1 Spr 1803 -I am glue to find from Forny that the wats on Smends have come forward ving handsonly indeed find are to gue them money for the whole they require - or there will be no occas in to discount Bees - it augures me that such a tum finde speedily he raised here - but it is chiefly from trifle not in Tradi - I have destred Dig Bannelyne to bring is the new Instalment Bees and for they macmil be the dees not and make outhrefing the of Bills - and says to 62 here them morder to gove them up on a bulkment with Menel Con- but he his no Objection to gove the obligation to fay us any build he may advance from their Citate The there is not beance of thing Iroun before his turbalmont Bills and menop any must our able insist on Reeping the old Bales? Thursday a far late have siteld with us. I hay for all their Andorsaluns on That Timber to find given us new Bills at 4. 6. 8 giv me from 10 aug - I have no Doubt men Bus we le pard - The balleter has me all Thoble is dead and that his Son athat by me succes 2 60 m by him - madale threw hele of militale of Munchester but a bundeler of his all one yested my that this matters nere which to come round mill and soon Mut he has already makered 51 to of his debts and fued it with his Bunkers - this I can hardly believe -I ant a Note to We grahame this morel saying in his order to the agen Dollars at 4/9 but I 2022 not like he begin the Anew what he was dainy Group the has want called - the had begun he pay Dollars D 4/10 but the sam to and mot do 'as what he that got down NatWest curt here about 4/8- to he had ordered a new stanspo we had he ready on Salesdy and this he had pay the 0 elumped at \$ 10 de to also take theme on standed

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 Page 1 of 2

1 September 1803

I am glad to find from Penny that the Watsons' Friends have come forward very handsomely indeed and are to give them <u>Money</u> 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 these in order to give them up on a settlement with McNiel & 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 1st August. I have no doubt these Bills will be paid. The Collector tells me old Kibble is dead and that his son in that company will succeed to 50 or 60m 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 realized 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 and give Dollars 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 would pay them stamped at 4/9d – he would also take them in stamped

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or not at that forme for the fractural parts of pay outs but he want when them and langed in large same as that night brong all the Simputers Dellars upon hem - he has 10000 and the Riad from london - I have deared Lumes Dain to hits and pay at 4/9 - he such the people we not be ford "Them - but I wish me had some threesand, of them - I are Mup to only receiving the frackonal parts of payments I any por you we another large Ble on Lindley Go - I have hardly nerves for this vort of burch - there is no doubt all the Remilles to Robertson Take Go for the Jaks of their Goods on the Continent and with and to a quest line, go always to Kindley Stor and they from against them - but the anot surning is much too large Gelle Hamilton das just hum with me and I am borry to find there a no prospect of amoult's to one herry part echances as I applied - life meant to apply some of the personal tunds money munter from Samana for chasing of that debt but a fin unally the other Bre they and not agree to it they and and I dont with Sucher that they and all and agreed chains upon the personal C

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 Page 2 of 2

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

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 It was not a Bu but a chiller of guaranter we get fun Palakon " - engrying a on the Bar find - but constiding the him we Jate have med frunning on that herere - in how new I the Security of all me parties and the Reas of ard counter funtionthe ourse I have not sur Shoksy den Proposals - an have no My (and low on them but our of \$1000 for when Miny mon B-plules note puter made for 21400 + 15 mas theyed - afor and boo for with a Bu on herdon for that are in to I have ant frequently to Cup to arm and that the last as his doubt is due 15th but he is not you arme him The fort I suppose must part be allefind to come back fam show at Nº 2 - Wh Hing Menterth' Ble and dues -25 I suppose the Bills were ly amount abarrich have mer bomp, douts but therby dis mites fand to is hicky more of them did mit anew our way for me endswiched them as as good as any Sender Jefer for manifectures - we I am africed we must here som to ame back upon as yet-but our hinder Bu Buch a and map that I have not yet hind him to buck to our 4 or 5 mentho - un had one At 100 - metutined so days age upon malow a safe mon I taken but that so many of them back upon him in athing hunnels that he pays he cannot Jute them up her he got the bas belovent to Finny lills me Gill Walson's direr to day Days 2022 that fin the state anones das gun in them is good Reason it ipput the to and we support him -Southors that all experient great takifailien and NatWest desine to Rup him up - this were to meet yesterd whin the Busing or we out the har on thereasy 0 The wahow and weday to reduced to 5 380 - certing

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 September 1803 RB/837/1284 Page 1 of 4

2 September 1803

It was not a Bill but a <u>Letter</u> of Guarantee we got from Robertson Tate & Co, engaging to see the Bill <u>paid</u>, 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 15th 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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by them - and promines ammile to seems all very generously have the same Confiledin in this as see what a heap of lindow Paper you have to Day - adjance. pays has first instalment of 4/ the menow above tom this dishow Bills from him and above Grace Glayer Males an for that purper they are all indorsed by Sal miller his acting Smule wing pale man Menny with But their aufle of the Samaren Bill will linguest In part - I have not at abiling from Munuel to totallen a muching of theme Bors mys I Thurs Day - with I shall send you we the May _ May are to pay presented a vate - thing a Salamplul Lulo & him and 540. Buter of bother There is days for Bills on Lester at thest duto then Bills sent you are part 2022 aby and and not call to only for his Adder the after our Fillers bash was shat so they will not the sent you had above 3 m of his Institut un hun homorrow -But die homerine and he has as much money maket Instalmint and have the dollary term of this hwards his most indiand

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 September 1803 RB/837/1284 Page 2 of 4

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 McNiel & 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

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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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 September 1803 RB/837/1284 Page 3 of 4

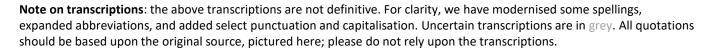
My nerves are like to fail me altogether with this Friend James. His demands seem increasing and come upon us almost every day. The 26 past I made out a note of the sum under discount and found it just about what it was by the note I sent you 25 May last £26,790, but since that date just a week we have 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.

My nerves and the to fait me allo gether with the them fames his demands seem menasing and come afor as almost airing lay the 26 fait I much out a note of the Sum what door door to failed to just about what it was by the the I sent your 25 may last NatWest Group 2022 that date put 26790 - In hep them & 1775-for him and only & 885- of her Bills hum to go on in this way a dreatful and you referry one Bill certainly 14/ the which marking - and what add to my the hinest man seems whe fast dying - her astona is very dish by herm - why speaking to him the other Day complaining of 2 bot on aft your her - the what unpleasant work that Dure of

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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 RB/837/1284 Page 4 of 4

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



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

monterthis fine A way on 2022 NatWest

Group

3 Jun 1803 At Hannellow and me Mar and certainly draw his duration from the personal Funds - but he few not very when he we make the devidend and for to will be but a brifle when to comes the balked of having only about 2m in his hands - I have been after argon him to . to the law of Vens - and there was alwater hire on thorns with how but he is Af and I donet he ad hereby got an offen for the - you think mere highly of to a This I do - to harp upon me like a miles have and eadly at present desturks my evening genering thoughts - I and I saw a fitter hand in the management of to - we and the to \$434.19. To Day now dealder from alganden the months to mande an this - at 22. 13. fo it to the child - we got 23300-from abyander for he Instalments anofters in the office due to Day one of them dreads to be Paluson loves mun Michile , where the the man of Property in michtle a Cartale and having him I suppose you have the kompy but I shall inquire about this, and a hitter they have really got in stit Bit histon has gut bliven me a Setter from Gitto by and stappears a very accante there had been made but of andrews affairs phining a chan Baness und you and might all at home - lytts from white paped when the to and Orieton is very higeful the Do nept fort In able to downe mut Ma Band Andould enable andrug to resume Jug mits _ Bob is not conjuine as to this nor More Milale called to take dawe 2022 he sate of unerrow forder on in the way NatWest Group Romand he by to meaver Mimel for theirs there pour Fillen I dunt he will seen returne mimil's Partners there have land out alme 100m of their money without our devening them how on for what 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 September 1803 RB/837/1286 Page 1 of 2

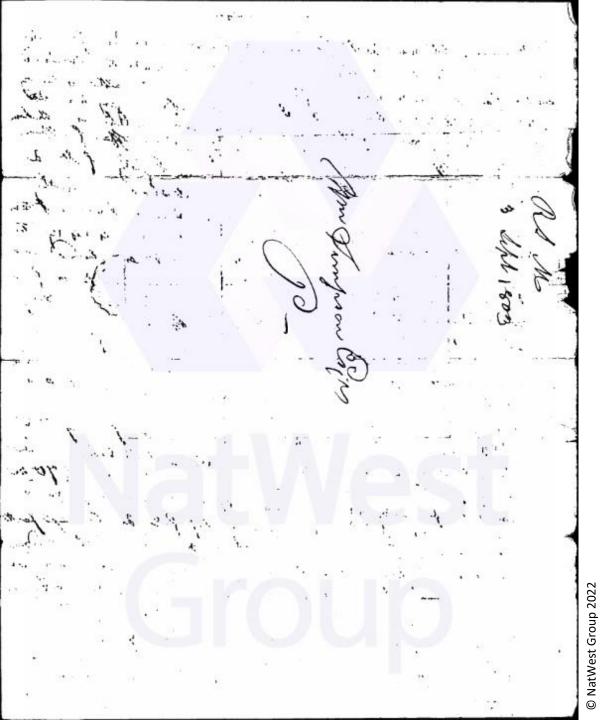
3 September 1803

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.

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 would next post be able to advise that the Bank would enable Andrew to resume payments. 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 McNiel & Co's effects there. Poor Fellow I doubt he will never return. McNiel's Partners there have laid out above 100m of their money without ever advising them how or for what.

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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 September 1803 RB/837/1286 Page 2 of 2

SM September 1803	
/m Simpson Esq	

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5 Supr 1801

I do no think it is propiete that after what has paped fandy Thomson will and for the payment the Tuesday - but I winds saw him on muchday monge the Collectors note to me - and work how that by order from him you are not be fag the Bow the Tuesday - The Collector is away a pleasance to the Sea Sele - there & haps have the Sile that's o to sand white think you of barrich - withint saying a which he shipt of the other day supposed for English, and left his blocks thusamers to manage then miney matters the last was They dould - how early he takes to - while you a " mot if at our des is to he town in frees by hurgy dogs , I think it was sieted with the Ruesgund thirt I we shipe ausmidate A Refo with a weekly atrat of 4 2 500 - good Jugar Bills fand we have give on in that way - but maded I are no good ine an get by, it withen then helper the ned - what fine menther state - I should that this needs the best fast of the Broks about your as he in the Barn yourd - but the Clinds seem to be quinery - and I don't think the Barok a so high as it sto in with a 2022 Group month und -I am guery out to one with wake turny at his Innely Flare of Gath hen NatWest much the same Elevation with Regrees

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 September 1803 RB/837/1288 Page 1 of 2

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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 September 1803 RB/837/1288 Page 2 of 2

RSM 5 September 1803

Wm Simpson Esq

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ppp 1803 Blanchard, diman is very unresorable while he offers Security I fear all the Shipt houses well got into that gour Annelnes billhe commend about their payments this for And mo les allined - un shak delay answering her liller as long as you please - as to and thekay I down not whine I shall see him - you see we satched with Brops to day for his & bao Into he whated us also to descint Whendy Montum to, anaple 214 53 and to order his Diovo draft - hut I ale him the fort me ble the last a find at matt - in Manny' Thealen I and not smit interely to his Bill - his of dreadfally and I much from well not get three I 2. ** dup glad to get the LB 88 - maker and Ble on him at his more taken up from the descent an gure how flore ve that whe B.W aching on Linking uppliches & were not thinking of - they are think hinds in the to them Logon - South has been at them at Hull Low that the Much of their affeirs a much in the than he experted and that they are pay ale - I have tille on this - what a own let of Connections depine mu Min Parple have And _ it is Notationly who is to Jay up distiff O to ant - and he like min he is sit & Ramillais Bile for his share of to- durkey I have not - arme so give office 11 ming mich -Mun Paper Ihave her duracy from the Mel you 2022 ne and a Will left by no more The back and you so and © NatWest Group ash allas the Spirite down - the former frim Wals ons - the Caller from the cis use m Jour 26 n serve Cano un - antsles ann somethings disample in how I her for a number of Parenas they up our to the and Tocal

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 September 1803 RB/837/1291 Page 1 of 2

6 September 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 through. 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.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 September 1803 RB/837/1291 Page 2 of 2

RSM 6 September 1803

Wm Simpson Esq

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7 Sepr 1801 The Dear was at me over this merned and I just mead to how what you day - I don't mind he being anyoy said he if I get my miny - however he was really thankful and own mothing but muching while have made him ask sure a favor as the is sensible in an or much puped for the formulas to on the it as easy for in as to can by discumber only I m of the for 2 or 3 michs - Copied Rupelli Bow comes upon as This week and I have put ahm Jamie Makdounds 2500 Rannels in him upin us - and Jame mand mo the of Borgery in the 2400-on mining and the deran Bus you have I Do not hade them ble towns fels Mighte the thirds they and an get Riefer we know sigm army in this with but as the ant guis on the Day - the Sucking adultings Bills only not army in to this Bulk with meter make to appear the lasp - I gen book at our last quarter Erbellis hat you will on Courguerne no And and the part Editer man Ind him muchs form was the Time an made any alteration and that on at any to make him night then - or to append the oment race him a to be to go - the other three and shand at \$50 - I suppor must new or some home hence be bot hot bo - there to stand what with making - marking off starring mites your must maked have enough and - and duly with it is from bath her we tad a more Dely 20 for day then of the fountry coursed with the most alundant props - and had and the 2022 intrody - but the is a fine day and I tunknue 20 © NatWe have to the most cullulated parts of the King tome

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 <u>Bloodsuckers</u> we have upon us – and Jamie Mcdowal 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 <u>Harvest home</u> to the most cultivated parts of the Kingdom.

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It was the Rheumatism carrie Dullicath to Bay to the

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

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7 Spr 1803 I she dindray called and I near he him what you walk hi bring 200 turns of all very well - The That is they had eptinded in dead here in Mr. Serth there and get to outsended by a want number of the Bos by this dew as on the Bankrupt Law 20/5 the for and only Tischar but when they sont at to London - It whild not do - a dead of aby and the Thirt was made out by the ford theme and to seems by the Confict Law The Thomas of dischar in the hunder of opential to to _ andre Graham confirms this and of the matter to me busides the desche wet more of the Parkes here put into the Reed only afflies to the derivor here of Quality Sobo you phenote can denve me adakate from that clause - Thom Walken after to show mi the dear made out here aber substitued by as many 600_ he says if the English died is not everes By the while fors on the time liberted, every thing will be thrown loose and to know , not how like we les get out of the Catala but if it is substitued the is complete theat wer he buch or no dep - and fraham suys for fulles, man in made Banknuft in Engli immedility (and livers ay is much africed of there is much has taken in execting the English deed he and make himself Budnip) bit that time have your to make the hear gladed Partiers Bankoupts in Engle - how alsand is there lave I othe mit to be the adreach to unbronk the shed Sundsay rays his informed Lenlay unplicing do of Aulie upon whom you return as able thay, and 2022 paying come Bells there and unshes much in © NatWest Group sind to be Hull to enforce the payment do you have any bruty hand these -Alewart was with das Gordon ush way and wint to Rive this onever - he aprined Var thirt he had for and for that Bill - Ist cannot hat to up lant unles Theast I hope there as some mestate

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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There hiring Balis with Mul to Binch - and must destrepeny I fear it mail he no heller negt week as the Epase money was up youler Jafamues where going aft you - our Tarter but in mine to hay and gone a Ble agreen Junear Hotans 12. mas Littim how when I have a tim from wille dering on to coform y abint hot he sing thip his britt and and Johned. " diving walk in his huch ling is strager © NatWest Group 202;

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.

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.

RSM

7 September 1803

Wm Simpson Esq

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8 dpt 1803 shall not deliver you Mepage to deniday chuthe to that I know what you say to ony dear of yerlenday as this fifthe what I then to take may induce you the Streakers to change yo mind Them that the Bank and gove no henderance to have by warding then debt by a private that and answer are herpore for the must be subsontied by every budder or Afalls du May must take out a Stable of Bankingley - I know me thur afairs might he as well managed in that way - but this most abound Low of Digl' when by no litter newing but of the thing of Cogle can be made Banknuft till he is dielared an One tage a Provep which takes a buches with - for putereny they at althing for that home and as no doubt have the worst Offerts of on the Estre I suggested to them that the Partners here might lake a Date Orgettine and remove that defficully - but that to seems us for the bourds there have formed out Pres relations to be bollies is. deserves sonous Consideration sherebre whether to will be The Interest of the Bank to and the operation of the English ded whereby the anymony up the Citate and he art young emmed or, to ohrow all a back by oblying them to fall out a Statuli The Restation of the Arealers is ou doubt of Bankonfley mother against our seleding to the died -but fishaps Inolution ag to gunny discharges rather refer to dellers me Verthand _ this died only refers to the London here and to admitted as I work you that by the English dans aprennent in churt bar he gives but with a power me Touches to discharge - that it evens is held as thilly les constantin for the Siller granting the Conveyance in may consult you Bo and again an There plants 2022 some new Directions formy un I shake amonthing & alindoan the tit I got for as NatWest Group who is a christing and highant le In This - Fring of the othere on any that unlife this Elute avoid to by us and by alither will go to River and their wor saying Thing Water hit get whit of to a agreed to onnet and his reposed 0 72000 -

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 wynding 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 wale Blandald as you to ine hat you must first muchent the date of the mourner us his dilling and to met the lerlies am ingun about Smail's Bill, I hope theme Vames with to infor althe yho t and he cannot domin men him to day I hundle for My montesta A the grintado ne secont that here and ale shall some your by homorrows how Who pay 202 Group NatWest 0

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

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.

Our Porter Willie is in a Fever.

RSM 8 September 1803

Wm Simpson Esq

D

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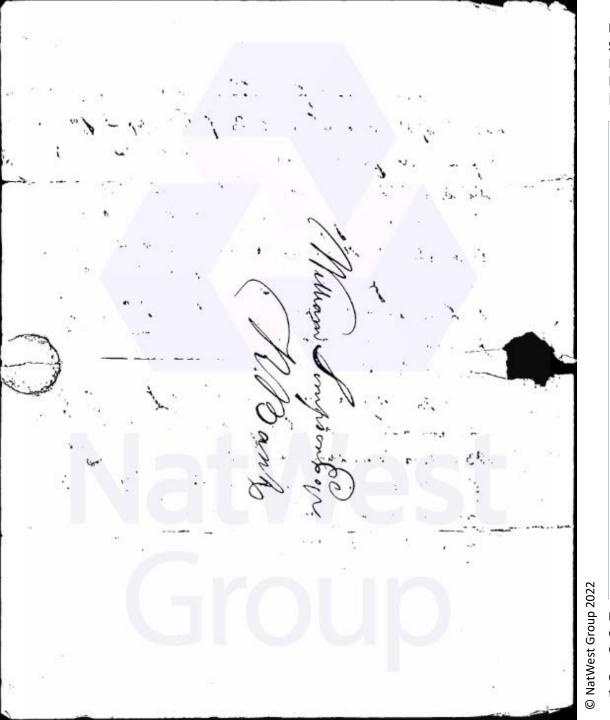
The method from Them Walson explains the return of the his Thirt deeds for Bankp Sofe and Obsprant to of and as then put the Busines upon The same Forting as to a descha that the Bankingt Lan dres- I ouppur there was be on Objection to and to thim - I have not own me Nomme upon the Duby at last here sont to him to call infin me - and of any thing parkenter has accurred he him on new my the dut I shaw inform you The other have metered is from a good Bankers Quighting and has been brought dim by others - such a the melanchelly way we go on here - I don't think we have any of his Jupin questionable 2022 Group © NatWest

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

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9 Sapar 1803 I have been nothing for dendsay's Raple to Day - Po I say O to them the I have from you homerows when I do fopon you will order in proubscribe the deed - it appears to me to goin as the only channe of gulling any thing works while out of their affairs A hast on our how - my only that as that some nefracting "Gr. ma refore to salesonly and so the which and go for I shank it is 10 to 1 this and be the case I shake ale Many Monhall about his low Preses sent you he (he me an had orders for I don't know her many their dosin of them Rato hindresp. more than he and agreento er I comput he may not be able to answer Ming lednits I found a Setur up starro lart my ht for Surfue Some last after and I sont you win Mr By Mis moring and Shund's Bu - Sames. is ant in a Charso he king and sont me where he while all on the mature - I was at to Roledon this moved about the glast of the Mentert durate but I and apput on Onterpation from him al this who netwoods have a but who have the If Muchmuther does not down with thim call at the B and homeroon you may den My inchied to how from I gries in the Every Group 2022 there as no hurry - our Party ma Term wh descenests us suy much he was NatWest the ment achine hand in the offew - I know not how an shut to as I fur to may be long of our 0

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.

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.

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and Shinking I find life this yerted ask him abo © NatWest Group 2022

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

Andrew Stirling I find left this yesterday for Drumpelier and is to be in Edinburgh 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?

RSM 9 September 1803

Wm Simpson Esq

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10 Apr 1803 -I wish this delay about subsorting Lindsay & His died may not term the Offert as nefering it - it appears home that the Resolution of Philpretons near to grant a desche can hardly be wholed as applying to an English of the orabure of that in question wherear the Bank do not properly deschases but que our Touskes eventually a perer to discharge but this frint of Low Lords must judge of and I shall uppet their decenon on it I am glow Skursts mong is on the Stand and hope you Down the propert of his Bill - but the Britismen by demy motive inter- I like in her about 3m of his for I with men all pour - Myler is a first B. Dy-per old Porter spart to was the clumsy a type for him - ats they have be any how as much Bothom as whe make out the payment in time, the I am the de is going on manifesting - marshed algeorgen Ish Think must have prover aqual to their Eggements' but I fear they one saily enviged who Landsay the what muschief the hum done - taylie's any when to armes we shall get sichifes to Ourky to _ Then were be a mulply for your about. a Supply of Notes by Thesday - the plant is comply -Surgen like me put new that our Porter is considerably The Day and he hopes from from appresances he may seen get fort of the chine . but I hun like dependition The appearance of a Timer - The Returns to Day are aligues and taken up last one of to monterthe which primeres on mine to odd that Bell and muth to may not included in the bas T Row shall an ortele for the talanes In water of lafre -NatWest Group 2022 me and you the quiet 2 Araser avery good and was when sonying that as he came in Ele Greekint' flaw he hoped for gue him his Salary with was I To - to be sure he does fully white with the stands to tradint at at to i ok we and the 210-and kup him there - Orches who has been marks as is and shands at 250 - up hats to her mule to 200 -a Gay mien why cam even after himse loth good lass - I farry in mart 0 main them to the - as that a under with the the allow alle hery a year on her way

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 <u>Rund</u> 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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I There realthing here In Barry who was allright Buildon and male some owney on that uny to was Petra yformer makele in the fall a look and with The adver zaparland of Sandy allen and one Mushet a speculation for morger with athing, at that work agoing - in order to hup it going tas they had hat alleft of mining - they drew Back and Jar willion to stindar - this Var lulion was no other than ablend at the works and never way matchdow the Dely were necessed for him by Sand Bradding who must them their on the Secont - the white was and will a swind by Busine's, we have unledely how of the to the - the works the thought will long but my little and The Bale holders to the ant I luber of 12 \$ 15 m will got nothing ely This has been 20 grop and imperden that I do think to the last I am provoked to en Barns grong about as briskas over and lall he gets huma half about to safarahand the Dulan not he becomen the Band below such a for gav how some how to optent upon and report of the weeked in free many here who and that may Ho 202 Group NatWest 0

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

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12 Apr 1803 The returns your say mong own not pleasant - but this are all fand a will be minudeality find experting that drawing lay which andre Vinligging fromeres to the Manhath Balfons whilly out of the way by guing us his ting stated to de for to I do not recillent the Fine when dinding dos dad much the subscribed - but from their new calling the inquer alinty Jinar Resolution, Sourpert it is sticking somewhere in shut men see an end of them afferres They were to get a general Leller autrophed by all min Obligants in the Bills un theld anthonging us to Juliake before they desched us to denso - I all suppose there sond me a heller that - you say 1 the no dethenthe in It was het included - for from tom Miletik to is in the Boye - into morrows I maker you atinto, ales 3 Porters relifed - I do not know that we how another Bill to got back of Mulikite South but many our convery back ipin as every Day of a in has me topulation and I ou no appea - Oh to hearthy work thing hung litter -I hay to the out of the Sight shearing of Bills - every neght a mumber of Glarger Bills an protested for well that the Tripune mercan No 00 for Schur is falling off - but I the Intelligence in have & day he low to we good he athering - Whit Super of montrove who commands m melilia her has get antippinto confed will part to here his sligt nearly on an herer's notice 2 202 to embard minutality (without Bonaparte - w Welland done - V © NatWest Gro The anghar of the ordered - to me . I have heard nething of it from Inpper he means to all her sind him in do not discount out short laks - you may give it to the forst of Them you meit

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 accepter 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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	t lest

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

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13 apr 1803 I has suchast that you and not authorne as to desment his Molles and thirt the functioners of the his Sugars might advance the dulies Trught - he says the Sale must be guen up as mingen les compet ad varme - As tells me they are bringed up under inspectors whom to name - Danty parplu ander Complete que muthing I me how to see the final inquiring up -The Returns to day an argoing and untermate a quest allen 4 AP. 2 _ Sont in Them habon to mark the While the of that Ble on Macher the return of which is must provoking he has brought me sundray & this Guaranter of it say in It was drawn at their disone and that they get the miney In letts me the Eight due is subsorted by very nearly which lors and that they have man by much y to to complet it I a hund him the order of your and - and the says they have already got a diller who anthonzery our Subsoullyactive by most of our ablyants and that they have write to Mulitally for a farhender Stater - More Siles an which be popuped of here we subsonke - I have sent to the Nomme to look at the deal - I shall be very glad to su to compliand as I am persuaded to gues us the only hanne of getting any thing then - but I still but I shall sierd this will be some repracting - Gr tommin's Bup Milealler two loge layert Bill and in hit you make of Buras what you please but will not his treny sequestrated protect him - poor varies is not to come out and I fear never and int. he lehrt able Aft iler an friquently with me as you see - the Culler title me that young to Scherton gass to ayou tomorrow to see about sheward - it will be a server matter me we have been sally off to day for whit no plups -, while funer hours come on them usual from the Banks Mers Anna hun turnong in one another they' Che andered and shipith and not and only on Antis a that for way that a fin menules there and in the my to _ Cond you not workshe afar thousands when to go

NatWest Group 2022

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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 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 form 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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Ishow forop - has gest her botherry on - as the longer Security for that \$ 100 + Bu mburned he wants an abalement of the Ches I All how that he have enough to speak of that when we get payment of Neny montuler lister Bu at mak- of it is with find un muy perhaps gon charge only 3 says he will any on the coal work whatever of thereing les affairs easily sportably of un unle but tesus a hundred on these a hund to enuse from the pay smalles and he will say after us the mint whow the bills by lylafortere - I all him I she menter the to you - white putre in may min of thing montallies 1 s mall fore 20 ful - and you he solumny aformes This 19 is an all for neal water his Pas Boyle has old 10m water of Gains in Sealow and for noto Vo Pannahow, hands - and whilefull is not for frances of wh he has hat fit Dates actually Group 2022 our Porter a getting better and mas upstairs a helle to kay -NatWest Quehenelik gow loucky in the opper timbe to american have ships helen une in very good brickt when have by our Fraders and dent and parkenters the time time on brant have

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 ¾ 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

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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.

[some scrap calculations; not transcribed]

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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 3 of 6

Bills running on W Stewart

But running on Wolleward 12 -15 8 NatWest Group 2022 300 00 0

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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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 4 of 6

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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

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Given Tellers per book	£81967.10.10	
20/ notes	1000	
gold	100	
ncidents	100	
lote	1557.14	
	£84725.4.10	

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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 RB/837/1303 Page 6 of 6



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14 Sept-1803 - 20 years this day sem optime Ship here It am glad to see one amfortable Occurrence - for from delevers as I supposed coming ago your y Me day I was upperting I a aunt this morning of much Bland heing the Thew Balances an unaccountelle Things on Turlay de a very provoking and must ge get no sake facting answer fin them mi this proper Jugery 10/ pot mondiality + in anoto their offer but the ther answer is due he has with Other 101 powat none, so he intends selling out for Hall in a days to see what he can make of this - i'mel dendrag Not sum andfort that they whe get enny be to subsonles thur ded - I have be kny archun frin dola om bos abs only for the Porth Banke 91 to riture the and's auf to here for four Sames and make O of the how shill confind to his norme but his for Paler has living to me the metered Seller from Hereast and you say relain by the Boy - fun I fair hope them is no great day in - There says ans thather is guite pates of the Truth of Alabament - I shall return you the relieved ontone by tomorrow's Bop indus I have been harrafed firm they came that I time sever were noto him - I hope Me Roberts. come woon with the Bap for we are abliged the 2022 mh sind to the others Banks for our rates Group I shall make out the Calary Bill on inday as I mal © NatWest July the Rado willer substand and lot the fur mean this any thing it have for dopes this quaster and quarks wer are seen

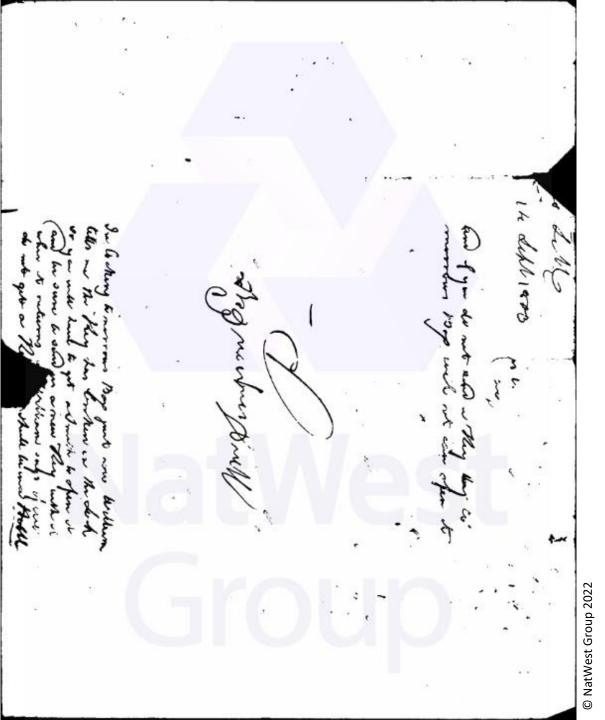
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 September 1803 RB/837/1306 Page 1 of 2

14th September 1803 – 20 years this day since we opened shop here.

I am glad to see <u>one</u> 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 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 wrote that he would 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. Smith Lindsay & Co seem confident that they will get every Creditor 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 to us for poor James could make 0 of it. He is still confined to his room, but his son Peter has brought me the inclosed letter from Stewart which you may return by the Box. From it I would fain hope there is no great danger. Peter says his Father is quite satisfied of the Truth of his statement. I shall return you the retired Bills on Down by tomorrow's Box indeed I have been so harassed since they came that I have never had 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 mentioned and hope the Lads will be satisfied and let it stand so. You do not I suppose mean that any thing should be laid aside to Fund for losses this quarter – the most dismal quarter ever we saw.

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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 <u>Hobble</u> 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

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15 apr 1803 _ Linking der farging the queter part of the Bros is too good news to the true - I don't believe aword of it and I wish this Partner Lindsuy dois de they till me me may arm mar your engoven an Subscribed by every Br inkerd I saw some herethes names at it - but I wish after all it do not shed with for mir Nomme has just been inthe me with his blements and me Enditors by outsouting the abeed release and discharge Muller with same manner as if they were discharged by Eichfreate under the Bundrups at de to is not merely left to the Trustees to descharge as I was I shaw sand you me Kinnis Bruks informed by them by homorrows Bog of you show a Key with a Rays to aller to me fin it) and have you synk. you will also receive in the Boy on answer filmly Hamilton who was mother hifed at you supposing find hept the Sand for a better free - for he has after last it to Jak and if all mit git an offer for it. An Tens An has offered at 15 years purchen Sunk you get some lien Car bunker to buy then It we gue hem digh Satt for his money - of you caption Buras I think topen he hiller in terrorem to do I the name of the Bank them in ours for south hotag - I do not appet to have so bay as to see his charlalments hand - his property mit I fear bring the half of what he puts © NatWest Group 2022 and not man can Day when the July but don'theath as other man able for Sommet Dave throwny is hoter unwell this foreness home - he shale be sadly put to it if he got taken homerson to such and the and

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 <u>huffed</u> 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 Edinburgh writer to buy them it would give him high Interest for his money. If you capture Burns I think it would be better <u>in terrorem</u> 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 Drumpelier.

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 down Bills from Menuel Bo - but they an both motor by the Sunspeak Back and mysall Bring & descent lat moluant is sailly disconverted by our network Menain's Bills to hime - and propeny hand third un lette creasionly het a good Bell from this to pay duties, without over what, they can they he dung them is 20 Towdene that may mich cen of arrived tot no Key with to open it by saving for the Loc land a me hard a Hery ٢. 2022 Group © NatWest

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 McNiel & 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

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16 dpr 1803 New in the shorts had you heard of my being on the Play house - it is Two - but not to see a Play for I never saw one inmy ship it was a michanical articlium for the Binefit of our chiferman I being a Visitor of the chifirmany was ablyed a les thing and to and bring ale tand with my - An Ephilitan ins engenious enough but it suched such Bhild like play - that I was wetter as have of myself being there - the Informany hereiner well ander 25 or 30 -It will be long enough I far hefor we get any money from Surlay the Lawson lills me he has arrived the Ligod - and apputs h get to he pay the B.W of 2000 and you relained him the other Day - and one for about the same sum he with adam Their - don't it will have long home I fear he for this meny is made forthearing - we get a small to make a new They for the Boy & answer expandy the Such ou that he Jags your day and ofen to on that care you mind not send is a They as you our They will answer yor Boy Them bruts on has been with me from kinding to alarme at what I over yerberd my of Mr Nimme ; Rumarks I sent you in the Bop this morning - I will them that one and when the Trustees were only to be intervised to desiden of they thought proper land me Norman harry black that The ded has a complet Pelease by the for I was sprand mit and might intheman their order to us In subsenta - Them showed me the abs bant with was sent along with thilled to Edra and by the same it appears that the deed is purt a dis the I never looked © NatWest Group 2022 at the either the died on libs Want learny the while to whomas the - but V underlies from what of it was only believ on the Town of the Truckes to der sharpe wahan says mit the Mr Bank sign the deed they only Shuchara the Compy of Smith dinition der but that have and hald of Dunky of and dephint walsoulles

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 1 of 2

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 impowered to discharge if they thought proper, but Mr Nimmo having stated that the deed was a compleat 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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chrickange hy that died and that in shirt of that died is not subsonly by an all well go to ruen - fit is that a quest fast fruit the which of our money will be accordined - the has me doubt of gilling every other bas to to - so you mist put dicity and let me Mart Watow has Mutt un shall extranter on not Low ay's Guarante for Licco - of Ohphand to shis 13 Mes Hy to - on making his dimend on hindray to the that armit of milfind Bills - the latter sont him a Pole in ansulting bound the fortend he was only liably Muy had made the most they and on this Bulls after the Estate of Michannes a anges_ to be wither to how of hinds any is sutring the same loring yet able to as NatWest Group 2022 orbut has been bother ing me about hickory his Bills on Furlay or Bills la der ant we would not depart 0 thin T- he and to a

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 & Accepters. 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

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 form 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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17 Apr 1803 I had a Conversation with the Nomme this morning about dinds up a - An Remarks But your yorkerdy were taken from the original ale dur. he has ponce what the abstract which he says gues a most just accurate amount of the deed for gouts agrees with his Remarks, so a neidly to sind you the abstract again - Sompton you & of Counselies had not read it when it was sent you no mere thank I think to was mentioned in one of yout to that The Trustees men to be improved to discharge for to be sure Lends any Amilt gaves no other Specification from the died than that als have not was dent along with it - after all I suppose in must subscribe it of our such split to make any thing out of them affairs - for I the this should muchikaw an can shell get at them as Partness hounty 206. and alphant waton der then the huns It seems an making and a Thursdeed whe Lover Lorm by and they are only he he derid on the the form int of 4/5 the of the love - as of they were and the Banknuft daw sum never to grew over panding us Copperfictes When whe this high her dere not I am persualled as ling on I have any thing to der anthe it - there how mener altyrand anday will all he pund he us - where a feast Sum is No 2 by last mythe and to is just whit I shid it is be 3 mis age - and I wish the ngot 3 ms may not and marky as much to to-agreat deal of this more must no doubt he get back but when _ This Mought of the quito she heres mee and the larty Torment from our made extensive higher puping for men money I cannot stand - but on thes taty it I outer to my hung Boy - a Couper men Group 2022 who has been sally suther on with our shipt houses ente NatWest to Penny that to for him long his work that Glasgow might the swalleles up in a Vulcano of he and one the own of his themand and escape - he send Ponny a lander 0

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 impowered 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 rorm 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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For uniquene of m Luns Sunde requency new chisters for Cart Condito in flow of these who were dead on Bandmitte un hum get several proposals of new names - I suppose it is methop to show there beyon but that are may geros nate ant the new Monte when we are guite salesfed of the Solisty of the property abdyants find decime you to serve in the. us of alm & Panyie's , Parporal herry agried NatWest Group 2022

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

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20 Juper 803 you the then morning desappointed and damped new a gold deal for I was in quest hopes every thing to be saled for my Pakare the not instandly at some near spoke timed - nor avenuer to it I can as only to on thing The warnth of your Sneeds hip - and neally to a thind Parkally for an Trend any you to be guided only by a Regard & the Interest. the Band you for at one dered to my timperations chuld handly have one in the management here more on fo for the dutes out hat the maller he over but think senserly reques a mind at anything - I you do not I shall such while my englis inches I have as bry Porsulantet that from the Effect what field many I heating your duties here upen my mind, as boke of at aling mile every soon miliers you your of all difficulties in determining this matternet The Time was when the prospect of seeing mote-time on quest fleasure - but as mallers stund now with such and such a dreve allogethin him - I cannot any I outh for her even he to arm I shad adrew the Plastructures to is not to check only that some months warney shad be given Ishald and that after 5 or to mer harring no Bills that he haden ather sprohm to spikely mill These water called for your Ander Resolution and I and to him what you higher My must submit to to and the only they h his regulates is that to and maken server as I am a forded the Busicals and matter studied and such home as that the dued many he compliated and manufed to London by the 4 people Thom Right you have a lo his Complete him that acrefs and the that what were is a belied about the Collawry is . but you will hear what Jame Chalmers says Group 2022 to it .. Soul Linds and called - I desus W. him to call homorrow and buch his Bill also stratester araw you so how they Montest goes on with whilfeld In Aurel NatWest is and aught of theirs at 5m for 21500 wa me wit met tok hat I done say whele for I to take on at him break _ to a shreshing the Edicat there as in - the Bills are all for meet dates of goods - but for the

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

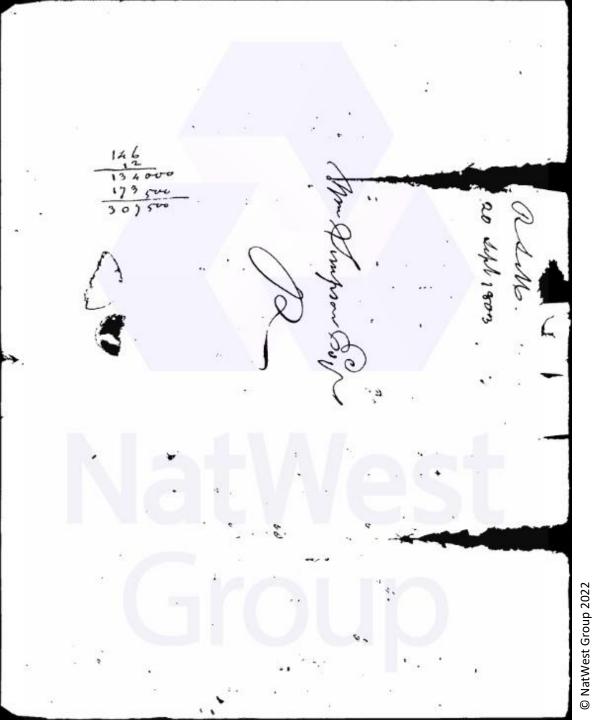
Your P this morning disappointed and damped me a good deal, for I was in great hopes every thing would be settled for my Release tho not instantly at some near and fixed Period. Your aversion to it I can ascribe to nothing but the warmth of your friendship, and really to a blind partiality, for in truth 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.

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.

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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 RB/837/1313 Page 2 of 2

RSM 20 September 1803

Wm Simpson Esq

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21 Apr 1803 The Partners of portete Rupele an & Corbeto the Son Rep John more lith - and Butana and kand alle tetter falle 6- and Jan Thursday - The Kennan (wo buts with a Iliberton Selle hills many loky adofew as Pilmers) and Buchenen get Barnelyne of Litwoon for tims of and I believe the Rais of Rott Sector Then here an achung good - Secondy of them - here and led - or taken likew) Bur 13.16 andorio in has desorimento and a chipeulo me so met pertupo as sule for theo and other houses the me Ember show donts to be he fainful to refare while and others _ Sat Junking to a sundy the makent of all Oan ansat of Tinky garmunker of openhas Partous Auch Olupule de Gordon of Shiking Gondon Co- ander Amilhi theo moute womther John manies very mak Tuple are newlast any other very opelent Perfle from aline an get Balls and Sorter will the you Infor mi Elders have tures A. S. Kuby de for In Printer hopkishs los - but the an others as af at any of them for Santamie Ma & Porton who set on pap thinks ter on lordon whe wither a breed or two of being due - The Bills from them to day I sempled about they ble areful. the Grandy got the money for them I thought to bert to take theme the I never sais by the having so boy to hap Ba An I strang is aleaned avery arealthe man-I farry you whe he ablighed a stamp yo dollars the aget at mhe then heads that they will met take them at 4/9 unlife stamped The stanks - 1 2 got no wallen Infor are can's lirger 2022 has gone to the boarts NatWest Group me may the place of Mulato mains, an she henself inflace 0 Anches

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 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.

I fancy you will be obliged to stamp your dollars the [paper missing] got it into their heads that they will 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 your writers whether we may take Robert Marshall as an obligant in place of the late Mairs, with Campbell Douglas, and Campbell himself in place of Alexander Macconochie with Lord Douglas, and if your Gentlemen 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.

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in hun andered energines Bunds to be anade get the mere allyanto miplace of the de him more and There hay stand Lendon Bits from Shohays are at agove it is the thing the have out of any hear bother tocking up so of the Brucks good money for ar boy a time - lint - I we that refured taking his Bills most time made her pay nots & day Is he could certa This is the atten by your with same forme guenes rates of you sharp detered sind is a the same and when 2022 Group © NatWest

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

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22 Jun 1803 -Them water has just been with me talking one that in moto James smith on Turday & want on & halones and onling him on all fronts so I hope you will get as a hoperlang answer in forume - but themes mason for lealling was to get us a subsoule a diller of Lecence to Maple of Sumbrell - or mother to anotherize ablack of sing at mancheder wontsome forces - and to anyet as Ming machage Liller api frage of our doing so - The only Be in her with them menes upon to is their don't on Smith dy der to Marking \$ 480.19/2 marking find deening to fing 15/ 150 - I sho when had no objection to this due of decence (with the page is only for 12 mos) rofer as meyon's that B. W. but Michile hung frammer by on for the Bles on Smith by les- I bo hun and and outsouls atherets you and and find on Saluty and see white you say he says that every other livery has entranted and fill Hamilton for the B of Swelland - that Muletel under the his already ST to be durided as soon as this deser of Second & conflated and that he will fary his which dette in 12 me I handly looked on the dellers from the deferrent obly ands sent you on the Boy anding loss to have y openion they in my fuple form - when you return them to met we shak opamen our black Book dow so of they contact authority from energ name on the Biles Know beller nerves them I have any out on mit to readly Pake Keny: Mills on these hours for such on mences chang I dow only they are good - but the Eplent a fing it ful Then Munkeths Polles ins and so timely that I and shall never her easy ble I have nothing to de ant thing and with many other gridy hund's have 2022 "- montes Gorbulis Makes with puggle us - but un must fight this the © NatWest Group last way we can - it cannot be by with me see helmeans to draw 8m that Juin on accomm Bills is no trifle but I shall bell him this we have authenty to take at open aurelass find desire him to martin his Prulie to new other - I ature Ansto it a une Pagalation

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 Guarantee 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 compleated 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 <u>accommodation</u> 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 Bees a link on , Eler at alone 3002 had Wanefled and now taken at above 2md tate - this in go a gold way to came the great line here of brading upon Gred to - tout. such Regulation child only he adopted Ju aling The maked Bles from the at suppose are very for Pal simh i'r quaker a safe man - Harvey is outher eptimine - but I are him toladed largely for Privilence by our Dea Atento - un des court to him which - and they are at so short dule that they can hardly her wind Balls + Janus her confined , a can not get at him and to so neally meetings to ask his name for he could not lake them who - I shall Armener like him fort home I came call the he must be answersall I cannot furtured the story of Strang of for them memarch but I have much to be Peterhant the us Tryind of the latter of he find it out I will referrer and NatWest Group 2022

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

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24, Apr 1803 -An shak subsander Machele afanenkis delen of Secone - as maching is he pay so well as can our luck sich them - aligned or has at me to say that the other for his Bess on Ackenlay refun signing thur been of dicene the they ar a State of their which is very reasonably the Pauly Band has one of there seems to be no end of their Paturos - the one to day is upon a good harmer - the other upon that black Machinger who with all her Garnhick while me jear land on the dist - it was with much Sakelann I hope any of his Topen - the is give to Manufester and will not be home the beginning of the weeks the must resolve to have morning to day with him for the same Resolution Thends he followed out with many other time - I have just been boling at mto, now bouch our of the hundsomet men I saw - but the forbert Law young Patters en being in London at the lime got it all starked our with the Coast of arms first he bok out for the Creasew) and mod does not know what to make of them - I suppose In and he deliged to faint our the white agreen with cannot be down mearly so and here as t Group 2022 thas been an London what have you put upon yn Chanet - tohd les the Things hand on the Vagalia ----NatWest

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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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 2 of 4

RSM

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24 September 1803

Wm Simpson Esq

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 September 1803, with an additional slip enclosed RB/837/1319 Page 3 of 4

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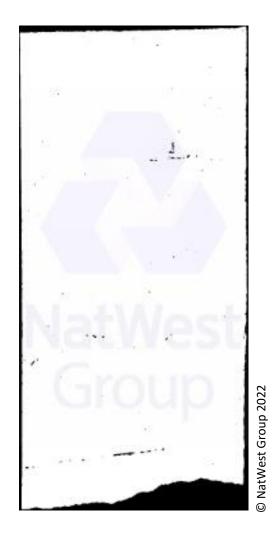
Discounted for Wr Gordon from 25 August to 24 September dueIn October£716.-.6November100December1363.7.6January3039February175.7.4March1298.12.2
6692.7.6

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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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 4 of 4





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26 pp- 1803 -The Rand mys Mary has maken grow you a curves name fin la her sum it is ill anough moto but I cannot concerne have her could make Jake Kinwest out of the how brught and As here about our bars with there dollars - a give number came in at 4/9 in pair this out at the sume noto but the Puple and bringing them back again insurting The Wahin on they connot get them to fals uns camp at now than 4/6 and as them is no as unlarray dellars in file out, in him get many more than me gave - I have therefore dis bed the Takens to pay out no more and to take on only such as are offered fruchers of payments and such as they have reason to think non pind out by us - with orme and is made - you must asher sind as current or slamped dellars, without the one or the other the shall not be able to go on - I have not includ how our stuck get that to marrow - you had beller slump athressind on two with a MBack and tens us them as now as populle - then we shall pary them away and lake then back again at 31 I wish your child evid us some small of In comes hand bullen - and I had to grew him 10 gold Gueneas which he says he always going this high on this melar from the present - he has his very title to do 2022 mm -The dear has been with me alweil, applying to Rel allow who it sums is a failled with NatWest Group Gowdue alous, and who is most unreasonable in insisting to have his money altho all the lots have agried to greek and autor of 19/6/ - They are other Industrier people - I mallan insites it will derange the and allow them to sighestante and will a 0 milan her Payent - I dising the daw to and we adder with

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

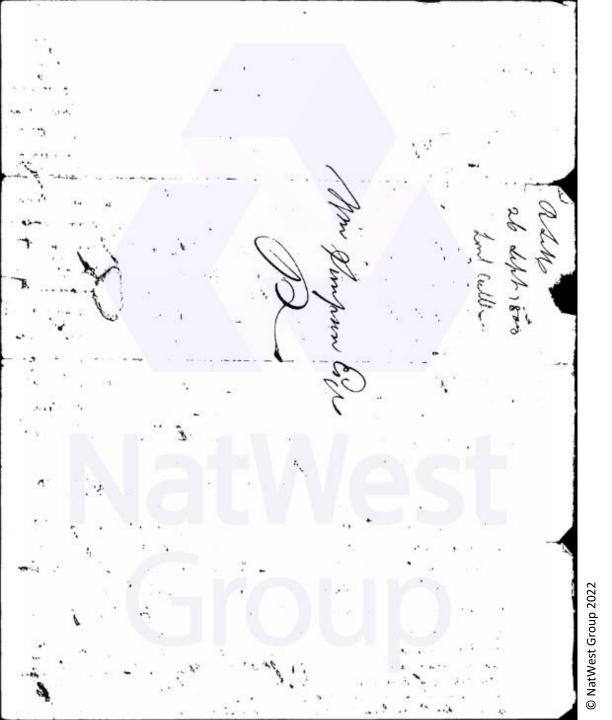
26 September 1803

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 <u>Jake Herrorut</u> 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 <u>stamped</u> 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 <u>R Bank</u> 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 Page 2 of 2

RSM 26 September 1803

[pencil annotation in another hand:] Lord Cullen

Wm Simpson Esq

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27 2/ 1803 Ceren you will not lete me what you have put upon yobhanit I must contrar a mu time or other to an It - and that wale only when you find me my official discharge which I am douby high I have just down another & man My the to Since I work and we the works and Them watson has just s. sector who a here with Was Chalmen a doub the know nothing about his Tourinets but was suys he fears it will be a farren ame of times i Pushy Banks who which out for come how how now - and I that Buch were to a bloom to Matsunrap vay not he down and the Truskee and immed while andshyp church properes making ~ du it will make he after for Bennt due mit go in some way or other - Venny says fur stand I whe three all whe porfusion whom appliet Theling this huchemme Trut dus for Dunkfo Sigle and Ohphant W Age the Sealt Forms an fut into the Nommer' hands with abstrats of them - I all him we we fond abstrate , michimme, ofinine on this hefre we taile entrute - I uns windowny Bur us on consequence of the Change of Horney- but your men that Black howing guin him a Charge ame ago he got a prolection from the bourt. what formust ow he will law comment my Bailler Machinger has been at us again subscribing for the further define and will have me NatWest Group 2022 Time has subsented 500 ge the Toutes m - the Munk hour - Halehern hospilal A 2500 South an also to subs only - and he thinks to only to de not State hun of the order mill Bus In sugo I the Back will 0

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.

Thom Watson has just shown me a letter from James Smith saying he had been with James Chalmer a <u>Scots Solicitor</u> 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 1st 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 & 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.

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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 RB/837/1322 Page 2 of 2

RSM 27 September 1803

Wm Simpson Esq

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29 211803 This dole Ownear of yours I on pour has neftected funding your There to the Postopen yesterday forme have non Blerher our filler has get which is uping of the shath of this Bur Sach low (who was in this office) at the file willow form - he was a low day - but his and him the him to go abroad - he as here been much that he been certainfer to stay here - Plusher gues into Ear homen to of a Rister on the melanchely Oceaner his is to be back by minday morny - I have desided him to call on your acted your may ranker found sufflies with himd for al shut over med men - and f and guinea Notes to some them - he will like you her how a statter hand on playned with do land form Schworth & Rayneaus Bruchers at Surreaster inchang a Arte of Vo Kanghele And me due on PF 6281. 5- being for an Instalment for algunnaling White _ they desine us to remete a Ble on dender for it - Do an must make a large she you have any further reason for wester not to draw so much at one on themeend us on bours a Bill on the B at 45 the for the which or any har And water ann © NatWest Group 2022 ny vary pour it in hour desired is to give up Why he Laws on the areft duy to day on the 14th low how her the 1/4 truch of this aucher with course main This mythe for the Bal

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 1/4th we have received the 1/4th and marked it on the back of their acceptance which of course must be protested this night for the Balance.

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

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30 Spr 1803 your thednesdays better must have gone a helwaven buch we may ever du it again - the how and whe do for the publican - but you can dive our non and thereby a sink on the phain whe a to make the was certainly very impredent in las smith start a lekan when it is condent them such the them have home for to J. There have for making out a new Qued on the Terms Mu Chalmer mintuns - but I fear that a new ho law and I done say it will be for the Sould of the Board to take Mr approximents as to is or de any thing nother as there makers her owner I show them be door for Phalmer, heren May look bland the matur was whelly many by him and And that the Partners here had no bie I shink ahren Tunlay sepplety Tis staten The Bills on theme and sit what they think shall Is know was speaking a mi about draft you have of his on Shohn and aucher dem_ who bet to be over and hi will pay to- there alle the a shiplus of alune 2400 - of King Muntuks ample she at marks wet was lidged with us dreining for bonfor don't for Locce - at Middle of 102 B.W. ahre at mart is fund her that curfles towards Jurgent of to mention then Pour Thing's Ships & 10 m dollars is an Group 2022 have advised how to solve the dollars to ser him - he sends you do as they were not I get a few to with luy othe gal of some of his NatWest Alaques with the & 1500 Smast the time the experiente the

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 bilwavering 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 Uppleby & 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

Private M R

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