paper missing] notice it I was obliged to take the two long dates [paper missing] he pressed me hard to take another at near 6 months' date which I positively refused, and he made up the sum in money and remitted our draft on Down to retire the Note. I see all the Holders of these Notes of Stirlings expect we are to take the 3 or 4 first Instalment notes from them as they have occasion. You will make up your mind on this subject by the time we see you. I had yesterday a letter from Mr Thornton from Bath. He says there are many Failures in London and money scarce. His house have escaped wonderfully. I suppose you will not come off tomorrow till after the Post and that we may expect you here about 4 o'clock. Did you & Mr M as you should do you would come and take your dinner and your Bed upstairs and not force People to go to an Inn who dislike it much. Bring Gilbert Hamilton's bond with you - his Partner Wallace desired me to send for the payment - he says about £900.

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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 October 1803

RB/837/1341

Page 2 of 2

RSM

12 October 1803

Wm Simpson Esq

P

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18 Oct 1803

If the one thing you refer to as distressing be what I suspect, sure I am it ^{is} a delusion - for nothing can be more insignificant, and I certainly am the best Judge in that matter - I am thinking it is due to the Directors in Gratitude & respect to write them a Letter informing them of the necessity I am under to resign my charge here after next quarter day 17 Decr - having apprised you thereof some months ago - but if you disapprove of my writing them I shall not do it -

I see no Bill of Whyte Lawson & Co's per £284.6 - there was one due 13th £328.13.4 of which they paid £100 - as I advised the Bank - there is another due 26th £283.15 - of which we shall take 1/4th - and advise you - I beg of you do with John Pattison what appears for the Interest & Safety of the Bank without regard to any other Consideration - his old political Principles or his connections should not be thought of - Pray desire S M Robertson to pay you and order back their Bill on him you sent us - it will answer no purpose to protest it - (Not that we have looked upon an Invasion at least in this quarter as a - improbable thing that we thought of nothing but packing up our Bills in case of need in any Warehouse Boxes for Goods Mr Dale or any of our neighbours might have ready - but things have now so serious an aspect that we have ordered 3 or 4 strong Boxes to be immediately made and Iron bound for ourselves and we shall have them ready in 2 or 3 days - we are this Evening to take a measurement of the Books & Boxes to be carried off so as to know the sizes & number of Boxes to be made. I hope Bonaparte will give us time. What folly in Mrs W to run away

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

RB/837/1343

Page 1 of 2

18 October 1803

If the one thing you refer to as distressing be what I suspect, sure I am it is a delusion, for nothing can be more insignificant, and I certainly am the best Judge in that matter. I am thinking it is due to the Directors in Gratitude & respect to write them a Letter informing them of the necessity I am under to resign my charge here after next quarter day 17 December, having apprised you thereof some months ago, but if you disapprove of my writing them I shall not do it.

I see no Bill of Whyte Lawson & Co's per £284.6. There was one due 13th £328.13.4 of which they paid £100 as I advised the Bank. There is another due 26th £283.15 of which we shall take 1/4th and advise you. I beg of you do with John Pattison what appears for the Interest & Safety of the Bank without regard to any other consideration. His old political Principles or his connections should not be thought of. Pray desire S M Robertson to pay you and order back their Bill on him you sent us. It will answer no purpose to protect it.

Hitherto we have looked upon an Invasion at least in this quarter as so improbable a thing that we thought of nothing but packing up our Bills in case of need in any Warehouse Boxes for Goods Mr Dale or any of our neighbours might have ready, but things have now so serious an aspect that we have ordered 3 or 4 strong Boxes to be immediately made and Iron bound for ourselves and we shall have them ready in 2 or 3 days. We are this Evening to take a measurement of the Books & Boxes to be carried off so as to know the sizes & number of Boxes to be made. I hope Bonaparte will give us time. What folly in Mrs W to run away.

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Sandy Campbell has just been asking me if the animal
he sent you went safe and alive by your hand -

My wife has given me a two Guinea Account to pay for
you to Andrew Reid - shall I get a Ham for you
and add to it?

Mr Dale has got the Gout in his Knee and so severe today that
he is doubtful if he will be able to come to Town tomorrow. He
ascribes it all to his eating & drinking so much with you and feel
some effects of it too - its very wrong in you & Mr R to come west
and debauch sober People.

Wm Simpson Esq

Adm
18 Oct 1803

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

RB/837/1343

Page 2 of 2

Sandy Campbell has just been asking me if the animal he sent you went safe and alive to your hand.

My wife has given me a two Guinea Account to pay for you to Andrew Reid. Shall I get a Ham for you and add to it?

Mr Dale has got the Gout in his Knee and so severe today that he is doubtful if he will be able to come to Town tomorrow. He ascribes it all to his eating & drinking so much with you. I feel some effects of it too. It's very wrong in you & Mr R to come west and debauch sober People.

RSM
18 October 1803

Wm Simpson Esq
P

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19 Oct 1803

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

RB/837/1344

Page 1 of 2

19 October 1803

John Pattison's clerk would no doubt boar you & Mr More, but he might also inform you of some Facts. I fear indeed if he gets the £7500 we shall still be harassed for discounts tho he says the Bills by the People stated in the Memorial are so good that they will easily be melted. Tomorrow we shall expect to know his Fate & Smith Lindsay & Cos. Return their account I sent you with a Form of the affidavit that I may make out our claims against them and the other two houses accordingly. It's a good idea to make out a separate affidavit for the Guarantee Bills which of course will be kept out of that account.

Pray what did you do with Blanchard and should not we take measures for establishing our Claims on Earl & Burrell, Thomson & Whyte, George Fraun & Co George Simpson, Liddell, Elliot & Co London. I wish we had some active hand there to see that we get what is to be got from these Estates at least to have our Claims entered upon their Books. You got a small dividend from a Crichton & Smith last spring - their acceptance we had from McGrigor & Son who are sequestrated and they told us these people would pay us in full, but we have heard no more of them. It was Down & Co I think received the dividend for you. You might desire them to inquire after them. This Doctrine of Archie Grahame's, the Sherriff's and Blackie's if confirmed by the Court of Session will un hinge the whole Banking Business at least of this place. Half of the Payment of Bills at least is made by enabling the accepters to pay by discounting Bills to them. It is the system here that every man depends upon discounts of the week for his payments in the week. Can any thing be conceived more absurd than that our discounts to People who may fail in 60 days shall all be reduceable. The London Bill we discounted to Blackie was to enable him to retire his acceptance to McBrair (not his indorsation as I mentioned by mistake), now if that discount of the London Bill

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is reduced we cannot be put into the situation we were in in regard to McBrair's Bill on Blackie, as by not protesting it and intimating the protest in time, we have lost recourse upon them — nothing can be more absurd — I sent Mr More's Letter to Blackie & Archie Hamilton his Trustee they much wish Mr More's doctrine could be established — but Archie Grahame & the Sherriff are high authority against it — and Archie's opinion is much against his own Interest — honest DD is as I feared confined at Rosebank to day and I doubt in for a smart fit of the Gout. He & Family are coming to the Town house tomorrow if he can possibly be transported

R.S.M.
19 Oct 1803

Wm Simpson Esq
P

You see how the Monteiths go on with Bills on London. I believe the Bills are good — but it is no pleasant work to be giving out such large sums of other people's good money for them. The Bank will never be comfortable till they are done with these dashing People

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

RB/837/1344

Page 2 of 2

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21 Oct 1803

I had 0 to say to you yesterday - Mr Dale was not in Town
 I was rather uneasy about him - but was glad to see him
 creeping into the office this morning - when I delivered him your letter
 he showed it to me and had since a conversation with Meliss & John Pattison
 & John Pattison - he begged me to inform you of the Result as
 he felt himself so sick he was not able to write, and he
 went immediately back to Rosebank - what he advised was
 that the Bank should proceed no further, until they were
 certain that the aid requested would carry them completely
 thro' - and this he depended upon the People who were to give
 their Bills to extent of 17m, positively engaging to do
 so - Mr Dale therefore desired them to get this point fixed
 by tomorrow and then he would be better able to judge
 how far it was prudent for the Bank to interpose -
 William Smith called last night when I gave him copy of
 your deliverance he was to carry it to John Lang writer to see
 if he would contrive any plan of cooking the Business and
 its probableness I may get a letter from him to forward you
 I settled the matter with George & William this morning and
 they were both very thankful - but on consulting the writer
 employed by Mr Nimmo to act for George - he advises him
 by no means to come into the Service of the Bank
 until after the 18th next month when he must appear
 again before Wylie & Archibald's creditors as they might be
 induced to harass him if they saw him employed here
 and he thinks by that time he will be out of their power
 The poor fellow had only 1½d to support himself & children
 I ventured to give him 40/ out of the Interest Box and we must
 just let the matter stand till 18 proximo. I shall write
 Dobie & Thomas & see if they will undertake our
 Business.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 October 1803
 RB/837/1476
 Page 1 of 2

21 October 1803

I had 0 to say to you yesterday. Mr Dale was not in Town. I was rather uneasy about him, but was glad to see him creeping into the office this morning. When I delivered him your Letter he showed it to me and had since a Conversation with Meliss & John Pattison. He begged me to inform you of the Result as he felt himself so sick he was not able to write, and he went immediately back to Rosebank. What he advised was that the Bank should proceed no further, until they were certain that the aid requested would carry them completely thro', and this would depend upon the People who were to give their Bills to extent of 17m positively engaging to do so. Mr Dale therefore desired them to get this point fixed by tomorrow and then he would be better able to judge how far it was prudent for the Bank to interpose.

William Smith called last night when I gave him copy of your Directors' deliverance. He was to carry it to John Lang writer to see if he could contrive any plan of cooking the Business and it's probable I may get a Letter from him to forward you.

I settled the matter with George & William this morning and they were both very thankful, but on consulting the writer employed by Mr Nimmo to act for George, he advises him by no means to come into the Service of the Bank until after the 18 next month when he must appear again before Wylie & Archibald's creditors as they might be induced to harass him if they saw him employed here and he thinks by that time he will be out of their power. The poor fellow had only 1½d to support himself & Children. I ventured to give him 40/ out of the Interest Box and we must just let the matter stand till 18 proximo. I shall write Dobie & Thomas & see if they will undertake our Business.

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you saw that Lindsay's letter and his way of proposing to pay up his half of Oliphant Watson & Co's - and from what you said I wrote him that we should take James Lindsay & Co's acceptance at a discountable date 3 or 6 months if indorsed by Robert Watson & he has been to them saying that he cannot get James Lindsay & Co's Bill at that still but they have given him one at 16 months and another at 20 months both from 1st August last for £500 odd each and these are all the means he has for paying up Oliphant W & Co and Lindsay S & Co's accounts. The first he proposes for O W & Co and Robert Watson shall indorse it shall we discount it and discharge the account? And shall we take the other for Lindsay S & Co's Balance. You'll observe Yuill of Dambigh & his Brother are Partners in James Lindsay & Co (which makes them perfectly good. In comes the Box - my wife much pleased with your letter & commission, but I am not so much so with Thom Caw's returned Bill. I don't expect to make it out of Mackenzie. I wrote Mr Andrew Bonar upon this subject. Will you ask him what we shall do with this Bill. I would be glad to save Thom who is a good lad, but I fear it will be impossible to make it good but from him.

Adm'd
as Cashier
of the Bank
of Scotland
Wm Simpson Esq

Found Jas has £600 - to Macadam to pay and which he could not pay unless we took his Bill on Dunsmuir per £800.

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

RB/837/1476
Page 2 of 2

You saw Robert Lindsay's letter and his way of proposing to pay up his half of Oliphant Watson & Co's account, and from what you said I wrote him that we should take James Lindsay & Co's acceptance at a discountable date 3 or 6 months if indorsed by Robert Watson & he has been to them saying that he cannot get James Lindsay & Co's Bill at that still but they have given him one at 16 months and another at 20 months both from 1st August last for £500 odd each and these are all the means he has for paying up Oliphant W & Co and Lindsay S & Co's accounts. The first he proposes for O W & Co and Robert Watson shall indorse it shall we discount it and discharge the account? And shall we take the other for Lindsay S & Co's Balance. You'll observe Yuill of Dambigh & his Brother are Partners in James Lindsay & Co (which makes them perfectly good. In comes the Box - my wife much pleased with your letter & commission, but I am not so much so with Thom Caw's returned Bill. I don't expect to make it out of Mackenzie. I wrote Mr Andrew Bonar upon this subject. Will you ask him what we shall do with this Bill. I would be glad to save Thom who is a good lad, but I fear it will be impossible to make it good but from him.

RSM
21 October 1803

Wm Simpson Esq
P

Friend James has a £600 to Mcadam to pay and which he could not pay unless we took his Bill on Dunsmuir per £800.

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22 Oct 1803 -

You may deliver the inclosed - or not as you please - it is enough for me that the Notification is made to you - and rest assured my good Friend that the step is necessary for the Interest of the Bank. I know my defects better than you or any body else can do.

John Pattison and his Clerk have not come to Mr Dale this forenoon as he desired so he is gone out again to Rosebank still complaining of a sickness & dwamishness - I wish the Gout would firmly fix in his foot. Before he went away he settled it that Mr Penny & David Stirling should inspect Pattison & Co's Books and see if they agreed with the statement in the Memorial - they propose to spend an hour or two at this this Evening, but from Mr Pattison not calling I doubt he has found some Demur among those who were to grant their Bills.

Mr Smith has been with me, and proposed that John Lang the writer should go into Edinburgh on Monday and endeavour to satisfy your Law Directors that the plan suggested in his Letter yesterday had effectually answer their Views - and if they acquiesce, he will there draw out a proper deed to their satisfaction to be subscribed by all the Partners. Another Plan occurred to me - how would it do for us to sign the deed marking the Condition before our Subscription. This may also be thought of it will be a sad matter if when dividends are so soon to be paid by all the Estates & by Mitchell & Cantrells every thing should be thrown a back again and we shall not know when a shilling will be received. We have got our strong Boxes 3 of them in Mr Dale's warehouse and so we ready for Bonaparte. Bob Gray of the Coalwork 2 miles from hence was saying that if we wished to secure any thing, he had found out a waste under his house as dry as this room, that he could put any thing there in the night time without any body knowing it, and it would be out of the Reach of all mortals. What do you say to this?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 October 1803

RB/837/1345

Page 1 of 2

22 October 1803

You may deliver the inclosed, or not as you please. It is enough for me that the Notification is made to you, and rest assured my good Friend that the step is necessary for the Interest of the Bank. I know my defects better than you or any body else can do.

John Pattison & his clerk have not come to Mr Dale this forenoon as he desired so he is gone out again to Rosebank still complaining of a sickness & dwamishness. I wish the Gout would firmly fix in his foot. Before he went away he settled it that Mr Penny & David Stirling should inspect Pattison & Co's Books and see if they agreed with the statement in the Memorial. They propose to spend an hour or two at this this Evening, but from Mr Pattison not calling I doubt he has found some Demur among those who were to grant their Bills.

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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, 22 October 1803

RB/837/1345

Page 1 of 2

I cannot say however I am clear for putting our valuables below ground. Mr Dale is for going to Lanark with them and if the Enemy should point that way to go forward to our Friend Robert Hope at Leadhills. This is a worthy man who has long had a Cash Account with us and has made an immense Fortune by sheep there two or three years past. He would be happy to serve us. My wife talks of going there but the difficulty I fear will be to get horses & a cart as no doubt they will all be in Requisition. How can we secure that object. William Smith tells me that Carr the Indorser of Baillie's draft on Reid which he sent you & you returned is stopt, but he keeps the Bill. What have you made of Reid.

RSM
22 October 1803

Wm Simpson Esq
P

If you see Bob tell him that Alexander is surprised he has not returned his Bill. I forgot to mention this to Bob yesterday.

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Rob M
22 Oct 1803
Wm Simpson Esq

If you see Bob tell him that Alexander is surprised he has not returned his Bill. I forgot to mention this to Bob yesterday

24 Oct 1803

I understand John Lang accompanied with Smith & Watson went in to Edin yesterday to wait upon you to day and from what you write with I conclude all will now go on smoothly

Penny & Stirling went to John Pattison & Co's at 1 o'clock to examine their Books and report - John has been with Mr Dale and told him that all the People had agreed to grant their Bills but one at Paisley whom he was only to see this day - so Mr Dale will probably send you his report tomorrow - I have told Lindsay that we shall settle the two cash accounts in the way he proposed and they are to be settled accordingly the 1st Nov^r -

The Dean has just called - we reminded you for Leitch & Smith a month or two ago £700 - to be paid to a Dr Nielson upon a discharge to your satisfaction - they have never heard from the Dr since - he wants to know if you paid the money and got the discharge - if you did send it to us in the Box - There will be many Candidates for my Successorship - Fraser Blackie spoke to me on Saturday - Andrew Reid to day - Both are good pen & ink People - but I told them the Directors would probably appoint one who was in no Business and had no Connections here - Reid said he would give up his Business and would find any Security - but I doubt you Gent^l will be for one they know more about than either - do let me know how you proceed as to the new Charter - I shall ever be concerned about the old Royal -

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

RB/837/1348

Page 1 of 2

24 October 1803

I understand John Lang accompanied with Smith & Watson went in to Edinburgh yesterday to wait upon you to day and from what you write I conclude all will now go on smoothly.

Penny & Stirling went to John Pattison & Co's at 1 o'clock to examine their Books and report. John has been with Mr Dale and told him that all the People had agreed to grant their Bills but one at Paisley whom he was only to see this day. So Mr Dale will probably send you his report tomorrow. I have told Lindsay that we shall settle the two cash accounts in the way he proposed and they are to be settled accordingly the 1st November.

The Dean has just called. We remitted you from Leitch & Smith a month or two ago £700 to be paid to a Dr Nielson upon a discharge to your satisfaction. They have never heard from the Dr since. He wants to know if you paid the money and got the discharge. If you did send it to us in the Box. There will be many candidates for my successorship. Fraser Blackie spoke to me on Saturday, Andrew Reid to day. Both are good pen & ink People, but I told them the Directors would probably appoint one who was in no Business and had no Connections here. Reid said he would give up his Business and would find any Security, but I doubt your Gentlemen will be for one they know more about than either. Do let me know how you proceed as to the new Charter. I shall ever be concerned about the old Royal.

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

RB/837/1348

Page 2 of 2

RSM

24 October 1803

Wm Simpson Esq

P

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25 Oct 1803

The Ambassador Extraordinary to Lang called this forenoon and informed me that he had sent the scroll to you at 5 o'clock yesterday I hope it was satisfactory to your Law Lords - and that it will come to us this afternoon or tomorrow morning to be executed and sent off to London & P' Glasgow with all dispatch we shall not subscribe the deed till it is signed by all the Partners.

ready - pray return that on Smith Lindsay & Co with a scroll of the affidavits - that Bill on Reid must no doubt be included in our claim on Dunlop Smith & Co. There will be a necessity for having active attorneys in London to look after the Bank's concerns there. I wrote Dobbie & Thomas who are much commended to know if it would be agreeable to them to manage our Claims upon London stopt houses. I shall let you know what they say when I get their answer. I forgot to mention to you that £900 draft of ours on Down to Buchanan Struan & Co. The man called with the 2nd last week and told us the story. Having made nothing of you he called again to day and seems resolved to get back his money. He is to be at Down & Co again. I wish they may not have paid on a wrong Indorsation. It will be cruel if they are obliged to refund and most unjust if the Bill was initiated by one of the Trustees whose possession it fairly went.

This has been an unpleasant & heavy forenoon. I wish I may be able to stand it 2 months. The wants and the difficulties of many are quite distressing. Henry Monteith sent us a large Bundle of Bills last night nearly all of which we returned as they were but weak Bills and at 6 months from September. He then sent us an acceptance of Whitfield's for £1500 at about 5 months that I also returned as we had too much of their Paper to take more at so long date. So what he will do I know not. I doubt he'll not get thro.

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

RB/837/1320

Page 1 of 2

25 October 1803

The Ambassador Extraordinary John Lang called this forenoon and informed me that he had sent the scroll to you at 5 o'clock yesterday. I hope it was satisfactory to your Law Lords, and that it will come to us this afternoon or tomorrow morning to be executed and sent off to London & P' Glasgow with all dispatch. We shall not subscribe the deed till it is signed by all the Partners [paper missing] must be making out our claims to have them ready - pray return that on Smith Lindsay & Co with a scroll of the affidavit. That Bill on Reid must no doubt be included in our claim on Dunlop Smith & Co. There will be a necessity for having active attorneys in London to look after the Bank's concerns there. I wrote Dobbie & Thomas who are much commended to know if it would be agreeable to them to manage our Claims upon London stopt houses. I shall let you know what they say when I get their answer.

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

RB/837/1320

Page 2 of 2

We have most vexing applications from many others. You see we have taken John Pattison's Bill on Mair which is the last of his renewals. He could find no additional house as we made him do for the former. I refer you to Mr Dale's letter about him. The money should not be lent without a certainty of his friends granting the Bills. I desired him to get them to subscribe a letter to him saying they would accept Bills. He seems to have no difficulty about that or about getting money [paper missing] by other Banks. If the loan is given he is anxious that the Bond should be written by Robert Graham who has all his papers and reviewed by Mr Nimmo. I told him that the Bank if they gave him the loan would probably employ their own writer in Edinburgh and that the Title deeds in that case must be sent there.

RSM

25 September [sic] 1803

Wm Simpson Esq

P

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26 Oct 1803

Much disappointed in not having Lang's scrawl this morning as I understood the matter was agreed upon and it requires dispatch but perhaps you have sent it to himself

I showed the inclosed to Cross and made him mark the notification but he showed me your letter of 1st Septer agreeing to accept his and Stirling's instalments so I suppose you must wait for them in the meantime he and I think you should attack and get what you can from the Drawer & Acceptor of the Bill

We shall let Banachnie stand till Candlemas - but I have no idea of giving back any part of the £140 - tho it was paid in by his Surety without any condition on his account

I don't much like Lauderdale coming into power - and can hardly think its possible the present Ministry will coalesce with so violent a Democrat & his Party - what is become of the Receipt for the money you paid Dr Naismith - it was that the Dean wanted - Failures are still going on

I don't expect to see an end of them, and sincerely wish I were without the reach of hearing of them, - Macpherson Small & Co silver manufacturers rather in a small way shift yesterday - Small is a minister son of my acquaintance in Fife - a fine lad - came here recommended to me and was often in my house - 9/10^{ths} at least of such young men has been come to my charge on that way have become Bankrupts by that vile manufacturing Trade - Small's Father has a large Family and is in £700 - with his son will ruin him - Other Failures I am expecting and some of them with large young Families - it is dismal work!

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

RB/837/1349

Page 1 of 2

26 October 1803

Much disappointed in not having Lang's scrawl this morning as I understood the matter was agreed upon and it requires dispatch but perhaps you have sent it to himself.

I showed the inclosed to Cross and made him mark the notification but he showed me your letter of 1st September agreeing to accept his and Stirling's instalments so I suppose you must wait for them in the meantime he and I think you should attack and get what you can from the Drawer & Acceptor of the Bill.

We shall let Banachnie stand till Candlemas, but I have no idea of giving back any part of the £140, tho it was paid in by his Surety without any condition on his account.

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Failures are still going on. I don't expect to see an end of them, and sincerely wish I were without the reach of hearing of them. Macpherson Small & Co silver manufacturers rather in a small way stopt yesterday. Small is a minister's son of my acquaintance in Fife - a fine lad - came here recommended to me and was often in my house. 9/10^{ths} at least of such young men as have come to my charge on that way have become Bankrupts by that vile manufacturing Trade. Small's Father has a large Family and is in £700 with his son which will ruin him. Other Failures I am expecting and some of them with large young Families. It is dismal work!

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Bob Dreghorn called in a Rage at these Breckless Rascals as he calls them from whom he bought his highland Estates - The D of Argyll's People told him they would not ask the price till it was convenient - he has a letter from Sir W Forbes & Co saying the Bond for 23m I think it is was assigned to them and the money must be paid at the Term - so he has ordered Coutts to sell off that amount of 3 per cents & 5 per cents which you may be sure mortifies him greatly - he wanted to know what we would give for his draft on Coutts at sight. I told him 1/4 per cent but he seemed to expect more elsewhere. John Campbell has his Bond for his other purchase about 3m which he wants to lie over till Whitsunday.

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

RB/837/1349

Page 2 of 2

Bob Dreghorn called in a Rage at these Breckless Rascals as he calls them from whom he bought his highland Estates. The D of Argyll's People told him they would not ask the price till it was convenient. He has a letter from Sir W Forbes & Co saying the Bond for 23m I think it is was assigned to them and the money must be paid at the Term. So he has ordered Coutts to sell off that amount of 3 per cents & 5 per cents which you may be sure mortifies him greatly. He wanted to know what we would give for his draft on Coutts at sight. I told him 1/4 per cent but he seemed to expect more elsewhere. John Campbell has his Bond for his other purchase about 3m which he wants to lie over till Whitsunday.

The scroll has come by the Box.

RSM
26 October 1803

Wm Simpson Esq
P

R.S.M.
26 Oct 1803
with 2-1-2

The scroll has come by the Box

Wm Simpson Esq

P

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27 Oct 1803

I am much obliged to your gentlemen for their good opinion - but
my services have been liberally rewarded and are greatly overrated
O do not fash yourself with a Minute - the less that is said
about them the better - I gave Penny what you wrote
about J Pattison - he is at Greenock not expected home
till this night - and the Requisitions of your directors must
keep the Matter back some days, I desired Penny to
get Mr Graham to make out the Statements as soon
as he could - I sent J Lang his scroll last
night and doubt not it will be got executed as
soon as possible - difficulties are occurring in
making out our Claims - it seems Lindsay & Co
are Partners with Oliphant Watson & Co and it is
thought we are entitled to include all our claims
upon O W & Co in our claim upon Lindsay & Co
and as Lindsay & Co here and Smith Lindsay & Co
London are ~~used~~ thrown into one Concern and
under one Trust - I suppose we must make one
Claim for what is due us by all the 3 houses -
This will be so complex a business that I really
wish Mr More could come west for 2 or 3 days
to direct all these Claims and to make be very
soon as they must all be given in by 5 Nov
You have never sent back the state I sent you
of our claim upon the London house

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 October 1803

RB/837/1350

Page 1 of 2

27 October 1803

I am much obliged to your gentlemen for their good opinion, but my services have been liberally rewarded and are greatly overrated. O do not fash yourself with a Minute - the less that is said about them the better.

I gave Penny what you wrote about John Pattison. He is at Greenock not expected home till this night, and the Requisitions of your directors must keep the matter back some days. I desired Penny to get Mr Graham to make out the statements as soon as he could. I sent John Lang his scroll last night and doubt not it will be got executed as soon as possible. Difficulties are occurring in making out our claims. It seems Lindsay Smith & Co are partners with Oliphant Watson & Co and it is thought we are entitled to include all our claims upon O W & Co in our Claim upon Lindsay S & Co and as Lindsay S & Co here and Smith Lindsay & Co London are thrown into one Concern and under one Trust, I suppose we must make our claim for what is due us by all the 3 houses. This will be so complex a Business that I really wish Mr More could come west for 2 or 3 days to direct all these claims, and it must be very soon as they must all be given in by 5 November. You have never sent back the state I sent you of our claim upon the London house.

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John Hutchison & Co are stopt a house that did a good deal of business in the Cotton wool - a great deal of their Paper in the Circle of which we must have some but I hope it is well covered -
we had an alarm to day of a Landing in Ireland - but a letter from the Secretary of State to the Lord Mayor of Dublin which you will see in the Papers shows that the alarm is groundless - tho the Intelligence came here to day from the respectable house Leicester & McCall Cork - we may expect such alarms every day -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 October 1803

RB/837/1350

Page 2 of 2

John Hutchison & Co are stopt a house that did a good deal of business in the Cotton wool. A great deal of their Paper in the Circle of which we must have some but I hope it is well covered.

We had an alarm to day of a Landing in Ireland, but a letter form the Secretary of State to the Lord Mayor of Dublin which you'll see in the Papers shows that the alarm is groundless, tho the Intelligence came here to day from the respectable house Leicester & McCall Cork. We may expect such alarms every day.

RSM
27 October 1803

Wm Simpson Esq
P

Ad Mc
27 Oct 1803
Wm Simpson Esq

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28 Oct 1803

The claim agt Lindsay S & Co never came back to me. It is pity
 it has fallen by as it cost me a good deal of work to make it
 out picking out the articles from different accounts - and particu-
 -cularizing the Bills - ^{and there is none to be added to it} The claims upon all the Estates must be
 given in by 5 Nov^r - next week is our preaching week - I
 shall expect Mr More west to arrange all then [paper missing]
 I wrote you some time ago that Robert Dunlop [paper missing] Dunlop Smith & Co's cash account had
 proposed to pay it up immediately after that he was taken ill and went to the country. As we heard no
 more from him I wrote him yesterday that if he did not pay up the account immediately as he proposed
 we would be obliged to include it in our claim upon Dunlop S & Co. He & John Hamilton the other surety
 have just called with John Lang to say that they find from W Smith John Dunlop holds R Bank Stock
 which was paid for out of Dunlop S & Co's funds and stands in their Books that therefore they think
 themselves entitled to say to the Bank you have money in your own hands pay yourselves for the cash
 account. I told him their plea would be good if the Bank had not many other Claims not only upon
 Dunlop S & Co but upon Lindsay Smith & Co & Oliphant W & Co of all which John Dunlop was a Partner
 and I suspected our Gentlemen would apply the Stock in the first place towards their own Relief. They
 admitted this so far as our claims are against Dunlop S & Co, but as the stock stands in their Books they
 think the Relief must be confined to our Claims on that Company, and that they must participate
 proportionally with us. All this is no doubt great nonsense, but as they desired I agreed in the
 meantime to include the cash account in our claim on Dunlop S & Co until we see how the Bank Stock
 stands. I doubt John Dunlop himself has a Credit upon it and that will cut off all their hopes. Let me
 know what I shall say to them about this.

Must not this stock of John Dunlop's be stated in our claims upon all the houses as a security held by
 us?

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

RB/837/1351

Page 1 of 2

28 October 1803

The claim against Lindsay S & Co never came back to me. It is pity it has fallen by as it cost me a good
 deal of work to make it out picking out the articles from different accounts, and particularizing the Bills,
 and there is none to be added to it. The claims upon all the Estates must be given in by 5 November.
 Next week is our preaching week. I shall expect Mr More west to arrange all then [paper missing]. I
 wrote you some time ago that Robert Dunlop [paper missing] Dunlop Smith & Co's cash account had
 proposed to pay it up immediately after that he was taken ill and went to the country. As we heard no
 more from him I wrote him yesterday that if he did not pay up the account immediately as he proposed
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The Agreement enclosed by Mr Lang's scroll is sent off to London by this post to be subscribed by Smiths.
Campbell Douglas has just been with me - his account is full - I told him that our Gentlemen objected to Robert Marshall as joint obligant with him and seemed rather inclined to take his Corroboration of the old Bond - he said his Brother Colin the obligant in it died some years ago possessed of an entailed Estate but left no Executry but a few hundred pounds to his Brother the last Mains who was his Creditor for more - that therefore his security was of no value - but that Robert Marshall was worth £3000 - and perfectly safe - and he had no objection to give a Bond of Corroboration how shall I settle it - The enclosed from Robert Grahame says all that can be said about Pattison's affairs - I have only to add that I have seen a letter to him by the different obligants in the proposed Bills subscribed by so many as makes £7500 - several have agreed rather to give Bills to lend him their Sum 12 months and there seems no doubt by the way he is going that by Bills & money lent he will make up 15 or £16000 - several of his acceptances coming due next week. If the Bank is to grant the Loan he is most anxious it should be soon. I wish we could know the Bank's Resolution on Monday. If the heritable security was perfectly good would it not be better to lend such a sum as would enable him to take up the 5m lying over Bills upon his Engagement to pay back in part the loan the dividend from these Bills as he should renew them. This would lessen that into No.2.

28 Oct 1803
P.L.M.
Wm Simpson Esq

Wm Simpson Esq

(P)

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

RB/837/1351
Page 2 of 2

The agreement according to Mr Lang's scroll is sent off to London by this post to be subscribed by Smiths.

Campbell Douglas has just been with me. His account is full. I told him that our Gentlemen objected to Robert Marshall as joint obligant with him and seemed rather inclined to take his corroboration of the old Bond. He said his Brother Colin the obligant in it died some years ago possessed of an entailed Estate but left no Executry but a few hundred pounds to his Brother the last Mains who was his Creditor for more, that therefore his security was of no value, but that Robert Marshall was worth £3000 and perfectly safe, and he would have no objection to give a Bond of Corroboration. How shall I settle it. The inclosed from Robert Grahame says all that can be said about Pattison's affairs. I have only to add that I have seen a letter to him by the different obligants in the proposed Bills subscribed by so many as makes £7500. Several have agreed rather as give Bills to lend him their Sum 12 months and there seems no doubt by the way he is going that by Bills & money lent he will make up 15 or £16000. Several of his acceptances coming due next week. If the Bank is to grant the Loan he is most anxious it should be soon. I wish we could know the Bank's Resolution on Monday. If the heritable security was perfectly good would it not be better to lend such a sum as would enable him to take up the 5m lying over Bills upon his Engagement to pay back in part the loan the dividend from these Bills as he should renew them. This would lessen that into No.2.

John Alston wants to be my successor - a very respectable man but _____. He will write you.

A Parcel containing a P Shirting for Mr More will not go into the Box. I have desired it may be put into the Coach Locker along with the Box. Mr More will desire your Porter to ask after it.

RSM
28 October 1803

Wm Simpson Esq
P

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29 Oct 1803

Do Aitchison & Co were a very strong house till last Spring when
 the two rich Partners left them - Aitchison, a weak Partner has been
 going on since - we have some of their Paper but I believe it is
 all good independent of them - I think with you that Lindsay
 & Co are in too great a haste to pay their debt - but they say they
 have a good sum to divide, and giving the Creditors a little money
 they think will please them - they no doubt need it - we shall
 see your claims when the Box comes - but you say O of Mr
 More coming west to arrange ours and it is such a complicated
 business that I am afraid I cannot manage it - The £7200
 Guarantee Bills I suppose you will claim for and consequently
 they must not be in our account - how are we to do with
 the Bank Stock? and as to Oliphant Watson & Co I cannot
 but think you are wrong in supposing their Trustees could
 make claim upon Lindsay S & Co - how could he swear that
 they were his debtors - you'll observe Lindsay S & Co as
 a Company are Partners with Oliphant Watson & Co it is
 impossible the latter's Trustees can say that these Partners are
 their Debtors for all they owe - Penny tells me O W & Co's
 Trustees have applied to the London Trustees on Smith L &
 Co's Estate to join with the Trustees on Lindsay S & Co's Estate here
 in submitting all questions respecting the right to with the
 Estate of O Watson & Co have to claim on Lindsay S & Co's Estate, to
 Archibald Grahame & Walter Ewing Maclae - they expect the
 London Trustees consent to this proposal about the middle
 of next week - I suspect we must delay making up our
 claims till then as it is material to know whether we
 shall include all our demands on O Watson & Co in our
 claim upon Lindsay S & Co - so much will come upon
 the last Estate that I cannot conceive how they can
 pay even 1/ instead of 3/4 dividend -

we have lying over Bills on John Ure & Co and Thos Gordon
 and can see no good can be done by diligence altho we have a
 Horning against the Caller - Ure is Partner with Auchie Ure & Co
 and his paying depends wholly upon their getting remittances from Jamaica.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 October 1803

RB/837/1354

Page 1 of 2

29 October 1803

John Aitchison & Co were a very strong house till last spring when the two rich partners left them. Aitchison & a weak partner has been going on since. We have some of their paper but I believe it is all good independent of them. I think with you that Lindsay & Co are in too great a haste to pay their dividend, but they say they have a good sum to divide, and giving the Creditors a little money they think will please them. They no doubt need it. We shall see your claims when the Box comes, but you say O of Mr More coming west to arrange ours and it is such a complicated business that I am afraid I cannot manage it. The £7200 Guarantee Bills I suppose you will claim for and consequently they must not be in our account. How are we to do with the Bank Stock? And as to Oliphant Watson & Co I cannot but think you are wrong in supposing their Trustees could claim upon Lindsay S & Co. How could he swear that they were his debtors. You'll observe Lindsay S & Co as a Company are partners with Oliphant W & Co. It is impossible the latter's Trustees can say that these Partners are their Debtors for all they owe. Penny tells me O W & Co's Trustees have applied to the London Trustees on Smith L & Co's Estate to Join with the Trustees on Lindsay S & Co's Estate here in submitting all questions respecting the right which the Creditors of O Watson & Co have to claim on Lindsay S & Co's Estate to Archibald Grahame & Walter Ewing Maclae. They expect the London Trustees' consent to this proposal about the middle of next week. I suspect we must delay making up our claims till then as it is material to know whether we shall include all our demands on O Watson & Co in our claim upon Lindsay S & Co. So much will come upon the last Estate that I cannot conceive how they can pay even 1/ instead of 3 or 4/ dividend.

We have lying over Bills on John Ure & Co and Thos Gordon and can see no good can be done by diligence altho we have a Horning against the Caller. Ure is Partner with Auchie Ure & Co and his paying depends wholly upon their getting remittances from Jamaica.

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2/ was sent you in this days Box from the Elder as it seems the Remittance he sent you was short that much -
will you with my best respects say to Mr Andrew Bonar that after he has seen Niel Caw I will be glad to know from him what we shall do with the Bills he knows of -
Never was there such weather in Oct - but we have thick Fogs in the mornings and if it is so in the Channel it will give Bonaparte a good opportunity for paying us a Visit -

Adm
29 Oct 1803
Wm Simpson Esq
in Guineas Notes

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 October 1803

RB/837/1354

Page 2 of 2

2/ was sent you in this day's Box from the Elder, as it seems the Remittance he sent you was short that much.

Will you with my best respects say to Mr Andrew Bonar that after he has seen Niel Caw I will be glad to know from him what we shall do with the Bills he knows of.

Never was there such weather in October, but we have thick Fogs in the mornings and if it is so in the Channel it will give Bonaparte a good opportunity for paying us a Visit.

Pray send us guinea notes if you can.

RSM
29 October 1803

Wm Simpson Esq
P

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31 Oct 1803 -

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

RB/837/1356

Page 1 of 2

31 October 1803

Your Gentlemen should just do with Pattison as they think will be for the Interest & Safety of the Bank without Fie or Favour and even without regard to political Principles. It was pity he had not some other writer than Robert Grahame, but he is better acquainted with his affairs than any other and I believe a very honourable man. I hope we shall have your Gentlemen's decision in a day or two for if not I fear it will be too late, and indeed if it is granted I doubt it will still be with hard fighting he will get thro'. He has got his friends' engagement to grant Bills for more than the sum wanted as he tells me. The affidavits by the Box are all lodged and the Vouchers marked will be returned to you by tomorrow's box. Mr More's mode is the thing. I keep a copy of one of them for my Rule. The clause about the Bank stock shall be inserted in all the three. Dunlop S & Co's cautioners I see as I supposed will make 0 of that stock. That being the case it is nonsense in them to make us claim for the cash account. I have wrote Robert Dunlop so, and as he is very able I hope he will pay it up and claim on the Estate, but I must delay making out our claims till I see whether we are to claim upon Lindsay S & Co for the whole of Oliphant W & Co's debt, and that cannot be determined till the submission to Grahame & Maclae is returned from London. This moment I have a line from Pattison & Co saying that their returned Bill in our hands on Smith Lindsay & Co London with 6 hs £765.8.7 was drawn on account of Dunlop Smith & Co and that we must rank on both Estates What says Mr More to this? I do not see how we can swear that Dunlop S & Co owe us that sum when we have no voucher for it from them and never before knew they were our Debtors.

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To morrow or next day I shall send you No 2 up to this date - a considerable sum is placed to the Credit of it to day by Archie Newbigging taking up two of Monteath Balfour & Co's lying over Bills - by his house's notes, to Wm Bogle at 6 & 9 months but these come upon our discount list which with several others of the same kind will increase the Balance greatly this last week is very little come in. Oh it is heartless work. But I am glad to see our Drawings on London fallen off considerably.

We have a very good letter from Dobie & Thomas - they will think themselves honoured by our Business and do their best with us - I really believe they will be of great service to the Bank as soon as we get our Bills through the stopt houses here we must send them to them to look after the Londoners.

Wm Simpson Esq
31 Oct 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, 31 October 1803

RB/837/135
Page 2 of 2

Tomorrow or next day I shall send you No 2 up to this date. A considerable sum is placed to the Credit of it to day by Archie Newbigging taking up two of Monteath Balfour & Co's lying over Bills by his house's notes to Wm Bogle at 6 & 9 months but these come upon our discount list which with several others of the same kind will increase the Balance greatly this last week is very little come in. Oh it is heartless work. But I am glad to see our Drawings on London fallen off considerably.

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RSM
31 October 1803

Wm Simpson Esq
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, undated by the sender but probably a continuation of his letter of 31 October 1803 (RB/837/1356)

RB/837/1357

Page 1 of 2

I suppose you will be pestered with applications for my place here. I tell everybody that applies to me that I suppose our directors will keep it in the office. The general report in town is that Mr Penny is to be the man. He is a clever lad and very intelligent as to the situation here, but there are some circumstances which would make me hesitate. I do not think he is [paper missing] kind of man, and I should suppose he would not give up his own business for it - at least unless you were to give him a great deal more than I believe your gentlemen would think reasonable. But say O of all this to anybody or in your reply to me. Of all men out of the office David Walker I should think he'd be the man and I know no objection to him but the introduction of a new hand. As your gentlemen seem determined against that, I have hinted so much to him and I suppose I may now inform him positively that he may have no Expectations and that therefore his company may be on the outlook for a proper agent here by the end of the year. I have said nothing to them about that hitherto officially because I wished to keep it open for David if there had been any prospect of his coming here. The Watsons have been [paper missing] to solicit for them. My having got the appointment on their Brother's illness gives them some Pretension. I have no doubt they would manage the Business very well and they say they would do it upon the same footing I have done, by sending drafts on D Smith & Co upon Receipt of their Bills. It has been a good account to the Bank which has drawn above £100 a year interest and that almost wholly from the 6 days our drafts on you had to run. Does it occur to you that any thing shall be done to keep this advantage to the Bank?

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as I always write David on Wednesdays - you may let me
know if you think I should say any thing to him upon this
subject - you will see the propriety of never mentioning his offer
to any one -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, undated by the sender but probably a continuation of his letter of 31 October 1803 (RB/837/1356)

RB/837/1357

Page 2 of 2

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RSM

31 October 1803

Wm Simpson Esq

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