

1 Sept 1803 -

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

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

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

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

RB/837/1283

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1 September 1803

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

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

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

RSM

1 September 1803

Wm Simpson Esq

P

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

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R. S. M.
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2 Apr 1803

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

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2 September 1803

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

I have not seen Stirling & Co's Proposals. We have no Bills of Cross & Co's on them but one of £1000 for which Henry Monteith Bogle & Co's note payable at Martinmas for £1400 sts was lodged, and a £600 for which a Bill on London for that sum was lodged. I have sent frequently to Cross to come and settle the last as his draft is due 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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Gammell it seems acts very generously by them - and promises
to have the same Confidence in them as ever -
What a heap of London Paper you have to day - Alexander
pays his first Instalment of 4/ per £ tomorrow above 10m
These London Bills from him and above £1000 Glasgow
Bills are for that purpose - They are all indorsed by James
Miller his acting Trustee a very safe man - Henry & Co
write that their acceptance of the Jamaica Bill will unquestionably
be paid - I have just got a letter from McNeil & Co to attend
a meeting of their creditors next Thursday - which I shall send you in
the Box - They are to pay principal & Interest - They say
Jo Campbell Sen & Co have sold 540 Bales of Cotton within
these 10 days for Bills on London at short date - and
these Bills sent you are part -

R. Scott
2 Sept 1803

Wm Simpson Esq

J

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

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

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

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

RSM
2 September 1803

Wm Simpson Esq
P

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

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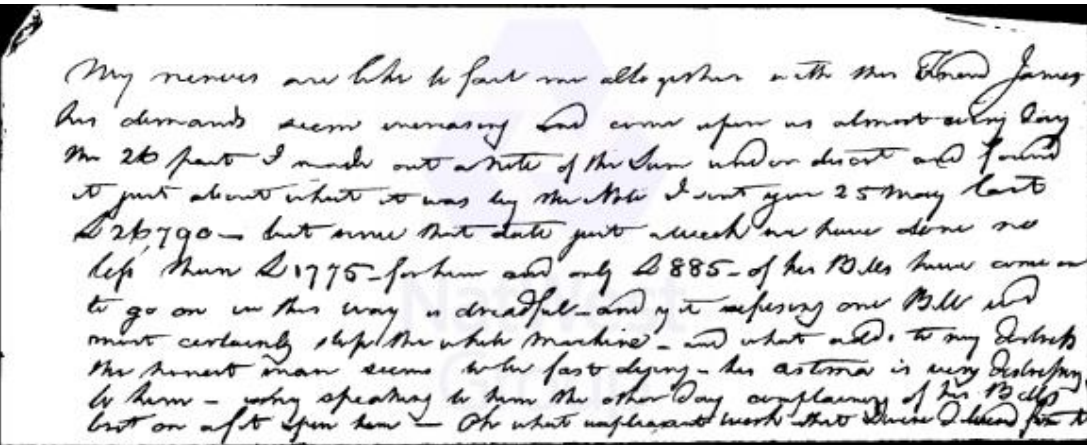
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 September 1803

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My nerves are like to fail me altogether with this man Edward 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 will
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 - when speaking to him the other day complaining of his Bills
brought on a fit of it upon him - Oh what unpleasant work that
which I have done for it

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

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the bank's cashier, 2 September 1803

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

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3 Sep 1803

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

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

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

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

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

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3 September 1803

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

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RSM

3 September 1803

Wm Simpson Esq

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5 Sept 1801

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

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

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5 September 1803

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

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6 Sept 1803

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

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

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6 September 1803

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7 Sept 1803

The Dean was at me soon this morning and I just read to him what you say - I don't mind his being angry said he if I get my money - however he was really thankful and said nothing but necessity would have made him ask such a favour as he is sensible we are so much pressed - and he promises to make it as easy for us as he can by discounting only 1m extra for 2 or 3 weeks - David Russell's Bill comes upon us this week and I have just done Jamie Macdowal's £800 Renewals and some hundreds to Muirkirk Co. - what Bloodsuckers we have upon us - and Jamie Macdowal instead of bringing in the £400 in money sent these London Bills you have I do not take them till I consulted Mr Dale he thinks they are on good People - we have 49m coming in this week but as the 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 - or to appear we must raise him & Bell to 70 - the other three who stand at £50 - I suppose must now or sometime hence be brought to £60 there to stand -

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

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

RB/837/1292

Page 1 of 2

7 September 1803

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

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

Ordn
, Sept 1803

Wm Simpson Esq
R

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

RB/837/1292

Page 2 of 2

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

RSM
7 September 1803

Wm Simpson Esq
P

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7 Sept 1803

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

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

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

RB/837/1293

Page 1 of 2

7 September 1803

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

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

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

Adelle
7 Sept 1803

Wm Simpson Esq

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

RB/837/1293
Page 2 of 2

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

Let me know when Mr Duncan returns.

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RSM
7 September 1803

Wm Simpson Esq
P

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8 Sept 1803 -

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

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

RB/837/1294

Page 1 of 2

8 September 1803

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

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I shall write Blanchard as you desire but you must first return us his letter as I don't recollect the date of it. Would it not be better for you to write him as from the Directors. It would have more solemnity.

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

Our Porter Willie is in a Fever.

RSM
8 September 1803

Wm Simpson Esq
P

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

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RSM
8 September 1803

Wm Simpson Esq
P

Blanchard

8 Sept 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, 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

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.

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

RB/837/1326

Page 2 of 2

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

William Simpson Esq

R Bank

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9 Sept 1803

I have heard nothing from Lindsay's People to day - so I say 0 to them till I hear from you tomorrow when I suppose you will order me to subscribe the deed - it appears to me to give us the only chance of getting any thing worth while out of these affairs at least in our time - my only Fear is that some refractory C^r 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 these Handkerchiefs - more than he could execute so I suspect he will not be able to answer Mr Gilchrist's order.

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

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

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

RB/837/1296

Page 1 of 2

9 September 1803

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

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

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

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

Wm Simpson Esq

R

RSM
9 Sept 1803

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

RB/837/1296

Page 2 of 2

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

RSM
9 September 1803

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10 Sep 1803

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

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

How shall we settle for the Salaries when we send you the next? Fraser a very good Lad was saying that as he came in Edward Gilchrist's place he hoped we would give him his salary which was £70 - he is 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.

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.

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

RB/837/1297

Page 2 of 2

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

RSM

10 September 1803

Wm Simpson Esq

P

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

Rd M

10 Sept 1803

Cashier

Wm Simpson Esq

NatWest Group

12 Sept 1803

The returns yesterday morning were not pleasant - but they are all paid or will be immediately paid excepting that Drawn by Monteith Balfour & Co which Archie Newbigging promises to take wholly out of the way by giving us his 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 Wm Mitchell - but it was not inclosed - perhaps it is in the Box - in tomorrow's I return you Dunlop & Co's 3 Protests notified - I do not know that we have another Bill to get back of Mitchell & Cantrell's but many are coming back upon us every day of which we had no Expectation and I see no appearance of things being better - Oh it is heartless work - how I long to be out of the sight & hearing of Bills - every night a number of Glasgow Bills are protested with will & do increase No 2 - It is so far well that the Pressure for silver is falling off - but if the Intelligence we have today be true to wit - that the Duke of Montrose who commands the militia here has got an Express it is confidently said to have his Regiment ready on an hour's notice for that Bonaparte is in Holland to embark immediately with a great Force - I wish he would come and let us have done with it - The acceptor of the inclosed Bill has just sent it to me - I have heard nothing of it from the Drawers but I suppose he means to shew his sense here we do not discount such short dates - you may see it to be the first of them you meet

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

RB/837/1300

Page 1 of 2

12 September 1803

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

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

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

RB/837/1300

Page 2 of 2

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

RSM
12 September 1803

Wm Simpson Esq
P

RSM
12 Sept 1803

Wm Simpson on Esq

NatWest
Group

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13 Sep 1803

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

RB/837/1303

Page 1 of 6

13 September 1803

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

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

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

Rd M
13 Sept 1803

Wm Simpson Esq

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1387
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000
000

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

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

RB/837/1303
Page 2 of 6

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

RSM
13 September 1803

Wm Simpson Esq
P
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[some scrap calculations; not transcribed]

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RB/837/1303

Page 3 of 6

Bills running on W Stewart

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

Mr

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Bills running on W Stewart

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

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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

discounted for Jas Gordon	
since 25 Aug 1803	
due in Oct	£ 254.8
in Nov	100
in Dec	746.11
in Jan	1749.4.6
in Feb	82.6.6
in March	972.5.4
at 13 Sep	<hr/> 3904.15.4

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Discounted for James Gordon since 25 August 1803

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

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

RB/837/1303

Page 5 of 6

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

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Balance at 13 September 1803

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

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14th Sept - 1803 - 20 years this day since we
opened shop here

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

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

RB/837/1306

Page 1 of 2

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

I am glad to see one comfortable occurrence - for from the Excise Bills as I supposed coming
against you yesterday I was expecting a sad account this morning of much Blood being drawn from
you. These Balances are unaccountable Things. That Bill returned on Finlay & Co is very provoking
and must go to No 2. I fear you will get no satisfactory answer from them. Lawson tells me they
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I shall make out the salary Bill on Friday as I mentioned and hope the Lads will be satisfied and let it
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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 Hobble and if you do not send a Key by tomorrow's box we'll not can open it.

RSM

14 September 1803

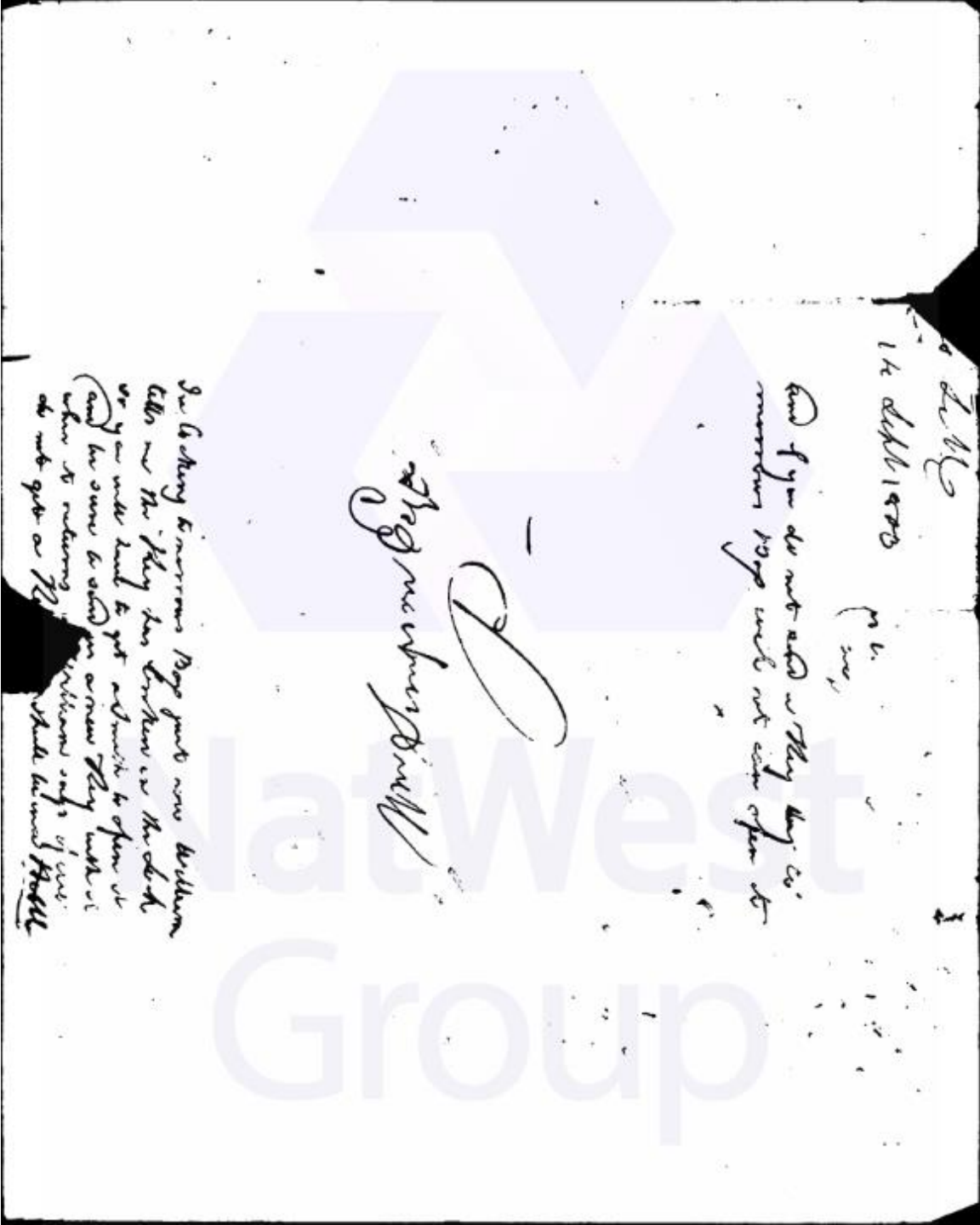
Wm Simpson Esq

P

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15 Sept 1803 -

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

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

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

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

RB/837/1307

Page 1 of 2

15 September 1803

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

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

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

RMS
15 Sept 1803

Wm Simpson Esq

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

RB/837/1307

Page 2 of 2

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

RSM
15 September 1803

Wm Simpson Esq
P

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16 Sept 1803

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

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

Thom Watson has been with me from Lindsay & Co alarmed at what I said yesterday of Mr Nimmo's Remarks with I sent you in the Box this morning - it led them that we understood the Trustees were only to be empowered to discharge if they thought proper - but Mr Nimmo hearing that the deed was a complete Release by the Bank - I was afraid Mr Board might withdraw their order to us or subscribe - Thom showed me the abstract which was sent along with the deed to 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 the Board says the deed they only discharge the Company of Smith Lindsay & Co - but that the Bank still hold of Dunlop S & Co and Oliphant Watson & Co who are the partners in those Companies and who are not

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

RB/837/1310

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

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

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

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

RB/837/1310

Page 2 of 2

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

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

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

RSM
16 September 1803

Wm Simpson Esq
P

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

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Red-M
16 Sept 1803

Wm Simpson Esq

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

17 Sept 1803

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

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

RB/837/1312

Page 1 of 2

17 September 1803

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

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

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

Recd
17 Sept 1803

Wm Simpson Esq
P

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

RB/837/1312

Page 1 of 2

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

RSM
17 September 1803

Wm Simpson Esq
P

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20 Sept 1803

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

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

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

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

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Page 1 of 2

20 September 1803

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

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

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RSM

20 September 1803

Wm Simpson Esq

P

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21 Sept 1803

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

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

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

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Page 1 of 2

21 September 1803

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

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

RB/837/1314

Page 2 of 2

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

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

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

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

RSM
21 September 1803

Wm Simpson Esq
P

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

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

Wm Simpson Esq
P

NatWest Group

23 Sept 1803 -

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

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

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

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 completed and that he will pay his whole debt in 12 months.

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

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

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that all Bills on London, & Edin at above 30d² should be accepted
and none taken at above 2m² date - that would go a good way
to cure the great Evil here of trading upon Credit - but
such a Regulation could only be adopted after a long warning
The inclosed Bills from Stewart I suppose are very good - Mr
Dale thinks Mr Quaker a safe man - Harvey is another too
extensive - but I see him trusted largely for Prudence by our
W India Merchants - we discount to him weekly - and they are
at so short date that they can hardly be wind Bills - James
is still confined I can not get at him and it is really
needless to ask his name for he could not take them up - I shall
however tell him first time I can call that he must be answerable
for them - I cannot understand the story of Strang &
McMurich but I have mentioned it to Peterkin who is a great
friend of the latter - if he find it out I will inform you

R S M
22 Sept 1803

Wm Simpson Esq

R

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

RB/837/1315

Page 2 of 2

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

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

RSM
22 September 1803

Wm Simpson Esq
P

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24, Apr 1803 -

We shall subscribe Mitchell & Cantrell's letter of licence - as Mackay
is to pay so well we can run little risk there - Alexander has been
at me to say that the other C^{rs} for his Bills on McKinlay & Co
refuse signing their Letter of licence till they see a state of their
[paper missing] which is very reasonable - the Paisley Bank has one of
[paper missing] following them -
There seems to be no end of these Returns - the one to day
is upon a good Indorser - the other upon that Chap
Mackenzie who with all the Garnkirk Estate will I
fear land in the dirt - it was with much Reluctance
I took any of his Paper - he is gone to Manchester
and will not be home till beginning of the week -
We must resolve to have nothing to do with him
and the same Resolution should be followed out with
many other here - I have just been looking at
Mr D's new Coach one of the handsomest ever
I saw - but the foolish Lad young Pattison being
in London at the time got it all splashed over with his Coat of Arms (which he
took out for the Occasion) and Mr D does not know what to make of them - I suppose
he will be obliged to paint over the whole again which cannot be done nearly so well here
as it has been in London - what have you put upon your chariot - it should be the King's head
or the Regalia -

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

RB/837/1319

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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

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RSM

24 September 1803

Wm Simpson Esq

P

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

6692.7.6

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

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Discounted for Mr Gordon from 25 August to 24 September due

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

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

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

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26 Apr 1803 -

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

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

RB/837/1321

Page 1 of 2

26 September 1803

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

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

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

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RSM

26 September 1803

[pencil annotation in another hand:] Lord Cullen

Wm Simpson Esq

P

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27 Sept 1803

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

Thom Watson has just shown me a letter from James Smith saying he had been with James Chalmer a Scots Solicitor who acknowledged he knew nothing about his Business but was to write you. Smith says he fears it will be a correspondence of time. The Paisley Banks who stood out for some time have now subscribed the deed, and if the R Bank were to subscribe the Business they say would be done and the Trustees would immediately act. Watson says Smith proposes making a dividend the 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 of Mr Nimmo's opinion on them before we could subscribe - I was wondering Burns never came near us in consequence of the Charge of Horning - but I find just now that Belch having given him a charge some time ago he got a protection from the Court (I cannot conceive upon what Grounds) so he will laugh at us - Baillie Mackenzie has been at us again about our subscribing for the public defence and will have me write you that the Town has subscribed 500 Guineas, the Trades house £500, the Merchants' house, Hutchison hospital & Highland Society are also to subscribe, and he thinks it will be odd if the R Bank do not. I told him of the order of your meeting of Proprietors. He says if the Bank will not subscribe the Individual Proprietors should to protect their property here. All the individual proprietors of the Ship and Thistle are to subscribe largely.

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

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Page 1 of 2

27 September 1803

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

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

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

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RSM

27 September 1803

Wm Simpson Esq

P

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29 Sept 1803 -

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

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

RB/837/1325

Page 1 of 2

29 September 1803

This doiled Duncan of yours I suppose has neglected sending to the Post Office yesterday for we have none to day which is vexing. Peterkin our Teller has got accounts of the death of his Brother Lachlan (who was in this office) at [paper missing] of the yellow fever. He was a fine lad, but his ambition led him to go abroad. He would have been much better had he been contented to stay here. Peterkin goes into Edinburgh tomorrow to see a sister on the melancholy occasion. He is to be back by Monday morning. I have desired him to call on you and you may send supplies with him for we shall soon need more - and pray send Guinea notes to save silver. He will tell you how we are plagued with dollars. We have a letter from Dalworth & Hargreaves Bankers at Lancaster inclosing a note of John Campbell Sen & Co due on Saturday per £6281.1.5 being for an instalment for a Grenada Estate. They desire us to remit a Bill on London for it, so we must make a large draft on Down. Should you have any particular reason for wishing us not to draw so much at once on them, you may send us in course a Bill on the Bank of England at 45 days for the whole or any part. I mean to charge them 1/8 per cent. Had your letter come to day I suppose it would have desired us to give up Whyte Lawson & Co's acceptance due to day on their paying 1/4th 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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This being a slack forenoon I have been writing affidavits for some of our bad Bills to give in to the Trustees - Mr Nimmo writes a number by Mr More's direction, but it was too soon for there have been several additions to the accounts since - and for several of the Estates which are under a voluntary Trust I don't suppose affidavits will be required - Mr Nimmo charges 5/ fee each. His account for these articles paid the other day amounted to £29 odd which I rather grudged - His account for protests last quarter amounted to £59 odd but it included the protests of the Perth & Ayr Bank Bills -

Mr Simpson is some kind of agent for the Bank in the City & I have seen the same of Mr Simpson's papers - I am afraid Mr Simpson must have been a day or two in the City.

Wm Simpson Esq

P

7-9-29 J
1.8

7-17-4

6281.5

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

RB/837/1325

Page 2 of 2

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

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

RSM
29 September 1803

Wm Simpson Esq
P

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30 Sep 1803

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

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

RB/837/1327

Page 1 of 2

30 September 1803

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

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

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

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

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

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Page 2 of 2

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

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

RSM

30 September 1803

Wm Simpson Esq

P

Private

M R

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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.

R.S.M.
30 Sept 1803
X
Wm Simpson Esq
Private
M.R.