

1 Sept 1803 -

I am glad to find from Penny that the Watsons' Friends have come forward very handsomely indeed and are to give them Money for the whole they require - so there will be no occasion to discount Bills - It surprises me that such a sum could so speedily be raised here - but it is chiefly from People not in Trade - I have desired Dugald Bannatyne to bring us the new Instalment Bills indorsed by Macneil & Co - he does not understand our keeping the old Bills - and says he should have them in order to give them up on a settlement with Macneil & Co - but he has no objection to give his obligation to pay us any dividend he may draw from their Estate tho there is no chance of any being drawn before his Instalment Bills are run off - must we still insist on keeping the old Bills?

Forster & Corbett have settled with us to day for all their Indorsations on Kibble Forster & Co and given us new Bills at 4, 6, 8 & 10 months from 1<sup>st</sup> Aug<sup>t</sup> - I have no doubt these Bills will be paid - The Collector tells me old Thoburn is dead and that his son in that way will succeed to 50 or 60 m by him - Mr Dale knows little of Mitchell of Manchester but a Creditor of his told me yesterday that his matters were likely to come round well and soon - that he has already realised 5/ per £ of his debts and paid it into his Bankers - this I can hardly believe -

I sent a Note to Mr Grahame this morning saying that we had orders to take a new Stamp at 4/9 but I did not like to begin till I knew what he was doing - he has just called - he had begun to pay Dollars at 4/6 but he saw it would not do as what he had got down cost him about 4/8 - so he had ordered a new Stamp which would be ready on Saturday and then he had pay them stamped at 4/9d - he will also take them in stamped

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

RB/837/1283

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1 September 1803

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

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or not at that price for the fractional parts of payments, but he would not take them unstamped in large sums as that might bring all the Importers' Dollars upon him. He has 10,000 on the Road from London. I have desired Lumsdain to take and pay at 4/9 – he thinks the people will not be fond of them, but I wish we had some thousands of them. If we keep to only receiving the fractional parts of payments, I suppose there will be no occasion for our getting a stamp.

You see another large Bill on Findlay & Co. I have hardly nerves for this sort of work. There is no doubt all the Remittances to Robertson Tate & Co for the sales of their Goods on the Continent and which amount to a great sum, go always to Findlay & Co and they draw against them – but the amount running is much too large.

RSM

1 September 1803

Wm Simpson Esq

P

Gilbert Hamilton has just been with me and I am sorry to find there is no prospect of Mr R's Bond being paid so soon as I expected. Gilbert meant to apply some of the personal Funds money remitted from Jamaica for clearing off that debt but upon consulting the other Creditors, they would not agree to it they said and I doubt with Justice that they had all an equal claim upon the personal Estate & Mr R no more than a share offering to his debt – the Land will not sell at present.

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2 Apr 1803

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

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2 September 1803

It was not a Bill but a Letter of Guarantee we got from Robertson Tate & Co, engaging to see the Bill paid, but considering the sum we have running on that house, we have need of the security of all the parties and the Rigs of Ardconnell & Dunbeath over & above.

I have not seen Stirling & Co's Proposals. We have no Bills of Cross & Co's on them but one of £1000 for which Henry Monteith Bogle & Co's note payable at Martinmas for £1400 sts was lodged, and a £600 for which a Bill on London for that sum was lodged. I have sent frequently to Cross to come and settle the last as his draft is due 15<sup>th</sup> but he is not yet come home. The first I suppose must just be allowed to come back and stand at No.2 till Henry Monteith's Bill come due. I suppose the Bills which Gammell & Carrick have are not Cross's drafts but Stirling & Co's notes, and it is lucky more of them did not come our way for we considered them as as good as any London paper for Manufactures. I am afraid we must have some to come back upon us yet, but our London bill Book is such a Mass that I have not yet had time to look it over 4 or 5 months. We had one of £100 returned 10 days ago upon Mabon a safe man I believe but had so many of them back upon him in other Channels that he says he cannot take them up till he get the Instalment Bills.

Penny tells me Gilbert Watson's Letter to day says that from the state Andrews has given in there is good Reason to expect the Bank would support him. The Directors had all expressed great satisfaction and a desire to keep him up. They were to meet yesterday upon the Business so we shall hear on Sunday. Tho Watsons Account today is reduced to £480 lodged.

We have also a £700 returned Bill by Cross & Co on Stirling & Co lying over 10 days - it was indorsed to us by Alexander & Co, John Pattison & Hunter & Johnston - the last have promised to take it up on a few days.

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Gammell it seems acts very generously by them - and promises  
to have the same Confidence in them as ever -  
What a heap of London Paper you have to day - Alexander  
pays his first Instalment of 4/ per £ tomorrow above 10m  
These London Bills from him and above £1000 Glasgow  
Bills are for that purpose - they are all indorsed by J<sup>r</sup>  
Miller his acting Trustee a very safe man - Henry & Co  
write that their acceptance of the Jamaica Bill will unquestionably  
be paid - I have just got a letter from McNeil & Co to attend  
a meeting of their creditors next Thursday - which I shall send you in  
the Box - they are to pay principal & Interest - they say  
Jo Campbell Sen & Co have sold 540 Bales of Cotton within  
these 10 days for Bills on London at short date - and  
these Bills sent you are part -

R. S. M.  
2 Sept 1803

Wm Simpson Esq

J

Alexander did not call to settle for his Bills till after our  
Tellers' Cash was shut so they will not be sent you till  
tomorrow - we have above 3m of his Instalment  
Bills due tomorrow and he has as much money and  
pay the whole Instalment and have the dollars 6m of them  
to go towards his next Instalment & send

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

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Gammell it seems acts very generously by them, and promises to have the same Confidence in them as ever.

What a heap of London Paper you have to day. Alexander pays his first Instalment of 4/ per £ tomorrow above 10m. These London Bills from him and above £1000 Glasgow Bills are for that purpose. They are all indorsed by James Miller his acting Trustee a very safe man. Henry & Co write that their acceptance of the Jamaica Bill will unquestionably be paid. I have just got a letter from McNeil & Co to attend a meeting of their creditors next Thursday, which I shall send you in the Box. They are to pay principal & Interest. They say Jo Campbell Sen & Co have sold 540 Bales of Cotton within these 10 days for Bills on London at short date, and these Bills sent you are part.

RSM  
2 September 1803

Wm Simpson Esq  
P

Alexander did not call to settle for his Bills till after our Tellers' Cash was shut so they will not be sent you till tomorrow. We have above 3m of his Instalment Bills due tomorrow and he has as much money as will pay the whole Instalment and leave the dollars 6m of them to go towards his next Instalment 1 December.

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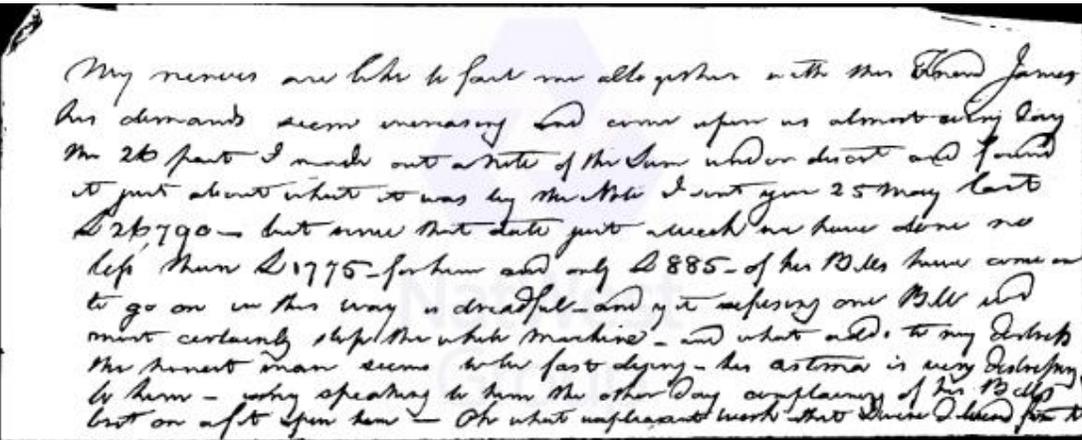
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 September 1803

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My nerves are like to fail me altogether with this Friend James his demands seem increasing and come upon us almost every day. The 26 past I made out a note of the sum under discount and found it just about what it was by the note I sent you 25 May last £26,790 - but since that date just a week we have done no less than £1775 for him and only £885 of his Bills have come in. To go on in this way is dreadful - and yet refusing one Bill would most certainly stop the whole machine - and what adds to my distress the honest man seems to be fast dying - his asthma is very distressing to him - my speaking to him the other day complaining of his Bills brought on a fit of it upon him. Oh what unpleasant work - that I were delivered from it.

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the bank's cashier, 2 September 1803

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You would receive a dozen of Henry Monteith's fine handkerchiefs which you desired me to get for you by today's Box.

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3 Sep 1803

Mr Hamilton told me Mr R would certainly draw his dividend from the personal funds - but he did not say when he would make the dividend and I fear it will be but a trifle when it comes - he talked of having only about 2m in his hands - I have been often urging him to sell the Land & Feus - and there was a writer here on Terms with him but he is off and I doubt he would hardly get an offer for them at present - You think much more lightly of No. 2 than I do - It hangs upon me like a millstone and sadly disturbs my evening & morning thoughts - I wish I saw a fitter hand in the management of it - We credited it £434.19 to day received a dividend from Alexander & Co in the Bills returned on them - with £2.13.6 interest to the child - We get £3300 from Alexander for his Instalment acceptances in the office due to day one of them £1000 odd to John Pattison & Co

Willie Mitchell is understood to be the man of Property in Mitchell & Cantrill and having him I suppose you have the Company, but I shall inquire about this, and whether they have really got in 5/ per £ -

Bob Watson has just shown me a letter from Gilbert by which it appears a very accurate state had been made out of Andrew's affairs showing a clear Reversion of 70m and the property all at home - Gilbert from what passed with the Bank Directors is very hopeful he will next post be able to advise that the Bank should enable Andrew to resume pay outs - Bob is not sanguine as to this nor am I -

Bob McCall called to take leave he sets off tomorrow for London in his way to Trinidad to try to recover McNeil & Co's Effects there poor Fellow I doubt he will ever return - McNeil's Partners have been laid out above 100m of their money without ever advising them how or for what

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

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3 September 1803

Mr Hamilton told me Mr R would certainly draw his dividend from the personal funds, but he did not say when he would make the dividend and I fear it will be but a trifle when it comes. He talked of having only about 2m in his hands. I have been often urging him to sell the Land & Feus, and there was a writer here on Terms with him but he is off and I doubt he would hardly get an offer for them at present. You think much more lightly of No.2 than I do. It hangs upon me like a millstone and sadly disturbs my evening & morning thoughts. I wish I saw a fitter hand in the management of it. We credited it £434.19 to day received a dividend from Alexander & Co in the Bills returned on them - with £2.13.6 interest to the child. We get £3300 from Alexander for his Instalment acceptances in the office due to day one of the £1100 odd to John Pattison creditors.

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RSM

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Wm Simpson Esq

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5 Sept 1801

It do not think it is possible that after what has passed Sandy Thomson will send for the payment till Tuesday - but I would send him on Monday morning the Collector's note to me - and wish him that by order from him you are not to pay the Bill till Tuesday - The Collector is away & pleasuring to the Sea Side - These Chaps have the life that's o'it and what think you of Carrick - without saying a word he slipt off the other day supposed for England, and left his Clerks & customers to manage their money matters the best way they could - How easily he takes it - while you & I must lag at our desks to be torn in pieces by hungry dogs. I think it was settled with the Receiver General that we should accommodate A H & Co with a weekly discount of 4 or 500 - good Sugar Bills - and we have gone on in that way, but indeed I see no good we can get by it further than helping the needy. What fine weather still. I should think this night the best part of the crops about you would be in the Barnyard. But the clouds seem to be questioning, and I don't think the Baromet is so high as it should be with a north wind. I am going out to dine with Wallie Ewing at his Princely Place of Cathkin much the same Elevation with P Green.

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

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5 September 1803

I do not think it is possible that after what has passed Sandy Thomson will send for the payment till Tuesday, but I would send him on Monday morning the Collector's note to me, and wish him that by order from him & me you are not to pay the Bill till Tuesday. The Collector is away in pleasuring to the Sea Side. These Chaps have the life that's o'it and what think you of Carrick. Without saying a word he slipt off the other day supposed for England, and left his clerks & customers to manage their money matters the best way they could. How easily he takes it, while you & I must lag at our desks to be torn in pieces by hungry dogs. I think it was settled with the Receiver General that we should accommodate A H & Co with a weekly discount of 4 or 500 - good Sugar Bills - and we have gone on in that way, but indeed I see no good we can get by it further than helping the needy. What fine weather still. I should think this night the best part of the crops about you would be in the Barnyard. But the clouds seem to be questioning, and I don't think the Barometer is so high as it should be with a north wind. I am going out to dine with Wallie Ewing at his Princely Place of Cathkin much the same Elevation with P Green.

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6 Sept 1803

Blanchard's demand is very unreasonable while he offers no security I fear all the stopt houses will get into that way and give themselves little concern about their payments. This should not be allowed - We shall delay answering his letter as long as you please - As to Andrew Stirling I know not when I shall see him - You see we settled with Cross to day for his £600 acceptance £1455 and to order back his £1000 draft - but I told him the first must be over till the last is paid at Martinmas. In Henry's situation I should not trust entirely to his Bill - he is dreadfully deep and I much fear will not get thro' - I was glad to get the £388 returned Bill on him of his money taken up from the discounts we gave him (£1400) that vile Bill returned on Finlay Uppleby & Co we were not thinking of - they owe Smith Lindsay & Co it seems 49m. Smith has been at them at Hull and writes that the state of their affairs is much better than he expected and that they will pay all - I have little dependence on this - what a sad set of connections these People have had - it is Robert Dunlop who is to pay up Dunlop S & Co's account, and he tells me he is to get John Hamilton's Bill for his share of it - Dunlop is very rich - I have not come so good speed with 50 other People I have been dunning from the Note you left with me and a note left by Mr More - almost all ask delay. The Cash Accounts you see are up the Deposits down - the former from Watson's having drawn out so much, the latter from the Excise men having drawn 26m since last week. Our Bills discounted would have been some thousands lower if it had not been for a number of Renewals and lying over Bills since Tuesday last.

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

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6 September 1803

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7 Sept 1803

The Dean was at me soon this morn and I just read to  
him what you say - I dont mind his being angry said he  
if I get my money - however he was really thankful and said  
nothing but necessity would have made him ask such a favour  
as he is sensible we are so much pressed - and he promises to  
make it as easy for us as he can by discounting only 1m extra  
for 2 or 3 weeks - David Russell's Bill comes upon us this  
week and I have just done Jamie Macdowal's £800 Renewals  
and some hundreds to Muirkirk Co - what Bloodsuckers  
we have upon us - and Jamie Macdowal instead of bringing  
in the £400 - in money sent these London Bills you have  
I do not take them till I consulted Mr Dale he thinks they  
are on good People - we have 49m coming in this week  
but as the acct goes on Friday - the Saturday & Sunday's Bills  
will not come in to the Balance which will make it appear too  
large - if you look at our last quarter Establishment you will  
see Edward Gilchrist & Robert Bell at £60 per annum - Edward was  
complaining as the Accompts when they succeeded had £70 -  
I told him much Term was the Time we made any alteration  
and that we shd see to make him right then - or to appear  
we must raise him & Bell to 70 - the other three who  
stand at £50 - I suppose must now or sometime hence  
be brought to £60 - there to stand -

What with making - marking off & burning notes you  
must indeed have enough to do - and dull work it is  
- never was there a more delightful Day than Saturday  
from Cathkin we had a most interesting view of the country  
covered with the most abundant crops - we had some rain  
yesterday - but this is a fine day and if it continues so  
thru the week I should hope it will bring Harvest  
home to the most cultivated parts of the Kingdom -

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

RB/837/1292

Page 1 of 2

7 September 1803

The Dean was at me soon this morning and I just read to him what you say. I don't mind his being angry said he if I get my money - however he was really thankful and said nothing but necessity would have made him ask such a favour as he is sensible we are so much pressed, and he promises to make it as easy for us as he can by discounting only 1m extra for 2 or 3 weeks. David Russell's Bill comes upon us this week and I have just done Jamie Macdowal's £800 Renewals and some hundreds to Muirkirk Co. What Bloodsuckers we have upon us - and Jamie Macdowal instead of bringing in the £400 in money sent these London Bills you have. I would not take them till I consulted Mr Dale. He thinks they are on good People. We have 49m coming in this week but as the account goes on Friday, the Saturday & Sunday's Bills will not come in to the Balance which will make it appear too large. If you look at our last quarter Establishment, you will see Edward Gilchrist & Robert Bell at £60 per annum. Edward was complaining as the Accomptants whom they succeeded had £70. I told him Michaelmas Term was the Time we made any alteration and that we should see to make him right then. So I suppose we must raise him & Bell to 70. The other three who stand at £50 I suppose must now or sometime hence be brought to £60 there to stand.

What with making, marking off and burning notes you must indeed have enough ado, and dull work it is. Never was there a more delightful day than Saturday. From Cathkin we had a most enchanting view of the Country covered with the most abundant crops. We had some rain yesterday, but this is a fine day and if it continues so thro the week I should hope it will bring Harvest home to the most cultivated parts of the Kingdom.

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It was the Rheumatism carried Dalbeath to Buxton he  
was quite a cripple with it two or three weeks ago

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

RB/837/1292

Page 2 of 2

It was the Rheumatism carried Dalbeath to Buxton. He was quite a cripple with it two or three  
weeks ago.

RSM  
7 September 1803

Wm Simpson Esq  
P

Ordn  
, Sept 1803

Wm Simpson Esq  
R

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7 Sept 1803

John Lindsay called and I read to him what you wrote - he brought himself off very well - The Fact is they had extended a deed here in the Scotch Form and got it subscribed by a vast number of the Creditors by this deed as in the Bankrupt Law 4/5ths of the Creditors could only discharge. But when they sent it to London - it would not do - a deed of Assignment in Trust was made out by the Creditors there and it seems by the English Law the Power of discharge in the Trustees is essential to it - Archie Graham confirms this account of the matter to me besides the discharge which none of the Parties here put into the deed only applies to the London house. Dunlop S & Co & Oliphant W & Co can derive no advantage from that clause. Thom Watson called to show me the deed made out here and subscribed by so many Creditors - he says if the English deed is not subscribed by the whole Creditors in the time limited, every thing will be thrown loose and he knows not how little will be got out of the Estate but if it is subscribed he is confident there will be little or no loss - Archie Graham says James Smith may be made Bankrupt in England immediately (and Lindsay is much afraid if there is much hesitation in executing the English deed he will make himself Bankrupt) but that it will take a year to make the house & Scotch Partners Bankrupts in England - how absurd is their Law. I should think it would be advisable to subscribe the deed.

Lindsay says he is informed Finlay Uppleby & Co of Hull upon whom you return us their Bill are paying some Bills there and wishes much we would send it to Hull to enforce the payment. Do you know any trusty hand there? Stewart was with James Gordon yesterday and went to Ayr this morning. He assured James that he had provided for that Bill. James cannot take it up but writes Stewart. I hope there is some mistake in it.

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

RB/837/1293

Page 1 of 2

7 September 1803

John Lindsay called and I read to him what you wrote. He brought himself off very well. The Fact is they had extended a deed here in the Scotch Form and got it subscribed by a vast number of the Creditors. By this deed as in the Bankrupt Law 4/5ths of the Creditors could only discharge. But when they sent it to London, it would not do – a deed of Assignment in Trust was made out by the Creditors there and it seems by the English Law the Power of discharge in the Trustees is essential to it. Archie Graham confirms this account of the matter to me. Besides the discharge which none of the Parties here put into the deed only applies to the London house. Dunlop S & Co & Oliphant W & Co can derive no advantage from that clause. Thom Watson called to show me the deed made out here and subscribed by so many Creditors. He says if the English deed is not subscribed by the whole Creditors in the time limited, every thing will be thrown loose and he knows not how little will be got out of the Estate but if it is subscribed he is confident there will be little or no loss. Archibald Graham says James Smith may be made Bankrupt in England immediately (and Lindsay is much afraid if there is much hesitation in executing the English deed he will make himself Bankrupt) but that it will take a year to make the house & Scotch Partners Bankrupts in England. How absurd is their Law. I should think it would be advisable to subscribe the deed.

Lindsay says he is informed Finlay Uppleby & Co of Hull upon whom you return us their Bill are paying some Bills there and wishes much we would send it to Hull to enforce the payment. Do you know any trusty hand there? Stewart was with James Gordon yesterday and went to Ayr this morning. He assured James that he had provided for that Bill. James cannot take it up but writes Stewart. I hope there is some mistake in it.

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These heavy Balances with the old B—ch are most distressing  
What can they be owing to or how can they be prevented  
I fear it will be no better next week as the Excise money  
will come against you — our Porter was up yesterday afternoon  
but is worse to day and gone to Bed again  
Let me know when Mr Duncan returns

I have a line from Willie desiring me to inform you about  
James Gillies Bookseller here — we have never thought him  
strong — but he seems to keep his credit well and I should  
rather think is doing well in his little way and is stronger  
than he was a few years ago

Adelle  
7 Sept 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, 7 September 1803

RB/837/1293  
Page 2 of 2

These heavy Balances with the old B—ch are most distressing. What can they be owing to or how can they be prevented. I fear it will be no better next week as the Excise money will come against you. Our Porter was up yesterday afternoon but is worse to day and gone to Bed again.

Let me know when Mr Duncan returns.

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RSM  
7 September 1803

Wm Simpson Esq  
P

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8 Sept 1803 -

shall not deliver your message to Lindsay Smith & Co till I know what you say to my letter of yesterday as it is possible what I then stated may induce you & the Directors to change your mind - at any rate telling them that the Bank will give no hindrance to their liquidating their debts by a private Trust will answer no purpose for the English deed must be subscribed by every Creditor or it falls to the Ground and they must take out a statute of Bankruptcy - I know not but their affairs might be as well managed in that way - but this most absurd law of Engl<sup>d</sup> whereby no Debtor residing out of the Kingdom of Engl<sup>d</sup> can be made Bankrupt till he is declared an Outlaw a process which takes a twelvemonth - and put every thing at a stand for that time and no doubt have the worst Effects upon the Estate I suggested to them that the Partners here might take a Jaunt to England and remove that difficulty - but that it seems wd not do for the Courts there have found such Presentations to be Collusion - It deserves serious Consideration therefore whether it will be for the Interest of the Bank to <sup>sanction</sup> the operation of this English deed whereby the winding up the Estate wd be set agoing immediately or to throw all aback by obliging them to take out a statute of Bankruptcy - The Resolution of the Directors is no doubt rather against our acceding to the deed - but perhaps that Resolution ag<sup>t</sup> giving discharges rather refer'd to debtors in Scotland - this deed only refers to the London house and it is admitted as I wrote you that by the English Law no assignment in Trust can be given but with a power to the Trustees to discharge - that it seems is held as the legal consideration for the Debtor granting the conveyance - you may consult your Board again on these points and unless I hear some new Directions from you tomorrow I shall enjoin nothing by Lindsay & Co till I get your answer to this - Penny who is a Trustee on Oliphant W & Co's Estate and many of the other Creditors say that unless this English Trust deed is agreed to by us and by all the Creditors every thing will go to Ruin and their expressions shew that any thing wd be lost if it is agreed to much will be recovered

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

RB/837/1294

Page 1 of 2

8 September 1803

I shall not deliver your message to Lindsay Smith & Co till I know what you say to my letter of yesterday as it is possible what I then stated may induce you & the Directors to change your mind. At any rate telling them that the Bank will give no hindrance to their liquidating their debts by a private Trust will answer no purpose for the English deed must be subscribed by every Creditor or it falls to the Ground and they must take out a statute of Bankruptcy. I know not but their affairs might be as well managed in that way, but this most absurd law of England whereby no Debtor residing out of the Kingdom of England can be made Bankrupt till he is declared an outlaw a process which takes a twelvemonth would put every thing at a stand for that time and would no doubt have the worst Effects upon the Estate. I suggested to them that the Partners here might take a Jaunt to England and remove that difficulty, but that it seems would not do for the Courts there have found such Presentations to be Collusion. It deserves serious consideration therefore whether it will be for the Interest of the Bank to sanction the operation of the English deed whereby the winding up of the Estate would be set agoing immediately or to throw all aback by obliging them to take out a statute of Bankruptcy. The Resolution of the Directors is no doubt rather against our acceding to the deed, but perhaps that Resolution against giving discharges rather referred to debtors in Scotland. This deed only refers to the London house and it is admitted as I wrote you that by the English law no assignment in Trust can be given but with a power to the Trustees to discharge - that it seems is held as the legal consideration for the Debtor granting the Conveyance. You may consult your Board again on these points and unless I have some new Directions from you tomorrow I shall say nothing to Lindsay & Co till I get your answer to this. Penny who is a Trustee on Oliphant W & Co's Estate and many of the other Creditors say that unless this English Trust deed is agreed to by us and by all the Creditors every thing will go to Ruin and there is no saying when any thing will be got that if it is agreed to much will be recovered & soon.

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I shall write Blanchard as you desire but you must first return us his letter as I don't recollect the date of it. Would it not be better for you to write him as from the Directors. It would have more solemnity.  
Friend James sent to inquire about Stuart's Bill I hope there is no danger from it but he cannot take it up altho you see what we have given him to day and he got about as much yesterday! His Lad tells me he cannot come out with his asthma. I fear he will not come out much again. Indeed I tremble for Henry Monteith from the immensity of his Transactions. You see another Bill on Whitefield. I wrote John Bannatyne about that house and about the greatness of the sums drawn on his by King & Co and Robertson Tate & Co. I have his answer to day which I shall send you by tomorrow's box and you will return it. McBrayne & Co will not take payment of your Handkerchiefs as they say Kilgour ordered them, so you must settle it with him. Can nothing be done to retaliate upon that Fellow Wakefield. I rejoice Mr R has got courage to go to Buxton.

Blanchard

8 Sept 1803

Wm Simpson Esq

our Porter Willie is in a Fever

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 September 1803  
RB/837/1294  
Page 2 of 2

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RSM  
8 September 1803  
Wm Simpson Esq  
P

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

RB/837/1326

Page 1 of 2

[the letter is undated, but subject matter suggests a date around 8 September 1803]

The inclosed from Thom Watson explains the nature of the two Trust deeds for Dunlop S & Co and Oliphant W & Co and as these put the Business upon the same Footing as to a discharge that the Bankrupt Law does - I suppose there will be no Objection to accede to them - I have not seen Mr Nimmo upon the Subject but have sent to him to call upon me, and if any thing particular has occurred to him on reading the deeds I shall inform you

The other letter inclosed is from a good honest Lad who lately married a Carlisle Banker's daughter and has been brought down by others - Such is the melancholy way we go on here - I don't think we have any of his paper questionable

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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, September 1803

RB/837/1326

Page 2 of 2

[the letter is undated, but subject matter suggests a date around 8 September 1803]

William Simpson Esq

R Bank

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9 Sept 1803

I have heard nothing from Lindsay's People to day - so I say 0 to them till I hear from you tomorrow when I suppose you will order me to subscribe the deed - it appears to me to give us the only chance of getting any thing worth while out of these affairs at least in our time - my only Fear is that some refractory C<sup>r</sup> will refuse to subscribe and so the whole will go for 0. I think it is 10 to 1 this will be the case

I shall tell Henry Monteith about his bad Pieces sent you. He told me he had orders for I don't know how many thousand dozen of their Handkerchiefs - more than he could execute so I suspect he will not be able to answer Mr Gilchrist's order.

I found a letter upstairs last night from Friend James which I sent you in the Box this morning with Stewart's Bill - James is out in a Chaise to day and sent me notice he would call on his return. I was at John Robertson this morning about the Extent of the Muirkirk discounts but I could expect no satisfaction from him.

Oh these vile returns! When shall we be done with them. If the Director does not call at the Bank tomorrow you may send the inclosed to him from P Green in the Evening so there is no hurry. Our Porter fairly in a Fever which disconcerts us very much he was the most active hand in the office - I know not how we should do, as I fear it may be too long if ever we can expect to have his services again.

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

RB/837/1296

Page 1 of 2

9 September 1803

I have heard nothing from Lindsay's People to day, so I say 0 to them till I hear from you tomorrow when I suppose you will order me to subscribe the deed. It appears to me to give us the only chance of getting any thing worth while out of these affairs at least in our time. My only Fear is that some refractory Creditor will refuse to subscribe and so the whole will go for 0. I think it is 10 to 1 this will be the case.

I shall tell Henry Monteith about his bad Pieces sent you. He told me he had orders for I don't know how many thousand dozen of their Handkerchiefs - more than he could execute so I suspect he will not be able to answer Mr Gilchrist's order. I found a letter upstairs last night from Friend James which I sent you in the Box this morning with Stewart's Bill. James is out in a Chaise to day and sent me notice he would call on his return. I was at John Robertson this morning about the Extent of the Muirkirk discounts but I could expect no satisfaction from him.

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And Stirling I find left this yesterday for Drumpelieer  
and is to be in Edin tomorrow in his way to London  
ask him about Blanchard

Take the first opportunity of sending us a supply  
of Notes when are we to get Dollars?

Wm Simpson Esq

R

RSM  
9 Sept 1803

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

RB/837/1296

Page 2 of 2

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Take the first opportunity of sending us a supply of notes. When are we to get Dollars?

RSM  
9 September 1803

Wm Simpson Esq  
P

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10 Sept 1803

I wish this delay about subscribing Lindsay S & Co's deed may not have the same Effect as refusing it - it appears to me that the Resolution of the Proprietors never to grant a discharge can hardly be interpreted as applying to an English deed of the nature of that in question wherein the Bank do not properly discharge but only give the Trustees eventually a power to discharge - but this point your Law Lords must judge of and I shall expect their decision on Tuesday

I am glad Stewart's money is on the Rund (and hope your next will advise the payment of his Bill, but the British Linen Company demur does not look well. I believe we have about 3m of his paper from James only which I wish were all paid. Wylie is a poor body. Poor old Porter said it was too clumsy a Bill for him - it's likely however he may have as much Bottom as will make out the payment in time. I am told he is going on manufacturing. Marshal & Glasgow I should think must have property equal to their Engagements but I fear they are sadly inveigled with Lindsay & Co. What mischief these People have done. Wylie's acceptance when it comes we shall get notified to Dunlop & Co. There will be a necessity for your sending us a supply of notes by Tuesday - the Chest is empty. The surgeon tells me just now that our Porter is considerably easier to day and he hopes from present appearances, he may soon get out of the Fever, but I have little dependence upon the appearance of a Fever. The Returns to day are all good and taken up but one of John Monteith's which he promises on Monday. It's odd that Bill on Smith & Co was not included in the List he took up before. How shall we settle for the Salaries when we send you the account? Fraser a very good Lad was saying that as he came in Edward Gilchrist's place he hoped we would give him his salary which was £70. To be sure he does fully more work. He stands at present at £60. Shall we add the £10 and keep him there. Dickie who has been nearly as long with us and stands at £50 expects to be raised to £60 and so does Mien who came soon after him both good lads. I fancy we must raise them to £60 as that is understood to be the allowance after being a year or two here.

How shall we settle for the Salaries when we send you the next? Fraser a very good Lad was saying that as he came in Edward Gilchrist's place he hoped we would give him his salary which was £70 - to be sure he does fully more work - he stands at present at £60 - shall we add the £10 and keep him there - Orcher who has been nearly as long with us and stands at £50 - expects to be raised to £60 and so does Mien who came soon after him both good lads - I fancy we must raise them to £60 - as that is understood to be the allowance after being a year or two here.

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

RB/837/1297

Page 1 of 2

10 September 1803

I wish this delay about subscribing Lindsay S & Co's deed may not have the same Effect as refusing it. It appears to me that the Resolution of the Proprietors never to grant a discharge can hardly be interpreted as applying to an English deed of the nature of that in question wherein the Bank do not properly discharge but only give the Trustees eventually a power to discharge. But this point your Law Lords must judge of and I shall expect their decision on Tuesday.

I am glad Stewart's money is on the Rund and hope your next will advise the payment of his Bill, but the British Linen Company demur does not look well. I believe we have about 3m of his paper from James only which I wish were all paid. Wylie is a poor body. Poor old Porter said it was too clumsy a Bill for him - it's likely however he may have as much Bottom as will make out the payment in time. I am told he is going on manufacturing. Marshal & Glasgow I should think must have property equal to their Engagements but I fear they are sadly inveigled with Lindsay & Co. What mischief these People have done. Wylie's acceptance when it comes we shall get notified to Dunlop & Co. There will be a necessity for your sending us a supply of notes by Tuesday. The chest is empty. The surgeon tells me just now that our Porter is considerably easier to day and he hopes from present appearances, he may soon get out of the Fever, but I have little dependence upon the appearance of a Fever. The Returns to day are all good and taken up but one of John Monteith's which he promises on Monday. It's odd that Bill on Smith & Co was not included in the List he took up before. How shall we settle for the Salaries when we send you the account? Fraser a very good Lad was saying that as he came in Edward Gilchrist's place he hoped we would give him his salary which was £70. To be sure he does fully more work. He stands at present at £60. Shall we add the £10 and keep him there. Dickie who has been nearly as long with us and stands at £50 expects to be raised to £60 and so does Mien who came soon after him both good lads. I fancy we must raise them to £60 as that is understood to be the allowance after being a year or two here.

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

RB/837/1297

Page 2 of 2

There is a chap here James Burns who was a Wright & Builder and made some money in that way. He was Partner & primum mobile in the Calder Iron Co and with the advice & assistance of Sandy Allen and one Mushet a speculative Iron Monger worth nothing, set that work agoing. In order to keep it going as they had but a trifle of money, they drew Bills on James Wilson Esq London. This James Wilson was no other than a clerk at the works and never was in London. The Bills were accepted for him by Samuel Bradbury who must have been in the secret. The whole was evidently a swindling Business. We have unluckily two of their Bills. The works it is thought will bring but very little and the Bill holders to the amount I believe of 12 or 15m will get nothing else. This has been so gross an Imposition that I do think it should be punished. I am provoked to see Burns going about as brisk as ever, and I am told he gets a Guinea & half a week to superintend the Building of our new Playhouse. Would it not be becoming the Bank to lay such a Fellow in Jail and give him some time to reflect upon and repent of his wickedness. He is in a very different situation from many here who have been ruined by their connections with others and did not mean to injure any body. The Calder Co however are sequestrated, and that may provest diligence.

RSM

10 September 1803

Wm Simpson Esq

P

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I have a chap here James Burns who was a Wright & Builder and made some money in that way. He was Partner & primum mobile in the Calder Iron Co and with the advice & assistance of Sandy Allen and one Mushet a speculative Iron Monger worth nothing, set that work agoing. In order to keep it going as they had but a trifle of money, they drew Bills on James Wilson Esq London. This James Wilson was no other than a clerk at the works and never was in London. The Bills were accepted for him by Samuel Bradbury who must have been in the secret. The whole was evidently a swindling Business. We have unluckily two of their Bills. The works it is thought will bring but very little and the Bill holders to the amount I believe of 12 or 15m will get nothing else. This has been so gross an Imposition that I do think it should be punished. I am provoked to see Burns going about as brisk as ever, and I am told he gets a Guinea & half a week to superintend the Building of our new Playhouse. Would it not be becoming the Bank to lay such a Fellow in Jail and give him some time to reflect upon and repent of his wickedness. He is in a very different situation from many here who have been ruined by their connections with others and did not mean to injure any body. The Calder Co however are sequestrated, and that may provest diligence.

Rd M

10 Sept 1803

Cashier

Wm Simpson Esq

NatWest Group

12 Sept 1803

The returns yesterday morning were not pleasant - but they are all paid or will be immediately paid excepting that Drawn by Monteith Balfour & Co which Archie Newbigging promises to take wholly out of the way by giving us his long dated Bill for it - I do not recollect the Time when Lindsay & Co's deed must be subscribed - but from their never calling to inquire about your final Resolution, I suspect it is sticking somewhere else and if so we shall never see an end of these affairs They were to get a general letter subscribed by all the other Obligants in the Bills we hold authorizing us to subscribe before they desired us to do so - I should suppose there will be no difficulty in that - you say you send me a letter from Wm Mitchell - but it was not inclosed - perhaps it is in the Box - in tomorrow's I return you Dunlop & Co's 3 Protests notified - I do not know that we have another Bill to get back of Mitchell & Cantrell's but many are coming back upon us every day of which we had no Expectation and I see no appearance of things being better - Oh it is heartless work - how I long to be out of the sight & hearing of Bills - every night a number of Glasgow Bills are protested with will & do increase No 2 - It is so far well that the Pressure for silver is falling off - but if the Intelligence we have today be true to wit - that the Duke of Montrose who commands the militia here has got an Express it is confidently said to have his Regiment ready on an hour's notice for that Bonaparte is in Holland to embark immediately with a great Force - I wish he would come and let us have done with it - The acceptor of the inclosed Bill has just sent it to me - I have heard nothing of it from the Drawers but I suppose he means to shew his side here we do not discount such short dates - you may see it to be the first of them you meet

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

RB/837/1300

Page 1 of 2

12 September 1803

The returns yesterday morning were not pleasant, but they are all paid or will be immediately paid excepting that Drawn by Monteith Balfour & Co which Archie Newbigging promises to take wholly out of the way by giving us his house's long dated Bill for it. I do not recollect the Time when Lindsay & Co's deed must be subscribed, but from their never calling to inquire about your final Resolution, I suspect it is sticking somewhere else and if so we shall never see an end of these affairs. They were to get a general letter subscribed by all the other obligants in the Bills we hold authorizing us to subscribe before they desired us to do so. I should suppose there will be no difficulty in that. You say you send me a letter from William Mitchell, but it was not inclosed. Perhaps it is in the Box. In tomorrow's I return you Dunlop & Co's 3 Protests notified. I do not know that we have another Bill to get back of Mitchell & Cantrell's but many are coming back upon us every day of which we had no Expectation and I see no appearance of things being better. Oh it is heartless work. How I long to be out of the sight & hearing of Bills. Every night a number of Glasgow Bills are protested which will sadly increase No.2. It is so far well that the Pressure for silver is falling off, but if the Intelligence we have to day be true it will soon be otherwise. The Duke of Montrose who commands the militia here has got an Express it is confidently said to have his Regiment ready on an hour's notice for that Bonaparte is in Holland to embark immediately with a great Force. I wish he would come and let us have done with it. The acceptor of the inclosed Bill has just sent it to me. I have heard nothing of it from the Drawers but I suppose he means it should be sent them. We do not discount such short dates. You may give it to the first of them you meet.

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The Box is come in your Letter to Gilbert is very proper  
I send it to him this night

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

RB/837/1300

Page 2 of 2

The Box is come in your Letter to Gilbert is very proper. I send it to him this night.

RSM

12 September 1803

Wm Simpson Esq

P

NatWest  
Group

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13 Sep 1803

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 September 1803, with two slips enclosed

RB/837/1303

Page 1 of 6

13 September 1803

I told Mr Stuart that you did not authorize us to discount his Bills and that the purchasers of his sugars might advance the duties & freight. He says the sale must be given up as McNair & Co cannot advance. He tells me they are to wynd up under Inspectors whom he named - Sandy Campbell Archie Campbell etc - neither you nor I will live to see the final wynding up.

The Returns to day are vexing and will make a great addition to No.2. I sent for Thom Watson to mark the Notification of that Bill on Mackie the return of which is most provoking. He has brought me Lindsay S & Co's Guarantee of it, saying it was drawn at their desire and that they got the money. He tells me the English deed is subscribed by very nearly the whole Creditors and that they have near 4 weeks yet to compleat it. I showed him the order of your Board, and he says they have already got a letter to us authorizing our subscribing signed by most of our obligants and that they have wrote to Mitchell for a particular letter. These letters we shall be possessed of before we subscribe. I have sent to Mr Nimmo to look at the deed. I shall be very glad to see it completed, as I am persuaded it gives us the only chance of getting any thing there. But I still doubt there will be some refractory Creditors. I shall send you by tomorrow's Box the Calder Iron Company's largest Bill and let you make of Burns what you please, but will not his being sequestrated protect him. Poor James is not able to come out and I fear never will, but his Clerk & Peter are frequently with me as you see. The latter tells me that young John Robertson goes to Ayr tomorrow morning to see about Stewart. It will be a serious matter indeed if he stops. We have been sadly off to day for want of notes fewer having come in than usual from the Banks. The Tellers have been borrowing from one another. Ross passed thro' Edinburgh yesterday and stupidly did not call on you. His excuse is that he was but a few minutes there and came thro' in the night. Could you not venture a few thousands in the Box?

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John Cross - has just been bothering me - as he lodged security for that £1000 Bill returned he wants an abatement of the charges I told him it wd be time enough to speak of that when we get payment of Henry Monteith's lodged Bill at Martmas - if it is well paid we may perhaps give charge only 3/4 per cent - he says he will carry on the coal work whatever become of Stirling & Co's affairs easily & profitably if we will but discount a hundred or two a week to enable him to pay wages and he will only offer us the most undoubted Bills by Glasshouse etc - I told him I shd mention this to you - what shall we say to him? - You see more of Henry Monteith's Paper it is really frightful - and yet he solemnly assures me which I believe that these Bills are all for real value - his Partner Bogle has sold 10m value of Goods in London and put the Bills into John Bannatyne's hands - and what he has drawn on Whitefield is not for goods of which he has a great value with him - but for Sales actually made by them -

Rd M  
13 Sept 1803

Wm Simpson Esq

16:09  
1387  
000  
000  
000

our Porter is getting better and was upstairs a little to day - Auchencloss & Son Paisley in the export trade to America have stopt to day - they were in very good Credit and trusted by our Traders here to a considerable amount - particularly the Linen Printers. We must have several of their Bills but I have not yet got them examined.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 September 1803, with two slips enclosed

RB/837/1303  
Page 2 of 6

John Cross has just been bothering me. As he lodged security for that £1000 Bill returned, he wants an abatement of the charges. I told him it would be time enough to speak of that when we got payment of Henry Monteith & Co's lodged Bill at Martinmas. If it is well paid we may perhaps charge only 3/4 per cent. He says he will carry on the coal work whatever become of Stirling & Co's affairs easily & profitably if we will but discount a hundred or two a week to enable him to pay wages and he will only offer us the most undoubted Bills by Glasshouse etc. I told him I should mention this to you. What shall we say to him? You see more of Henry Monteith's Paper it is really frightful, and yet he solemnly assures me which I believe that these Bills are all for real value. His Partner Bogle has sold 10m value of Goods in London and put the Bills into John Bannatyne's hands, and what he has drawn on Whitefield is not for goods of which he has a great value with him, but for Sales actually made by them.

RSM  
13 September 1803

Wm Simpson Esq  
P  
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Auchencloss & Son Paisley in the export trade to America have stopt to day. They were in very good Credit and trusted by our Traders here to a considerable amount - particularly the Linen Printers. We must have several of their Bills but I have not yet got them examined.

[some scrap calculations; not transcribed]

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RB/837/1303

Page 3 of 6

Bills running on W Stewart

due 12 Sep	—	260
12 Oct	—	240
23	-----	400
15 Nov	—	400
1 Do	—	500
18	—	200
7 Dec	—	400
9	—	400
18	—	300
		<u>3100</u>

Mr

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Bills running on W Stewart

Due	12 September	£260
	12 October	240
	23 -----	400
	15 November	400
	1 Do	500
	18 ----	200
	7 December	400
	9 ----	400
	18 ----	<u>300</u>
		3100

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RB/837/1303

Page 4 of 6

discounted for Jas Gordon	
since 25 Aug 1803	
due in Oct	£ 254.8
in Nov	100
in Dec	746.11
in Jan	1749 4.6
in Feb	82.6.6
in March	972.5.4
at 13 Sep	<hr/> 3904 15 4

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Discounted for James Gordon since 25 August 1803

Due in October	£254.8
in November	100
in December	746.11
in January	1747.4.6
in February	82.6.6
in March	<u>972.5.4</u>
At 13 September	3904.15.4

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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, 13 September 1803, with two slips enclosed

RB/837/1303

Page 5 of 6

Balance at 13 Sep 1803  
Given Tellers per book £81967.10.10  
20/ notes — 1000 —  
gold — 100 —  
incidents 100 —  
Note — 1557.14 —  
£84725.4.10

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Balance at 13 September 1803

Given Tellers per book	£81967.10.10
20/ notes	1000
gold	100
incidents	100
Note	1557.14
	£84725.4.10

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14<sup>th</sup> Sept - 1803 - 20 years this day since we  
opened shop here

It am glad to see one comfortable Occurrence - for from the Excise  
Bills as I supposed coming against you yesterday I was expecting a  
sad Account this morning of much Blood being drawn from you -  
These Balances are unaccountable Things - That Bill returned  
on Thursday etc is very provoking and must go to No 2 - I fear  
you will get no satisfactory answer from them - Lawson tells me  
they propose paying 10/ per £ immediately - and give Bills  
for the other 10/ payable at distant dates - he writes that he  
will accept their offer but tho' their answer is due he has  
got none, so he intends setting out for Hull in a few  
days to see what he can make of them - I'm depending  
on their confidence that they will get every Cr to subscribe  
their deed - I have to day a letter from David Walker desiring  
me to subscribe for the Perth Bank - It is right not  
to return Stewart's Acceptance bills for poor James could  
make 0 of it - he is still confined to his room but  
his son Peter has brought me the enclosed letter from  
Stewart and you may return by the Boy - sure to  
I do fear hope there is no great danger - Peter says  
his Father is quite satisfied of the Truth of his  
Statement - I shall return you the enclosed Bills  
on Down by tomorrow's Boy indeed I have been  
harrassed since they came that I know never  
heart to look into them - I hope Mr Robertson  
will come soon with the Bags for we are obliged to  
send to the other Banks for our notes  
I shall make out the Salary Bill on Friday as I said  
and hope the Lads will be satisfied and let it stand as  
you do not I suppose mean that any thing should be  
laid aside to Fund for losses this quarter - the most  
dismal quarter we ever saw

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

RB/837/1306

Page 1 of 2

14<sup>th</sup> September 1803 - 20 years this day since we opened shop here.

I am glad to see one comfortable occurrence - for from the Excise Bills as I supposed coming  
against you yesterday I was expecting a sad account this morning of much Blood being drawn from  
you. These Balances are unaccountable Things. That Bill returned on Finlay & Co is very provoking  
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I shall make out the salary Bill on Friday as I mentioned and hope the Lads will be satisfied and let it  
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 September 1803

RB/837/1306

Page 2 of 2

In locking tomorrow's Box just now William tells me the Key has broken in the Lock so you will have to get a Smith to open it and be sure to send in a new key with it when it returns. William says if we do not get a Key we shall be in a Hobble and if you do not send a Key by tomorrow's box we'll not can open it.

RSM

14 September 1803

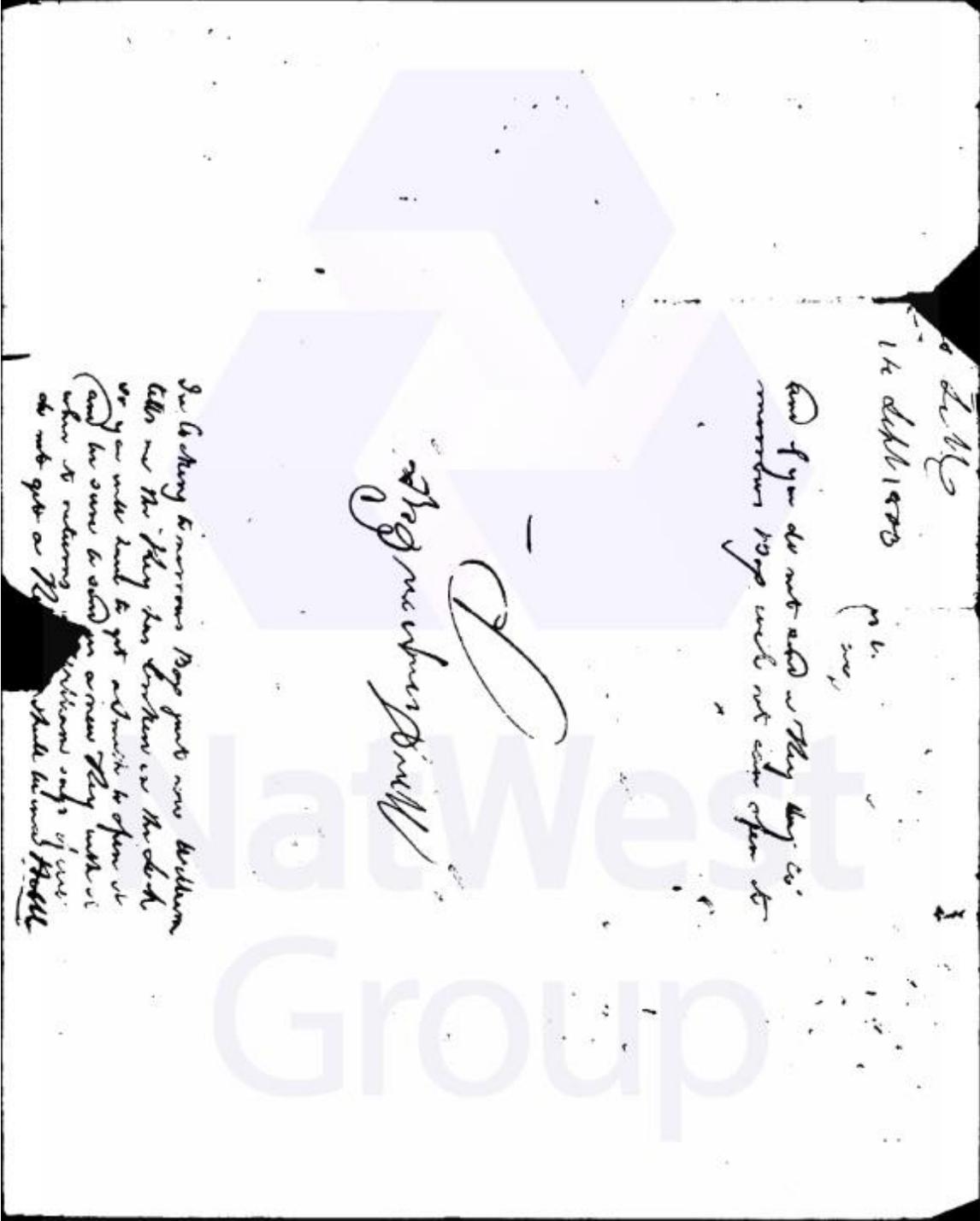
Wm Simpson Esq

P

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15 Sept 1803 -

Finlay & Co paying the greatest part of their Bills is too good news to be true - I don't believe a word of it and I wish this Partner may come near you - Lindsay & Co's deed they tell me will very soon be subscribed by every Cr - indeed I saw some hundred names at it - but I wish after all it do not stick with you for Mr Nimmo has just been with me with his Remarks and he [paper missing] the Creditors by subscribing the deed release and discharge the Debtors in the same manner as if they were discharged by Certificate under the Bankrupts Act so it is not merely left to the Trustees to discharge as I was informed by them - I shall send you Mr Nimmo's Remarks by tomorrow's Box (if you send a Key with to day's to open it) and leave you & your Counsellor to judge. You will also receive in the Box an answer from Gilbert Hamilton who was rather huffed at your supposing he had kept the land for a better price - for he has often been to the sale and could not get an offer for it. The Terms he has offered at 15 years purchase I wish you could get some bien Edin burgh to buy them it would give him high Interest for his money. If you capture Burns I think it would be better in terrorem to do it in the name of the Bank than in ours -

~~just send the key~~ - I do not expect to live so long as to see his Instalments paid - his property will not I fear bring the half of what he puts upon it and no man can say when it will sell - It's pity but Lord Keith had buy it I know no other man able for Drumpelzier.

Poor Andrew Stirling is taken unwell this forenoon and gone home - We shall be sadly put to it if he does not get better tomorrow to make out the account

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

RB/837/1307

Page 1 of 2

15 September 1803

Finlay & Co paying the greatest part of their Bills is too good news to be true. I don't believe a word of it and I wish this Partner may come near you. Lindsay & Co's deed they tell me will very soon be subscribed by every Creditor - indeed I saw some hundred names at it - but I wish after all it do not stick with you for Mr Nimmo has just been with me with his Remarks and he [paper missing] the Creditors by subscribing the deed release and discharge the Debtors in the same manner as if they were discharged by certificate under the Bankrupts Act so it is not merely left to the Trustees to discharge as I was informed by them. I shall send you Mr Nimmo's Remarks by tomorrow's Box (if you send a Key with to day's to open it) and leave you & your Counsellor to judge. You will also receive in the Box an answer from Gilbert Hamilton who was rather huffed at your supposing he had kept the land for a better price, for he has often brought it to sale and could not get an offer for it. The Feus he has offered at 15 years' purchase I wish you could get some bien Edin burgh writer to buy them it would give him high Interest for his money. If you capture Burns I think it would be better in terrorem to do it in the name of the Bank than in ours.

Poor Andrew Stirling I do not expect to live so long as to see his Instalments paid. His property will not I fear bring the half of what he puts upon it and no man can say when it will sell. It's pity but Lord Keith would buy it I know no other man able for Drumpelzier.

David Stirling is taken unwell this forenoon and gone home. We shall be sadly put to it if he does not get better tomorrow to make out the account

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You see I have taken 2 London Bills from McNeil & Co - but they  
are both indorsed by the Liverpool Bank and McCall & Bradford  
Mr Stuart is sadly disconcerted by our refusing to discount Robert  
McNair's Bills to him - and pressing hard that we should occasionally  
take a good Bill from them to pay duties, without our  
doing this he knows not what they can do with any  
Prudence that may come to him for no Buyer here is so  
rich as to advance the duties - a sad view of our  
Trade. The Box is just arrived but no Key with  
it - so we have got a Smith to open it by sawing for the Lock  
and not pick and he is to have a new Lock & Key ready for  
sending it off tomorrow morning

RMS  
15 Sept 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, 15 September 1803

RB/837/1307

Page 2 of 2

You see I have taken 2 London Bills from McNeil & Co, but they are both indorsed by the Liverpool Bank and McCall & Bradford. Mr Stuart is sadly disconcerted by our refusing to discount Robert McNair's Bills to him, and pressing hard that we should occasionally take a good Bill from them to pay duties. Without our doing this he knows not what they can do with any Prudence that may come to him for no Buyer here is so rich as to advance the duties. A sad view of our Trade. The Box is just arrived but no Key with it, so we have got a Smith to open it by sawing for the Lock would not pick and he is to have a new Lock & Key ready for sending it off tomorrow morning.

RSM  
15 September 1803

Wm Simpson Esq  
P

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16 Sept 1803

How in the world had you heard of my being in the Play house - it is all true - but not to see a Play for I never saw one in my life - it was a mechanical Exhibition - for the Benefit of our Infirmary and I being a Visitor of the Infirmary was obliged to be there and to bring all I could with me - the Exhibition was ingenious enough but it seemed such Child like play - that I was rather ashamed of myself being there - the Infirmary however will make 25 or £30 -

It will be long enough I fear before we get any money from Finlay & Co. Lawson tells me he has arrested Mr £900 - and expects to get it to pay the Bill of £600 odd you returned on him the other day - and one for about the same sum he passed with Adam Keir - but it will be a long time I fear before this money is made forthcoming - we got a Smith to make a new Key for the Box to answer exactly the Lock so that he says your Key will open it, in that case you need not send us a Key - as if so our Key will answer your Box -

Thom Watson has been with me from Lindsay & Co alarmed at what I said yesterday of Mr Nimmo's Remarks with I sent you in the Box this morning - it led them that we understood the Trustees were only to be empowered to discharge if they thought proper - but Mr Nimmo hearing that the deed was a complete Release by the Bank - I was afraid Mr Board might withdraw their order to us or subscribe - Thom showed me the Abstract which was sent along with the Deed to Edin - and by it to be sure it appears that the deed is just a discharge - I never looked at either the deed or Abstract leaving the whole to your Lord your Counsellor - but I understood from what they said it was only to be in the Power of the Trustees to discharge Watson says that the Board says the deed they only discharge the Company of Smith Lindsay & Co - but that the Bank still hold of Dunlop S & Co and Oliphant Watson & Co who are the partners in those Companies and who are not

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

RB/837/1310

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16 September 1803

How in the world had you heard of my being in the Play house. It is all true – but not to see a Play for I never saw one in my life. It was a mechanical Exhibition, for the Benefit of our Infirmary and I being a Visitor of the Infirmary was obliged to be there and to bring all I could with me. The Exhibition was ingenious enough but it seemed such child like play that I was rather ashamed of myself being there. The Infirmary however will make 25 or £30.

It will be long enough I fear before we get any money from Finlay & Co. Lawson tells me he has arrested the £900 and expects to get it to pay the Bill of £600 odd you returned on him the other day, and one for about the same sum he passed with Adam Keir. But it will be a long time I fear before the money is made forthcoming. We got a Smith to make a new Key for the Box to answer exactly the Lock so that he says your Key will open it, in that case you need not send us a Key, as if so our Key will answer your Box.

Thom Watson has been with me from Lindsay & Co alarmed at what I said yesterday of Mr Nimmo's Remarks which I sent you in the Box this morning. I told them that we understood the Trustees were only to be empowered to discharge if they thought proper, but Mr Nimmo having stated that the deed was a complete Release by the Creditors, I was afraid the Bank might withdraw their order to us to subscribe. Thom showed me the abstract which was sent along with the Deed to Edinburgh, and by it to be sure it appears that the deed is just a discharge. I never looked at either the deed or abstract leaving the whole to you and your Counsellor, but I understood from what they said it was only to be in the Power of the Trustees to discharge. Watson says that tho the Bank sign the deed they only discharge the Company of Smith Lindsay & Co, but that they have still hold of Dunlop S & Co and Oliphant Watson & Co who are the partners in those Companies and who are not

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discharged by that deed and that in short if that deed is not subscribed by us all will go to ruin - if it is that a great part if not the whole of our money will be recovered - he has no doubt of getting every other C's name to it - so you must just decide and let me know whether we shall subscribe or not - Bob Watson has Robert Lindsay's Guarantee for £1000 of Oliphant W & Co's Bills on Smith Lindsay & Co - on making his demand on Lindsay to take up that amount of returned Bills - the latter sent him a note that upon consulting Counsel he found he was only liable for those Bills after they had made the most they could for the Estate of the Drawers & Acceptors - Bob wishes to know if Lindsay is taking the same Ground for his Guarantee to you. It is certainly most absurd.

Stirling is better today and able to attend - our Porter not yet able to go about

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

RB/837/1310

Page 2 of 2

discharged by that deed and that in short if that deed is not subscribed by us all will go to ruin. If it is that a great part if not the whole of our money will be recovered, he has no doubt of getting every other Creditor's name to it, so you must just decide and let me know whether we shall subscribe or not. Bob Watson has Robert Lindsay's Guarantee for £1000 of Oliphant W & Co's Bills on Smith Lindsay & Co. On making his demand on Lindsay to take up that amount of returned Bills, the latter sent him a note that upon consulting Counsel he found he was only liable for those Bills after they had made the most they could from the Estate of the Drawers & Acceptors. Bob wishes to know if Lindsay is taking the same Ground for his Guarantee to you. It is certainly most absurd.

Stirling is better to day and able to attend - our Porter not yet able to go about.

The Box is come and the Key made here answers exactly.

RSM  
16 September 1803

Wm Simpson Esq  
P

C Corbett has been bothering me about taking his Bills on Finlay & Co without acceptance or Bills lodged. I told him I had no doubt they would be accepted, but we could not depart from a general order without giving general offence, and it was no hardship upon him as he owned he had a letter from John Bannatyne agreeing to accept but his Pride would not let him deliver it. He said he would write you and I desired him to do so.

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Red-M  
16 Sept 1803

Wm Simpson Esq

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17 Sept 1803

I had a conversation with Mr Nimmo this morning about Lindsay & Co's deed. His Remarks sent you yesterday were taken from the original deed he has since read the abstract which he says gives a most just and accurate account of the deed and quite agrees with his Remarks, so it is needless to send you the abstract again. I suppose you & your Counsellor had not read it when it was sent you no more than I, and I think it was mentioned in one of your Ps that the Trustees were to be empowered to discharge - for to be sure Lindsay & Smith gave no other specification from the deed than that abstract which was sent along with it - after all I suppose we must subscribe it if we can expect to make any thing out of these affairs - and if the [paper missing] should misbehave we can still get at them as Partners in Dunlop S & Co and Oliphant Watson & Co. These two houses it seems are making out a Trust deed in the Scotch Form by which they are only to be discharged with the consent of 4/5ths of the Creditors - as if they were under the Bankrupt Law. You seem never to give over sending us Copperplates when will this work be done. Not I am persuaded as long as I have any thing to do with it. Those however returned to day will all be paid to us. What a fearful sum is No 2 by last night's account - it is just what I said it would be 3 months ago, and I wish the next 3 months may not add nearly as much to it. A great deal of that money must no doubt be got back but when - the thought of this quite breaks me and the daily Torment from our mad extensive People pressing for more money, I cannot stand - but on this subject I refer to my Letter per Box - a Coupar man who has been sadly taken in with our stopt houses writes to Penny that it has been long his wish that Glasgow might be swallowed up in a Volcano, if he and one or two more of his Friends could escape. He sends Penny a Calder Iron Co Bill to recover.

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

RB/837/1312

Page 1 of 2

17 September 1803

I had a conversation with Mr Nimmo this morning about Lindsay & Co's deed. His Remarks sent you yesterday were taken from the original deed. He has since read the abstract which he says gives a most just and accurate account of the deed and quite agrees with his Remarks, so it is needless to send you the abstract again. I suppose you & your Counsellor had not read it when it was sent you no more than I, and I think it was mentioned in one of your Ps that the Trustees were to be empowered to discharge - for to be sure Lindsay & Smith gave no other specification from the deed than that abstract which was sent along with it. After all I suppose we must subscribe it if we can expect to make any thing out of these affairs, and if the [paper missing] should misbehave we can still get at them as Partners in Dunlop S & Co and Oliphant Watson & Co. These two houses it seems are making out a Trust deed in the Scotch Form by which they are only to be discharged with the consent of 4/5ths of the Creditors, as if they were under the Bankrupt Law.

You seem never to give over sending us Copperplates. When will this work be done. Not I am persuaded as long as I have any thing to do with it. Those however returned to day will all be paid to us. What a fearful sum is No 2 by last night's account - it is just what I said it would be 3 months ago, and I wish the next 3 months may not add nearly as much to it. A great deal of that money must no doubt be got back but when. The thought of this quite sickens me and the daily Torment from our mad extensive People pressing for more money, I cannot stand. But on this subject I refer to my letter per Box. A Coupar man who has been sadly taken in with our stopt houses writes to Penny that it has been long his wish that Glasgow might be swallowed up in a Volcano, if he and one or two more of his Friends could escape. He sends Penny a Calder Iron Co Bill to recover.

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In consequence of the Letters I wrote requiring new Sureties for  
Cash Credits in place of those who were dead or Bankrupt, we  
have got several proposals of new names - I suppose it is  
needless to send these to you but that we may just make  
out the new Bonds when we are quite satisfied of the solidity  
of the proposed Obligants and desire you to send us the  
old Bonds - I don't think you have advised us  
of Ure & Bryce's Proposal being agreed to.

Recd  
17 Sept 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, 17 September 1803  
RB/837/1312  
Page 1 of 2

In consequence of the Letters I wrote requiring new sureties for our Cash Credits in place of those who were dead or Bankrupt, we have got several proposals of new names. I suppose it is needless to send these to you but that we may just make out the new Bonds when we are quite satisfied of the solidity of the proposed obligants and desire you to send us the old Bonds. I don't think you have advised us of Ure & Bryce's Proposal being agreed to.

RSM  
17 September 1803

Wm Simpson Esq  
P

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20 Sept 1803

Mr P this morning disappointed and damped me a good deal for I was in great hopes every thing wd be settled for my Release tho not instantly at some near & fixed Period - your aversion to it I can ascribe to nothing but the warmth of your friendship - and really to a blind partiality - for in truth my dear friend were you to be guided only by a regard to the Interest of the Bank you wd at once accede to my proposal - as I am conscious you could hardly have one in the management here more unfit for the duties of it - I should have thought the matter lie over but think seriously & speedily of a [paper missing] arrangement - if you do not I shall sink under the weight and indeed I have a strong presentiment that from the effect which I feel my situation and my duties have upon my mind, a stroke of a Palsy will very soon relieve you and me of all difficulties in determining this matter.

The Time was when the prospect of seeing Mr R here gave me great pleasure - but as matters stand now with such a No.2 and such a scene altogether here - I cannot say I wish for his visit - were he to come I should advise the Restrictions he is not to speak of - only that some months' warning should be given. I should advise that after 5 or 6 months' warning no bills should be taken either on Edinburgh Glasgow or London at above 2 months - that would soon reduce the sum to the half million.

Thom Watson called for your Directors' Resolution and I read to him what you wrote. They must submit to it, and the only thing to be regretted is that it was not taken sooner as I am afraid the Business will not be settled in such time as that the deed may be completed and returned to London by the 4 proximo. Thom [paper missing] Grahame & Charles Campbell have had access to know that what is stated about the Outlawry is just, but you will hear what Jamie Chalmers says to it. Robert Lindsay called - I desired him to call again tomorrow and settle his Bill after it was protested. You see how Henry Monteith goes on with Whitfield & Co. He offered us another acceptance of theirs at 5 months for £1500 which we would not take but I dare say will be forced to take soon or let him break. It is astonishing the Extent that Lad goes on in. These Bills are all for real Sales of goods, but far too much for us to advance upon one Bottom.

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

RB/837/1313

Page 1 of 2

20 September 1803

Your P this morning disappointed and damped me a good deal, for I was in great hopes every thing would be settled for my Release tho not instantly at some near and fixed Period. Your aversion to it I can ascribe to nothing but the warmth of your friendship, and really to a blind partiality, for in truth my dear friend were you to be guided only by a regard to the interest of the bank you would at once accede to my proposal, as I am conscious you could hardly have one in the management here more unfit for the duties of it. [paper missing] not to let the matter lie over but think seriously & Speedily of a [paper missing] arrangement. If you do not I shall sink under the weight, and indeed I have a strong presentiment that from the effect which I feel my situation and my duties have upon my mind, a stroke of a Palsy will very soon relieve you and me of all difficulties in determining this matter.

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

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RSM

20 September 1803

Wm Simpson Esq

P

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21 Sept 1803

The Partners of Corbett Russell & Co are C Corbett, his Son Ross John Cameron Leith, Andrew Buchanan Ardkonnel, John Leitch & David Russell and John Bannatyne of London for heirs of Robert Finlay. Robertson Tate & Co are James Robertson, Tate & Kinnear (two clerks with a little money lately adopted as Partners) Andrew Buchanan & John Bannatyne of London for himself and I believe the heirs of Robert Finlay. These houses are certainly good, and it does not seem necessary to require their Bills on London being accepted, or Bills lodged for Security of their acceptance [paper missing] a difficult matter to discriminate, and draw the line for there are other houses tho not so rich perhaps as safe and in as good credit whose drafts it would be painful to refuse while we took them from others. James Finlay & Co is surely the richest of all our houses, they consist of Finlay & a number of operative Partners - Leitch & Smith David Russell John Gordon of Stirling Gordon & Co. Archie Smith's two brothers John & James very rich People are in Leitch & Smith. I don't recollect any other very opulent People from whom we get Bills on London unless it be your Friend the Elder's two houses A J Newbigging & Co and J Buchanan Hopkirks & Co, but there are others as safe as any of them. For instance M & J Perstone who seldom pass their Bills on London till within a week or two of being due. These Bills from them to day I scrupled about taking till accepted. The Body's Pride got up - he said he would easily get the money for them & Thanks. I thought it best to take them, tho I never saw him before pass Bills having so long to run. John Strang is esteemed a very wealthy man -

I fancy you will be obliged to stamp yr dollars tho not take them at 4/9 unless stamped - but the stamps are easily forged - I got no written Proposal from Campbell Douglas - and he has gone to the country - you may ask yr bankers whether we may take Robert Marshall as an obligant in place of the late Mairs, and with Campbell Douglas - and Campbell himself in place of Alex Macconochie with Lord Douglas - and if yr gentlmen think they will not do I shall write him so, from the depressed state he is in I suppose he will ask no other Sureties but close the account

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

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Page 1 of 2

21 September 1803

The Partners of Corbett Russell & Co are C Corbett, his son Ross John Cameron Leith, Andrew Buchanan Ardkonnel, John Leitch & David Russell and John Bannatyne of London for heirs of Robert Finlay. Robertson Tate & Co are James Robertson, Tate & Kinnear (two clerks with a little money lately adopted as Partners) Andrew Buchanan & John Bannatyne of London for himself and I believe the heirs of Robert Finlay. These houses are certainly good, and it does not seem necessary to require their Bills on London being accepted, or Bills lodged for Security of their acceptance [paper missing] a difficult matter to discriminate, and draw the line for there are other houses tho not so rich perhaps as safe and in as good credit whose drafts it would be painful to refuse while we took them from others. James Finlay & Co is surely the richest of all our houses, they consist of Finlay & a number of operative Partners - Leitch & Smith David Russell John Gordon of Stirling Gordon & Co. Archie Smith's two brothers John & James very rich People are in Leitch & Smith. I don't recollect any other very opulent People from whom we get Bills on London unless it be your Friend the Elder's two houses A J Newbigging & Co and J Buchanan Hopkirks & Co, but there are others as safe as any of them. For instance M & J Perstone who seldom pass their Bills on London till within a week or two of being due. These Bills from them to day I scrupled about taking till accepted. The Body's Pride got up - he said he would easily get the money for them & Thanks. I thought it best to take them, tho I never saw him before pass Bills having so long to run. John Strang is esteemed a very wealthy man.

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

RB/837/1314

Page 2 of 2

We have ordered several new Bonds to be made out the new obligants in place of the old being most undoubted.

These long dated London Bills from Stirlings are not agreeable. It is like to take the hair out of my head to be locking up so much of the Bank's good money for so long a time. But what can we do - if we had refused taking his Bills most certainly he could not have made his payments to day. This is the painful alternative we are daily exposed to.

[Paper missing] the letters beg you will send some Guinea notes to save Silver. If you stamp dollars send us a quantity of them to stop the mouths of our manufacturers to whom we can give no silver and who complain loudly.

If you see Bob tell him his Pistols are safe in my room from Alexander Pattison.

RSM  
21 September 1803

Wm Simpson Esq  
P

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The letters beg you will send some Guinea notes to save Silver. If you stamp dollars send us a quantity of them to stop the mouths of our manufacturers to whom we can give no silver and who complain loudly

If you see Bob - tell him  
his Pistols are safe in my room  
from Alex Pattison

Wm Simpson Esq  
P

NatWest Group

23 Sept 1803 -

Thom Watson has just been with me telling me that he wrote James Smith on Tuesday to wait on Chalmer and satisfy him on all points so I hope you will get a satisfactory answer in course - but Thom's reason for calling was to get us to subscribe a letter of licence to Mitchell & Cantrell - or rather to authorize a clerk of theirs at Manchester to subscribe for us, and he brought us Henry Mackay's Letter of Licence of our doing so - The only Bill we have with their name upon it is their draft on Smith Lindsay & Co to Mackay £480.19.2 Mackay finds security to pay 15/ per £ - I should have had no objection to this Letter of Licence (which he says is only for 12 months) so far as regards that Bill - but Mitchell being Guarantor for us for the Bills on Smith Lindsay & Co - I had some doubts whether without your authority least your security for these drafts might be affected - or he is to call on Saturday and see what you say - he says that every other body has subscribed and Gilbert Hamilton for the B of Scotland - that Mitchell writes he has already 5/ per £ to be divided as soon as this Letter of Licence is completed and that he will pay his whole debt in 12 months -

I hardly looked at the letters from the different obligants sent you in the Box wishing first to have your opinion if they were in proper form - when you return them to me we shall examine our black Book and see if they contain authority from every name on the Bills -

You know better nervous than I have, and you will not so readily take Henry's Bills on these houses for such immense sums - I dare say they are good - but the extent is frightful - These Monteiths & Pattisons are so boundless that I shall never be easy till I have nothing to do with them and with many other greedy hounds here - your order about Corbett's Bills will puzzle us - but we must fight thro the best way we can - it cannot be long with me - you will see that means to draw 8m - that sum on accommodation Bills is no trifle - but I shall tell him that we have authority to take it upon ourselves and desire him to mention his Privilege to none other - I should think it a wise Regulation

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

RB/837/1315

Page 1 of 2

22 September 1803

Thom Watson has just been with me telling me that he wrote James Smith on Tuesday to wait on Chalmer and satisfy him on all points so I hope you will get a satisfactory answer in course. But Thom's reason for calling was to get us to subscribe a Letter of Licence to Mitchell & Cantrell, or rather to authorize a clerk of theirs at Manchester to subscribe for us, and he brought us Henry Mackay's Letter approving of our doing so. The only Bill we have with their name upon it is their draft on Smith Lindsay & Co to Mackay £480.19.2. Mackay finds security to pay 15/ per £. I should have had no objection to this Letter of Licence (which he says is only for 12 months) so far as regards that Bill, but Mitchell being Guarantor to you for the Bills on Smith Lindsay & Co. I told him we could not subscribe without your authority least your security for these drafts might be affected. So he is to call on Saturday and see what you say. He says that every other body has subscribed and Gilbert Hamilton for the Bank of Scotland, that Mitchell writes he has already 5/ per £ to be divided as soon as this Letter of Licence is completed and that he will pay his whole debt in 12 months.

I hardly looked at the Letters from the different obligants sent you in the Box wishing first to have your opinion if they were in proper form. When you return them to me we shall examine our black Book and see if they contain authority from every name on the Bills.

You have better nerves than I have, or you would not so readily take Henry's Bills on these houses for such immense sums. I dare say they are good, but the Extent is frightful. These Monteiths & Pattisons are so boundless that I shall never be easy till I have nothing to do with them and with many other greedy hounds here. Your order about Corbett's Bills will puzzle us, but we must fight thro the best way we can. It cannot be long with me. You see he means to draw 8m - that sum on accommodation Bills is no trifle, but I shall tell him that we have authority to take it upon ourselves and desire him to mention his Privilege to none other. I should think it a wise Regulation

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that all Bills on London, & Edin at above 30d<sup>2</sup> should be accepted  
and none taken at above 2m<sup>2</sup> date - that would go a good way  
to cure the great Evil here of trading upon Credit - but  
such a Regulation could only be adopted after a long warning  
The inclosed Bills from Stewart I suppose are very good - Mr  
Dale thinks Mr Quaker a safe man - Harvey is another too  
extensive - but I see him trusted largely for Prudence by our  
W India Merchants - we discount to him weekly - and they are  
at so short date that they can hardly be wind Bills - James  
is still confined I can not get at him and it is really  
needless to ask his name for he could not take them up - I shall  
however tell him first time I can call that he must be answerable  
for them - I cannot understand the story of Strang &  
McMurich but I have mentioned it to Peterkin who is a great  
friend of the latter - if he find it out I will inform you

R S M  
22 Sept 1803

Wm Simpson Esq

R

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

RB/837/1315

Page 2 of 2

that all Bills on London & Edinburgh at above 30 days should be accepted and none taken at above 2 months' date. That would go a good way to cure the great Evil here of trading upon Credit, but such a Regulation could only be adopted after a long warning.

The inclosed Bills from Stewart I suppose are very good. Mr Dale things the quaker a safe man. Harvey is rather too extensive, but I see him trusted largely for Prudence by our W India merchants. We discount to him weekly, and they are at so short date that they can hardly be wind Bills. James is still confined. I can not get at him and it is really needless to ask his name for he could not take them up. I shall however tell him first time I can call that he must be answerable for them. I cannot understand the story of Strang & McMurich but I have mentioned it to Peterkin who is a great friend of the latter. If he find it out I will inform you.

RSM  
22 September 1803

Wm Simpson Esq  
P

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24, Apr 1803 -

We shall subscribe Mitchell & Cantrell's letter of licence - as Mackay is to pay so well we can run little risk there - Alexander has been at me to say that the other Creditors for his Bills on McKinlay & Co refuse signing their Letter of Licence till they see a state of their [paper missing] which is very reasonable - the Paisley Bank has one of [paper missing] following them -

There seems to be no end of these Returns - the one to day is upon a good Indorser - the other upon that Chap Mackenzie who with all the Garnkirk Estate will I fear land in the dirt - It was with much Reluctance I took any of his Paper - he is gone to Manchester and will not be home till beginning of the week - We must resolve to have nothing to do with him and the same Resolution should be followed out with many other here - I have just been looking at Mr D's new Coach one of the handsomest ever I saw - but the foolish Lad young Pattison being in London at the time got it all splashed over with his Coat of Arms (which he took out for the Occasion) and Mr D does not know what to make of them - I suppose he will be obliged to paint over the whole again which cannot be done nearly so well here as it has been in London - what have you put upon your chariot - it should be the King's head or the Regalia -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 September 1803, with an additional slip enclosed

RB/837/1319

Page 1 of 4

24 September 1803

We shall subscribe Mitchell & Cantrell's Letter of Licence. As Mackay is to pay so well we can run little risk there. Alexander has been at me to say that the other Creditors for his Bills on McKinlay & Co refuse signing their Letter of Licence till they see a state of their [paper missing] which is very reasonable. The Paisley Bank has one of [paper missing] following them.

There seems to be no end of these Returns. The one to day is upon a good Indorser. The other upon that chap Mackenzie who with all the Garnkirk Estate will I fear land in the dirt. It was with much Reluctance I took any of his Paper. He is gone to Manchester and will not be home till beginning of the week. We must resolve to have nothing to do with him and the same Resolution should be followed out with many others here.

I have just been looking at Mr D's new coach one of the handsomest ever I saw - but the foolish Lad young Pattison being in London at the time got it all splashed over with his Coat of Arms (which he took out for the Occasion) and Mr D does not know what to make of them. I suppose he will be obliged to paint over the whole again which cannot be done nearly so well here as it has been in London. What have you put upon your chariot - it should be the King's head or the Regalia.

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RSM

24 September 1803

Wm Simpson Esq

P

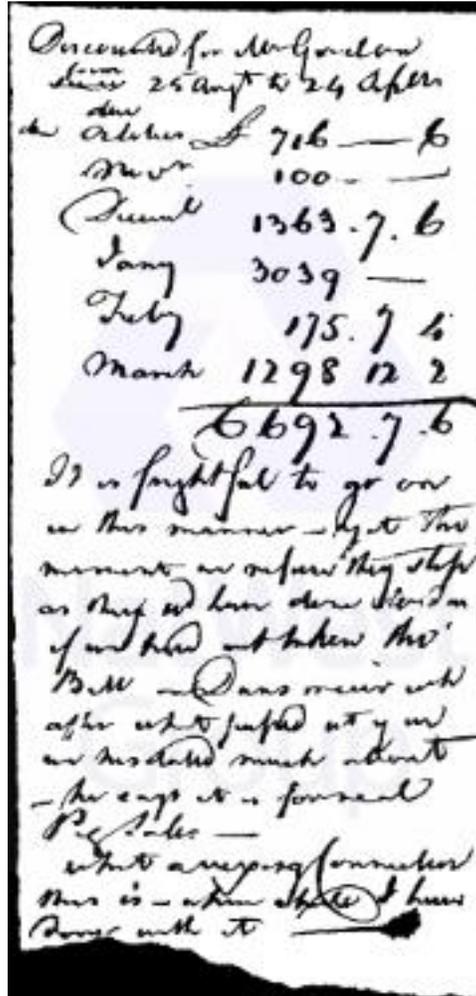
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 September 1803, with an additional slip enclosed

RB/837/1319

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Account for Mr Gordon  
from 25 Aug to 24 Sept  
due  
to October £ 716 -- 6  
Nov. 100 --  
Decemr 1363.7.6  
Jan'y 3039 --  
Feb'y 175.7.4  
March 1298 12 2  

---

6692.7.6

It is frightful to go on  
in this manner - yet the  
moment we refuse they stop  
as they wd have done had  
of us had not taken the  
Bill - I was much with  
after what passed at y<sup>r</sup> and  
we had much about  
- he says it is for real  
Pig sales -  
what a vexing connection  
this is - when shall I have  
done with it

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Discounted for Mr Gordon from 25 August to 24 September due

In October	£716.-.6
November	100
December	1363.7.6
January	3039
February	175.7.4
March	<u>1298.12.2</u>
	6692.7.6

It is frightful to go on in this manner, yet the moment we refuse they stop as they would have done already if we had not taken the Bill on Dunsmuir which after what passed with you we hesitated much about - he says it is for real Pig sales.

What a vexing connection this is - when shall I have done with it.

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26 Apr 1803 -

The Hamburg Notary has indeed given you a curious name from  
 to be sure it is ill enough wrote but I cannot conceive how he  
 could make Jake Herrorut out of it - we have brought an  
 old house about our ears with these dollars - a good number  
 came in at 4/9 we paid them out at the same rate  
 but the People are bringing them back again insisting  
 for the value as they cannot get them to pass unless stamped  
 at more than 4/6 and as there is no ascertaining the  
 dollars we paid out, we have got many more than we  
 gave - I have therefore desired the Tellers to pay out  
 no more, and to take in only such as are offered in  
 fractions of payments - and such as they have reason to  
 think were paid out by us - until some arrangement  
 is made - you must either send us current silver  
 or stamped dollars, without the one or the other we  
 shall not be able to go on - I know not indeed  
 how we shall get them tomorrow - you had better  
 stamp a thousand or two with a R Bank and send  
 us them as soon as possible - then we shall pay  
 them away and take them back again at 4/9d  
 I wish you could send us some small Gold -  
 I've come Lord Cullen - and I had to give him 10 gold  
 Guineas which he says he always gives to his wife on  
 his return from the Circuit - he has had very little to do  
 here - The Dean has been with me about  
 applying to Robert Allan who to seem is a partner of John  
 Gowdie & Sons, and who is most unreasonable in insisting  
 he have his money altho all their Creditors have agreed to give  
 them time and accept of 17/6 per £ - They are sober industrious  
 people - if Mr Allan insists it will derange the whole  
 settlement and oblige them to sequestrate which will much  
 retard his Payout - I desired the Dean to write me a Letter  
 which I should send you

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 September 1803  
 RB/837/1321  
 Page 1 of 2

26 September 1803

The Hamburg Notary has indeed given you a curious name form. To be sure it is ill enough wrote but I cannot conceive how he could make Jake Herrorut out of it. We have brought an old house about our ears with these dollars - a good number came in at 4/9 we paid them out at the same rate but people are bringing them back again insisting for the value as they cannot get them to pass unstamped at more than 4/6 and as there is no ascertaining the dollars we paid out, we have got many more than we gave. I have therefore desired the Tellers to pay out no more, and to take in only such as are offered in fractions of payments and such as they have reason to think were paid out by us, until some arrangement is made. You must either send us current silver or stamped dollars - without the one or the other we shall not be able to go on. I know not indeed how we shall get thro' tomorrow. You had better stamp a thousand or two with a R Bank and send us them as soon as possible - then we shall pay them away and take them back again at 4/9d. I wish you could send us some small Gold.

In comes Lord Cullen, and I had to give him 10 Gold Guineas which he say he always gives to his wife on his return from the Circuit. He has had very little to do here.

The Dean has been with me about applying to Robert Allan who it seems is a creditor of John Gowdie & Sons, and who is most unreasonable in insisting to have his money altho all their Creditors have agreed to give them time and accept of 17/6 per £. They are sober industrious people. If Mr Allan insists it will derange the whole settlement and oblige them to sequestrate which will much retard his Payout. I desired the Dean to write me a Letter which I should send you.

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

RB/837/1321

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RSM

26 September 1803

[pencil annotation in another hand:] Lord Cullen

Wm Simpson Esq

P

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27 Sept 1803

Seeing you will not tell me what you have put upon your chariot I must contrive some time or other to see it - and that can only be when you send me my official discharge which I am daily longing for when you find me my official discharge which I am daily longing for I have just done another 6 month Pig Bill to Friend James £359 - I wish indeed the works could be sold at any price -

Thom Watson has just shown me a letter from James Smith saying he had been with James Chalmer a Scots Solicitor who acknowledged he knew nothing about his Business but was to write you. Smith says he fears it will be a correspondence of time. The Paisley Banks who stood out for some time have now subscribed the deed, and if the R Bank were to subscribe the Business they say would be done and the Trustees would immediately act. Watson says Smith proposes making a dividend the 1<sup>st</sup> December. It will really be a pity if the Business does not go forward in some way or other - Penny says if we stand back it will throw all into confusion and we cannot expect a shilling this twelvemonth. Watson says the Trust deeds for Dunlop S & Co and Oliphant W & Co in the Scotch Forms are put into Mr Nimmo's hands with abstracts of them - I told him we would send you the abstracts of Mr Nimmo's opinion on them before we could subscribe - I was wondering Burns never came near us in consequence of the Charge of Horning - but I find just now that Belch having given him a charge some time ago he got a protection from the Court (I cannot conceive upon what Grounds) so he will laugh at us - Baillie Mackenzie has been at us again about our subscribing for the public defence and will have me write you that the Town has subscribed 500 Guineas, the Trades house £500, the Merchants' house, Hutchison hospital & Highland Society are also to subscribe, and he thinks it will be odd if the R Bank do not. I told him of the order of your meeting of Proprietors. He says if the Bank will not subscribe the Individual Proprietors should to protect their property here. All the individual proprietors of the Ship and Thistle are to subscribe largely.

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

RB/837/1322

Page 1 of 2

27 September 1803

Seeing you will not tell me what you have put upon your chariot I must contrive some time or other to see it, and that can only be when you send me my official discharge which I am daily longing for. I have just done another 6 month Pig Bill to Friend James £359. I wish indeed the works could be sold at any price.

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Baillie Mackenzie has been at us again about our subscribing for the public defence and will have me write you that the Town has subscribed 500 Guineas, the Trades house £500, the Merchants' house, Hutchison hospital & Highland Society are also to subscribe, and he thinks it will be odd if the R Bank do not. I told him of the order of your meeting of Proprietors. He says if the Bank will not subscribe the Individual Proprietors should to protect their property here. All the individual proprietors of the Ship and Thistle are to subscribe largely.

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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, 27 September 1803

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RSM

27 September 1803

Wm Simpson Esq

P

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29 Sept 1803 -

This doiled Duncan of yours I suppose has neglected sending your  
letter to the Post Office yesterday for we have none to day  
which is vexing - Peterkin our Teller has got accounts  
of the death of his Brother Lachlan (who was in this office) at  
Edinburgh of the yellow fever - he was a fine lad - but his  
ambition led him to go abroad - but as he has been much better  
had he been contented to stay here - Peterkin goes into  
Edin tomorrow to see a sister on the melancholy occasion  
he is to be back by Monday evening - I have desired him  
to call on you and you may send some supplies  
with him for all which our men need more - and pray  
send Guinea Notes to some extent - he will tell you  
how we are plagued with dollars - we have a letter  
from Dalworth & Hargreaves Bankers at Lancaster  
inclosing a note of £6281.5 due on Saturday  
per £6281.5 - being for an instalment for a Grenada  
Estate - they desire us to remit a Bill on London  
for it - as we must make a large draft on London  
and you have any particular reason for wishing us  
not to draw so much at once on them - you may  
send us on course a Bill on the Bank of England  
at 45 days for the whole or any part - I mean  
to charge them 1/8 per cent - Had your letter come to  
day I suppose it would have desired us to give up  
Whyte Lawsons on their acceptance due to day on their paying  
1/4<sup>th</sup> - we have had the 1/4<sup>th</sup> and marked it on the  
back of their acceptance which of course must be protested  
this night for the Balance

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

RB/837/1325

Page 1 of 2

29 September 1803

This doiled Duncan of yours I suppose has neglected sending to the Post Office yesterday for we have none to day which is vexing. Peterkin our Teller has got accounts of the death of his Brother Lachlan (who was in this office) at [paper missing] of the yellow fever. He was a fine lad, but his ambition led him to go abroad. He would have been much better had he been contented to stay here. Peterkin goes into Edinburgh tomorrow to see a sister on the melancholy occasion. He is to be back by Monday morning. I have desired him to call on you and you may send supplies with him for we shall soon need more - and pray send Guinea notes to save silver. He will tell you how we are plagued with dollars. We have a letter from Dalworth & Hargreaves Bankers at Lancaster inclosing a note of John Campbell Sen & Co due on Saturday per £6281.1.5 being for an instalment for a Grenada Estate. They desire us to remit a Bill on London for it, so we must make a large draft on Down. Should you have any particular reason for wishing us not to draw so much at once on them, you may send us in course a Bill on the Bank of England at 45 days for the whole or any part. I mean to charge them 1/8 per cent. Had your letter come to day I suppose it would have desired us to give up Whyte Lawson & Co's acceptance due to day on their paying 1/4<sup>th</sup> we have received the 1/4<sup>th</sup> and marked it on the back of their acceptance which of course must be protested this night for the Balance.

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This being a slack forenoon I have been writing affidavits for some of our bad Bills to give in to the Trustees - Mr Nimmo writes a number by Mr More's direction, but it was too soon for there have been several additions to the accounts since - and for several of the Estates which are under a voluntary Trust I don't suppose affidavits will be required - Mr Nimmo charges 5/ fee each. His account for these articles paid the other day amounted to £29 odd which I rather grudged - His account for protests last quarter amounted to £59 odd but it included the protests of the Perth & Ayr Bank Bills -

Mr Wm Simpson Esq  
29 September 1803  
I have seen the account of Mr Nimmo's charges for affidavits - I am afraid the above must have been missent in a copy.

Wm Simpson Esq

R

Wm Simpson Esq

7-9-29 J  
1 8

7-17-6

6281.5

80. 1/2  
1/2  
1/2

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

RB/837/1325  
Page 2 of 2

This being a slack forenoon I have been writing affidavits for some of our bad Bills to give in to the Trustees. Mr Nimmo wrote a number by Mr More's direction but it was too soon for there have been several additions to the accounts since, and for several of the Estates which are under a voluntary Trust I don't suppose affidavits will be required. Mr Nimmo charges 5/ fee each. His account for these articles paid the other day amounted to £29 odd which I rather grudged. His account for protests last quarter amounted to £59 odd but it included the protests of the Perth & Ayr Bank Bills.

The Box is come and no letter from you in it as I expected and would have been the case if Duncan had forgot the Post - I am afraid therefore the letter must have been missent send in a copy.

RSM  
29 September 1803

Wm Simpson Esq  
P

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30 Sep 1803

your Wednesday's letter must have gone a bilwaving  
 some how and I wish we may ever see it again - the copy  
 will do for the publican - but you can send me none for the  
 P - and thereby a link in the chain will be wanting -  
 It was certainly very impudent in James Smith to make the  
 deed so compleat a Release when it is evident there was  
~~nothing~~ had there been time for it I had  
 shown him for making out a new deed in the terms  
 Mr Chalmer mentions - but I fear that is now too late and  
 I dare say it will be for the Intt of the Bank to take  
 the assignment as it is or do any thing rather as let  
 these matters lie over - I showed Thom Watson & Penny  
 Chalmer, & their My both blamed James Smith and say  
 the matter was wholly managed by him and the drawers  
 and that the Partners here had no hand in it -  
 I think show Finlay Uppley Co's letter to the Drawers  
 of the Bills on them and see what they think shd be  
 done - So Crisp was speaking to me about a £500  
 draft you have of his on Stirling and wishes you  
 wd just let it lie over and he will pay it - there  
 will be a surplus of above £400 - of Henry Monteith's  
 acceptances due at Martinmas which was lodged with us in  
 security for Crisp's draft for £1000 - at the debit of No 2  
 of the Bills due at Martinmas is paid he means to  
 apply that surplus towards payment of your £500 -  
 I promised to mention this to you - as your  
 Poor King's Ship of 10 m dollars is arrived I  
 have advised him to send the dollars to London  
 as they will not sell here - he sends you some Limes  
 by tomorrow's Box - I got a few too with I have sent  
 to Bob - he got the Gal of some of his Customers -  
 I am sadly plagued with this £1500 Treasury Bill  
 the People cannot want their money - the man who  
 remitted it from Trinidad is come home in this Fleet and has brought a second with him He considered  
 the commissioner's

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

RB/837/1327

Page 1 of 2

30 September 1803

So your Wednesday's letter must have gone a bilwaving some how and I wish we may ever see it again. The copy will do for the publican, but you can send me none for the P and thereby a link in the chain will be wanting. It was certainly very impudent in James Smith to make the deed so compleat a Release when it is evident there was [paper missing] had there been time for it I would have been for making out a new deed in the terms Mr Chalmer mentions, but I fear that is now too late and I dare say it will be for the Interest of the Bank to take the assignment as it is or do any thing rather as let these matters lie over. I showed Thom Watson & Penny Chalmer's letter they both blamed James Smith and say the matter was wholly managed by him and the Lindsay creditors and that the Partners here had no hand in it.

I shall show Finlay Uppley & Co's letter to the Drawers of the Bills on them and see what they think should be done. John Cross was speaking to me about a £500 draft you have of his on Stirling and wishes you would just let it lie over and he will pay it. There will be a surplus of above £400 of Henry Monteith's acceptances due at Martinmas which was lodged with us in security for Cross's draft for £1000 at the debit of No 2. If that Bill due at Martinmas is paid he means to apply that surplus towards payment of your £500. I promised to mention this to you.

Poor King's ship & 10m dollars is arrived at Greenock. I have advised him to send the dollars to London as they will not sell here. He sends you some limes by tomorrow's box. I got a few too which I have sent to Bob, to gast the Gal of some of his Customers.

I am sadly plagued with this £1500 Treasury Bill. The People cannot want their money - the man who remitted it from Trinidad is come home in this Fleet and has brought a second with him He considered the commissioner's

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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, 30 September 1803

RB/837/1327

Page 2 of 2

as the best possible Bill and he and other West Indians assure me there can be no doubt about it. I believe it is so. But were we to give them the £1500 we should be under some difficulty in getting it back from them. Another £350 done for Friend James today. It is unaccountable to me what he can do with all this money but it will soon be over with him honest man. He had a most deathlike appearance when I saw him the other night [paper missing] tells me he has been worse since.

Peterkin is just set off for Edinburgh and will see you tomorrow. He will tell you that Ross has found out £195 of his losses to day. Isabella Smith is to be married on Monday to a Mr McCall son of James McCall I believe but I don't know him.

RSM

30 September 1803

Wm Simpson Esq

P

Private

M R

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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

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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 <sup>two were</sup> 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

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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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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

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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 [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 -

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 other bills are agreed that we have recourse for it on a debt 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.

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.

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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  
R

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<sup>ths</sup> 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 signed for the same 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 3<sup>rd</sup> 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

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

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 own 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

22th  
7 Oct 1803

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 ample time 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.

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 William Forbes & Co?

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.

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.

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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.

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 that contract. They wanted to draw at 3 months, but we limited them to 60 days.

RSM

8 October 1803

Wm Simpson Esq

P

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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. 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, 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 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 2<sup>nd</sup> Decr - he therefore proposed that Marshall WS. We shall talk of this at meeting -

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 2<sup>nd</sup> 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  
1500

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

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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 Jas Mitchell's Est. Entail here - and got the London Crs  
 to agree to a voluntary Trust relative to the Effects in Eng<sup>d</sup> - he went  
 to an eminent Attorney recommended in them - he wanted a clause  
 referring the discharge to the Trustees - the Attorney said if such  
 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 Pattison'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 sh<sup>d</sup> just do as their Interest dictates

Happy wd I be 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 recently before they stopt, 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.

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

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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 Pattison'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.

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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, we 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?

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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 18<sup>th</sup> 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 sh<sup>d</sup> do you and 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 18<sup>th</sup> 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 <sup>is</sup> 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 13<sup>th</sup> £328.13.4 of which they paid £100 - as I advised the Bank - there is another due 26<sup>th</sup> £283.15 - of which we shall take 1/4<sup>th</sup> - 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 13<sup>th</sup> £328.13.4 of which they paid £100 as I advised the Bank. There is another due 26<sup>th</sup> £283.15 of which we shall take 1/4<sup>th</sup> 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

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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 McBair'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



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

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Page 2 of 2

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RSM

19 October 1803

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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 - 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 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 18<sup>th</sup> 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 1 1/2 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 1 1/2 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 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 1<sup>st</sup> 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*  
*21 Oct 1803*  
*Wm Simpson Esq*

Found Jas has £600 - to M'Adam 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 1<sup>st</sup> 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 M'Adam 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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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.

Ed M  
22 Oct 1803

Wm Simpson Esq

*[Handwritten flourish]*

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

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

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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 1<sup>st</sup> Nov<sup>r</sup> -

The Dean has just called - we reminded you for Leitch & Smith a month or two ago £700 - to be paid to a Dr Nelson 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 defend any Security - but I doubt you 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 1<sup>st</sup> 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 2<sup>nd</sup> 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 1<sup>st</sup> 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<sup>ths</sup> 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 which 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 1<sup>st</sup> 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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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

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The scroll has come by the Box.

RSM  
26 October 1803

Wm Simpson Esq  
P

R.S. Mc  
26 Oct 1803  
with 2-2

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 us 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'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.

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

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RSM  
27 October 1803

Wm Simpson Esq  
P

Ad Me  
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 - <sup>and there is none to be added to it</sup> The claims upon all the Estates must be  
 given in by 5 Nov<sup>r</sup> - 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  
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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.  
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

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

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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  
 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 to 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

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

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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

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

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31 October 1803

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