

1 June 1801

I have wrote to Wallie Logan to send me your drummer's dividend first time he sends to the office and I shall afterwards call and sign his book for it is at too great a distance for me to go on a Whitsun Monday - you can't imagine what a crowd of country bodies are coming in upon us to day and how many new deposit accounts are opened - this office has increased - is increasing - I would fain not add - ought to be diminished. Mr & Mrs Hopkirk arrived just when the Barker sisters & I were sitting down to dinner - Mrs H pretty well again she is a worthy little woman and what a flock of fine children - The Elder I found was a deserter on the assembly question on Thursday - that said them was owing to his having been at P Green the day before - you should speak to some of the men in power to look out for a good Professor of Law in Miller's place and such a one as would counteract the mischievous principles inculcated by him.

Mr Garden of Hamilton Garden & Co has just called to beg I might get your opinion of Robert Shepherd grocer which I promised him on Wednesday - we have just recd a letter from Fraser Reed & Co Dublin addressed to the cashiers and company of the Royal Bank Glasgow saying that they had drawn notes of £350 to Sir W Forbes & Co for the purchase of Neil Douglas's 2nd Lieutenancy in the 28th Regiment and that General Hamilton informed them that the money was lodged with us - we cannot find that any such sum has been lodged by the gentleman shall send him a copy of the letter by tomorrow's post - in the meantime I mention this to you that in case the money has been lodged in your office you may inform Sir W Forbes & Co. Logan has just sent me the £25 - as these bills drawn by Duval on Hoare & Co are in consequence of a letter of credit from Down & Co you may send them to them. He is a Frenchman buying muslins the credit £1800.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 June 1801

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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 June 1801

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I forget whether you desired us to refuse all Belch's notes, we have been in use to take a few of them occasionally in payment of bills and they have a man here a partner I believe who calls every Monday and takes them up and offers to call and take them up as often as we please – but if you wish it we shall refuse them altogether – he says the other banks take them freely and send them in to Edinburgh.

You see how our discounts have swelled last week although we did only 40m – and we shall do little better this week for although the first of the month I see only 42m coming in.

Silver is running off fast – Archie Hamilton (Gilbert's son) tells me the Aberdeen bank wants him to know if he can dispose on 2m silver which they have more than they have increase for. I bad him write them to send it up here if it could be brought up at not above 5/ per cent charge – if we do not get this we must soon have a supply from you or from London.

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2 June 1801

Perhaps I should think might easily get some writer to take an assignation to the Bond on Faskin - but as to those on the Canal & Property here tho' I believe very safe I doubt they would please a writer -

What Bill is this that has passed against forging Bank notes it seems to be a different one from that brought in by the B of England - but I suppose it is not the one you want - and pray what is meant by Deeds the Stamps of which are to be raised so much - is it the Paper for Bonds? This is a most severe Drought here and I am told it has checked the Grass so much that Hay will be as dear as ever - we have not had a drop of Rain these 10 days altho' I hear you have had not only your usual easterly Hars but Rains - never a Mist here - Robert

Hope our customer from Leadhills tells me the Corns look exceedingly well but the Grass much hurt - he is going to Dumbarton Market where he expects to pay dearer than ever he did for Cattle - Sheep too are high - he has sold many to the Englishers at 18 to £19 - per Score -

Some Widows' Parts have come in to day which I desired might be put into the Box with the Mixture to some Postage - you see what of Graham's Mixture come in but independent of them I think we are quite safe with the drawers & I know they are for goods consigned

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 June 1801

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Stirling's I should think might easily get some writer to take an assignation to the bond on Faskin - but as to those on the canal and property here though I believe very safe I doubt they would not please a writer.

What bill is this that has passed against forging bank notes it seems to be a different one from that brought in by the Bank of England but I suppose it is not the one you want - and pray what is meant by deeds the stamps of which are to be raised so much - is it the paper for bonds. This is a most severe drought here and I am told it has checked the grass so much that hay will be as dear as ever. We have not had a drop of rain these 10 days although I hear you have had not only your usual easterly hars but rains - never a mist here. Robert Hope our customer from Leadhills tells me the corns look exceedingly well but the grass much hurt. He is going to Dumbarton market where he expects to pay dearer than ever he did for cattle. Sheep too are high - he has sold many to the Englishers at 18 to £19 per score.

Some widows' receipts have come in today which I desired might be put into the box with the mixtures to some postage. You can see what of Graham's acceptance is come in but independent of them I think we are quite safe with the drawers and I know they are for goods consigned.

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is Charles Hope not coming into Parliament - I hear Principal  
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4<sup>th</sup> June 1801 —  
long live the King my year's bairn

I did not intend to write you today as there is nothing doing within doors and without all is in an uproar — but Peterkin just now made up to me in the street to tell me that McBrair & Son had paid him yesterday £650 — to return an acceptance due at your office tomorrow which he forgot to mark on the note he gave me when I wrote the publican yesterday — you will therefore take care of this note — I have been at Malcolm with your note which I shall return you — he thinks it is the note you sent west formerly when it was found his subscriptions did not belong to it. The piece paper he had was much less than this note requires — he gave it to a friend of his Mr McMillan who was by some friend at Edinburgh to try what he could make of you — and McMillan is at present in the country not expected here for some weeks — Whether Charles Hope got or gave the dressing I don't much care — but it is wonderful how a man's opinion is influenced by his party — I am glad you are not so.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 June 1801

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Page 1 of 2

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Whether Charles Hope got or gave the dressing I don't much care — but it is wonderful how a man's opinion is influenced by his party. I am glad you are not so

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much in want of Rain - we have a very hot day  
here the wind seems to be changed and I was hoping  
for a shower - but the Baromet. still keeps up and  
is rather rising - we had a fine military show  
on the Green - 3 Troops Dragoons - 1 Troop Glasgow  
Light Cavalry - the Perthshire Militia - and our  
two Battalions Volunteers - I am just going up  
to the Town Hall to drink the good King's health  
which I have not done there some 93 -

Yours ever  
RSM

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5<sup>th</sup> June 1801

Never was any thing more stupid than my sending you the bill  
on Elphinston last night - and you Gentry will laugh at us -  
The Truth is our Porter brought me the Bill upstairs when  
he found it among half a dozen Bills due to day - I had no recollection  
that it was the Bill I wrote you of the day before - and without  
almost looking at it I just sent it off for you - McBrair too  
it seems committed a blunder as to his £650 - it was paid  
at Sir Manners's house. but as he tells me he wrote them last  
night I doubt not they will carry it to you.

I sent Love Capt. Marjoribanks' Rice order this morning  
and have a line from him saying it is all sold - but that he  
expects plenty next week when he will execute the order.

Collector Corbett and Malcolm McMurrich were on me yesterday about the old B--ch dealing in rum  
- they were glad they said the article was in the hands of those who would not for want of money  
force it on the market - but they think it will not advance and that Somervill's people should let it go  
at 6 or 6/6.

What a day we have had. I don't recollect to have put so many bills through our hands in so short a  
time for most of them came in between 1 and 2 o'clock - and you see what a bunch of them you  
have - it is the first time I think Dennistouns have brought in such a sum of London paper - they tell  
me they have 40m to provide for duties on sugars coming by the fleet expected in 14 days. What  
great things these! - and yet they seem to be real not nominal and fictitious. If the business here  
continues to increase in this manner I am afraid the office must some way or other be increased -  
you can't imagine what a crowd you have had today.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 5 June 1801

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as to his £650 - it was payable at Scott Moncrieff & Watsons but as he tells me he wrote them last  
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We are quite out of half Guineas – pray send us a supply by the very first opportunity. Mr Peterkin tells me his payments today are 79m – which has nearly emptied the chest – but this is partly owing to there having been no exchange with the banks today – we shall have a large sum in from them on Tuesday – you may also send us in the Box weekly a couple Bags silver – it is nearly all gone here.

In come my wife and Bob to disturb my Tranquilly.

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6 June 1801

I thought you (w) brush me up about Elphinston's Bill - it is  
all fair - but know that I came down from the Hall at half  
past 7 and should have been much happier at a tete a tete  
in the private walk with you & Lady Restalrig - but I am  
sorry Sandy's head is wrong - the Elder felt the same Effect from  
attending the Commission - Our People are in good spirits to  
day with the account of our French ships and our releasing our  
ships - Bob brought out a Mr Smith of Leith with him  
who he tells me with his Father at York is 20m in value  
lost in that business as underwriters -

More London Paper today I saw - you wd get your  
belly full of it in my large Packet this morning -  
excessive heat - yet barometer keeps up and no appearance  
of Rain - heat however is a great mercy which we  
have not had in June for the two last years -  
I am just going to take my Ride as goodbye

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8 June 1801

I care not tho you tell good Mrs D - all I said - it may prevent her  
laying the Butter so thick on as she did in a letter my wife brought  
me from her - and all because I showed some attention to a Pathhead  
man she recommended to me - she certainly thought more of my  
services than they were all worth - (By the end of this month  
I will have hope we shall have accounts of Lord St Helens having  
finally settled matters at Petersburg - and in the event the Fleet  
will no doubt return where they may be useful in case Bonaparte  
is really to invade us - but Nelson's illness is much to be  
regretted - The Extra Gazette to day from Egypt reads pretty  
well - David Russell met me the other night with an affected  
gloom - that he had got into a bad scrape - it turned out to be that he had  
purchased forward and thereby he said he would not be able to take up his 2m Glasgow bill which  
therefore he would be obliged to ask us to renew. I fancy we cannot well  
refuse him - as he is a considerable Proprietor and asks no discounts here - This land lay within pistol shot of his mansion at  
Woodside. It was of great consequence his getting it - and I think it a  
cheap bargain 190 acres with a great deal of wood for 5m  
Macneil has a ship arrived from Jamaica - Bob  
McCall showed me the inventory mostly  
cotton 10m - they have another cargo arrived at Liverpool 8m - and daily expect advice of the arrival  
of another at London with 28m - these cargoes when realised should help them - what great  
doings we have here - I really think £1000 now is not more thought of than £100 was when I came  
here - if that be all the good you have done to this place by your office, I know not that you have  
much cause of boasting -

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McNeil & Co have a ship arrived from Jamaica and Bob McCall showed me the inventory mostly  
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Macniel calls to tell me he goes in to Edinburgh tomorrow  
to return on Friday - I desired him to call on you with the  
note do on Wednesday and you may as well send a box of  
half Gs by him - or even a further supply of notes for  
by the way they are going off we shall soon be aground  
again - I should send what saddle bags we have along  
with the box tomorrow - we had a slight shower last  
night which did much good and it promises more  
Rain this Evening -

RLM  
8 June 1801

Wm Simpson Esq  
J R

Watson & Ewing beg to request of the  
charges you will only note without  
extending the protest of their bills on Brown  
Murray to due 12 & 16 current

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 8 June 1801  
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Macniel calls to tell me he goes into Edinburgh tomorrow to return on Friday. I desired him to call on  
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send what saddle bags we have along with the box tomorrow - we had a slight shower last night  
which would do much good and it promises more rain this evening.

Watson & Ewing beg to save part of the charges you will only note without extending the  
protestations of their bills on Brown Murray & Co due 12 and 16 current

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10 June 1801

I think with you Bonaparte will certainly make the attempt to invade us - what an uproar would that make in the country - I wish we had our Baltic fleet here to guard our coasts - St Vincent is very right to keep them at it - Watson says it will be best to let his bill on BM & Co come back with a protest. He wants to establish Copland at Liverpool as a partner and he goes into Edinburgh today to examine the correspondence. Love told me last night that he was disappointed of his rice at Greenock - the cargo sold at 24/ which is 3/ higher than the former and it was bad rice - so I went to his neighbour Reid who he told me had some very good of the former cargo. His price was 26/ but on telling him he would get the money down he said as I might give him a cost another way he would not differ with me although he declared it left him only 6d per C profit - so I got it at 26/ and he has just got the money per inclosed account. Rice is advancing here - but when these cargoes come from India I should think it will be lower than ever - we have had 8 or 10 arrivals from America within this week - great quantities of flour - yet the price rather advances - considering the immense importation into Britain prices must have been very low if the deficiency of last crop had not been very great indeed. Our friend Henry writes me that his work half a pamphlet and half a book would be out in 10 days. Bob Dreghorn has sent me a reading of your friend Allardyce's last letter to the Bank of England directors - he will boar them sadly and they will not find it easy to answer him - yet I should think they are better judges than he can be - if he succeeds it will be wonderful if some such Borer is not at you. My old friend Adam Keir might divert himself by working upon

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 June 1801

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10 June 1801

I think with you Bonaparte will certainly make the attempt to invade us - what an uproar would that make in the country. I wish we had our Baltic fleet here to guard our coasts. Saint Vincent is very right to keep them at it. Watson says it will be best to let his bill on BM & Co come back with a protest. He wants to establish Copland at Liverpool as a partner and he goes into Edinburgh today to examine the correspondence.

Love told me last night that he was disappointed of his rice at Greenock - the cargo sold at 24/ which is 3/ higher than the former and it was bad rice - so I went to his neighbour Reid who he told me had some very good of a former cargo. His price was 26/ but on telling him he would get the money down he said as I might give him a cost another way he would not differ with me although he declared it left him only 6d per C profit - so I got it at 26/ and he has just got the money per inclosed account. Rice is advancing here - but when these cargoes come from India I should think it will be lower than ever - we have had 8 or 10 arrivals from America within this week - great quantities of flour - yet the price rather advances - considering the immense importation into Britain prices must have been very low if the deficiency of last crop had not been very great indeed. Our friend Henry writes me that his work half a pamphlet and half a book would be out in 10 days. Bob Dreghorn has sent me a reading of your friend Allardyce's last letter to the Bank of England directors - he will boar them sadly and they will not find it easy to answer him - yet I should think they are better judges than he can be - if he succeeds it will be wonderful if some such Borer is not at you. My old friend Adam Keir might divert himself by working you.

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some Rain to day which will do much good and we may expect  
more as the Baromet is falling & moon changes tomorrow  
We have a long letter from Down & Co explaining the course  
of Graham's bills being returned - it would seem it is never known  
whether bills are paid there till 5 o'clock - the settling hour  
and after that Jase Dennison leaves a Lass to keep his shop  
a curious way of doing Business

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 10 June 1801

RB/837/247

Page 2 of 2

Some rain today which will do much good and we may expect more as the barometer is falling and  
moon changes tomorrow.

We have a long letter from Down & Co explaining the course of Graham's bills being returned - it  
would seem it is never known whether bills are paid there till 5 o'clock - the settling hour - and after  
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11 June 1801

You had got your mutilated £10-note in the Box this morning  
how you make fun of my backwater scouring - There is no  
joke however in a Tuesday forenoon - the Evacuation is severe  
but to be sure there is none upwards - The Elder is  
diverted with your pun upon the railing - he has brought me  
some Pearls taken out of mussels in the River near his house  
which are beautiful - they cost him a few shillings to the poor  
Bodies that gathered them - an English lady in my house yesterday  
says they did bring some hundred pounds in London - that to be sure  
is nonsense but it is worth inquiring of the <sup>Edinburgh</sup> jewellers  
if they are worth any thing - My Robert is to carry them in  
for that purpose and he will show them to you -  
Wm Peddie kept a shop here and was a decent enough  
body - but now dashes away as a foreign Trader under  
the name of M. Peddie & Co - I know no bottom they have  
at heart for that Trade and should say of their Paper  
it must have a little more covering - as I said to him just now

Lochaw told me that he was a Sugar  
speculator himself - they bought on speculation when  
prices were at the highest for which I scolded Bob  
McCall & Stuart most severely - I believe however their  
hands are now clear - Oh Oh Hay Smith your  
neighbour - well, he was only an agent - not  
a cashier - I am thankful none of the latter character  
have yet gone there - What mischief that greed  
does - not satisfied with a competency he behaved to have a fortune in pursuit of which he  
has lost all fear of heaven - and honesty, by involving his constituents

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 June 1801

RB/837/249

Page 1 of 2

11 June 1801

You would get your mutilated £10 note in the box this morning. How you make fun of my backwater scouring. That is no joke however in a Tuesday forenoon – the evacuation is severe but to be sure there is none upwards. The Elder is diverted with your pun upon the railing. He has brought me some pearls taken out of mussels in the river near his home, which are beautiful – they cost him a few shillings to the poor Bodies that gathered them – an English lady in my house yesterday says they would bring some hundred pounds in London – that to be sure is nonsense but it is worth inquiring of the Edinburgh jewellers if they are worth anything. My Robert is to carry them in for that purpose and he will show them to you.

William Peddie kept a shop here and was a decent enough body – but now dashes away as a foreign trader under the firm of W Peddie & Co. I know no bottom they have at least for that trade and should say of their paper it must have a little more covering as I said to him just now.

Lochaw should have told you that he was a sugar speculator himself – they bought on speculation when prices were at the highest for which I scolded Bob McCall and Stuart most severely. I believe however their hands are now clear. Oh Oh Hay Smith your neighbour – well, he was only an agent – not a cashier. I am thankful none of the latter character have yet gone there. What mischief that greed does – not satisfied with a competency he behaved to have a fortune in pursuit of which he seems to have lost all fear of heaven – and honesty, by involving his constituents.

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John Stirling called - he expects James down soon when they  
will wait on you and endeavour to arrange matters with  
payment of the Bonds - in the mean time he begs you will order  
the discharges mentioned in the note from him I sent you to  
be made out in such manner as you think proper for he  
is no Judge and if you think it necessary to employ a  
writer he will pay the charge - I should think if  
Counsellor could draw a letter which would answer the  
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
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RB/837/249

Page 2 of 2

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12 June 1801

I shall mind my namesake Scott if ever any vacancy happens here - but there is no prospect of any at present - No doubt the Farmers & corn merchants take the advantage of the scarcity to keep up their prices and it ever will be so while human nature is the same corrupted selfish thing it is - but if there had not been a real & great deficiency of our crop - they would not have had it in their power to take such advantages - bring but a supply to the market above the demand - and I shall defy all these gentry to keep up the prices - this is shortly my theory upon the subject and all that has been said ascribing the high prices to other causes than a real deficiency of the article - in other words bad seasons and short crops - appears to my mind great nonsense. We have had within these few days many arrivals from America two this morning - chiefly with Indian corn wheaten flour - yet I hear the flour is rising - our last sales were at 64/ at Liverpool it is at 68/ although they tell me 10000 barrels came in there in one ship - what would have become of this country if it had not been for these supplies from America.

Allardyce's system in paying the whole profits in dividends I should think a very bad one - it is surely much more prudent to keep some of them laid aside for meeting accidents - on the other hand I dislike these divisions of bonuses. I think it would have been much better to have made some small addition to the regular dividends - then people would know better what value to put upon their stock - they cannot calculate upon a bonus - but having no stock I need not trouble my head about the matter.

The Portuguese seemed to make a better stand than we expected - if our friend Alexander takes their part, they may yet keep their ground. Bonaparte must soon be cut off - but as you say Mrs Bogle's story if it was so is quite to the point - the K of Sweden's proclamation my wife said should have begun with Whereas Lord Nelson beat the Danes at Copenhagen etc.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 June 1801

RB/837/252

Page 1 of 2

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send him notice -  
excessive cold since yesterday afternoon but mercury dropping  
I would fain hope we shall have Rain -  
I hope you have not forgot to send Silver in the Box  
only 1 Bag remains in the Chest - so we shall need a weekly  
supply I wish we could get good 5/ notes -

As. M.  
12 June 1801

Wm Simpson Esq

P-1

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 June 1801

RB/837/252

Page 2 of 2

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13 June 1801

I have been so much taken up showing the town to two Dutchmen Willie Kerr recommended to me, that I have little time for our P and little to say. I give you joy on the Raith's arrival you seem to be a fortunate trader – and in a trade which I remember was the most unprofitable of all Trades. I suppose this year's Profits will build your Idiotry.

Douglas Leith breakfasted with me this morning and in great spirits with the arrival of his R Bounty.

In goes the *sinsy* Child – but we should really have an order now to debit it with the Balance of debts in Suspense and what came in from them afterwards might go to the *Child's* credit.

[there appears to have been further writing on the page which has been torn off]

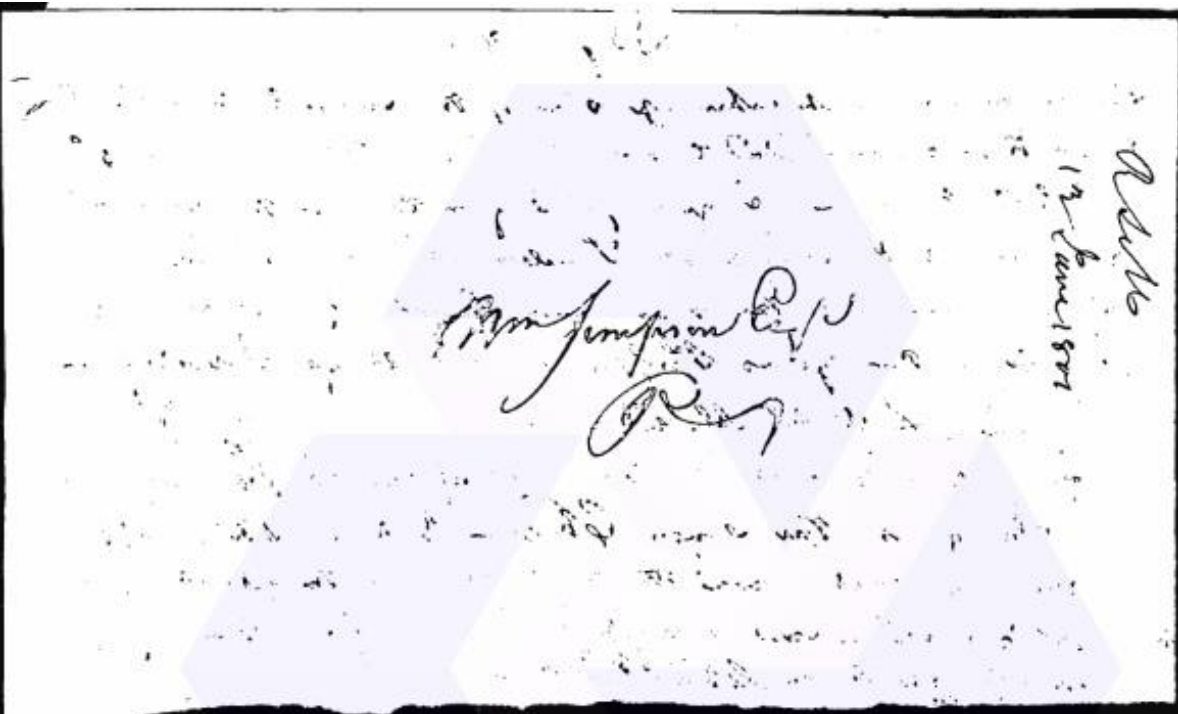
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16 June 1801

Napier & Co often frighten me too - and many a lecture I give them  
I do not think they have heads for such extensive business - but  
the two McBrairs who are partners certainly got a great fortune  
left them by their father who died about a year ago - and Penny  
who is very intimate with them tells me they have been very  
prosperous and added much to that fortune - also that they  
are drawing in and are not shipping half the goods this year  
they did the last - that Ainsley whose name is upon the  
bills sent you from them today I am assured is a very  
rich man got lately 50m by a wife - they have sold him  
6m value of Havana sugars they had at Greenock -  
that's a trifle to them - this is the way we do here  
I shall look into the debts in suspense list with a view  
to Mr R's proposal - but the last dividends having been  
got from most of them - I suppose they may be valued  
at 1/ - I wrote Mr Monypenny when he advised  
Lord Leven of Shaw Stuart's order that as it was unfair  
for principal and interest, it was necessary we should have up our Receipt to them which he has now  
sent - so the order may be delivered up and you may give it or send it to him.  
We have had a great bustle today - it was impossible to keep within the 32m coming on. Oh this  
cold dry weather is threatening.  
So my Robert goes to London and Liverpool to try to extend their connections in the insurance way  
- I wish he may pay his expenses by it.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 June 1801

RB/837/254

Page 1 of 2

16 June 1801

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Wm Simpson Esq

J

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 June 1801

RB/837/254

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17 June 1801

How little you feel for the poor old Lady's Evacuations - they are really severe and must bring down her corpulent Body sadly - I cannot account for it - the sums coming in from her Pups in all quarters I should think would quite overwhelm you -

I was much comforted to find by a gentleman just from London that there is little fear there of Captain Dempster's safety - Captain Robertson of the Cirencester parted with him in a gale saw him dismasted and had no doubt he would get safe into a place I forget the name where he would be safe till the monsoons changed. These accounts were sent to his worthy brother George - who needed them to keep up his spirits after the loss of a fine boy his nephew - and after the loss of £6000 by the manufacturing trade - we both went into it about the same time and came out with about the same loss - but though he has no children he seems to feel it more than I do - he just sold some worth of land to pay it off - That is a great Purchase of Sir James's - I have been told it was a very valuable property and whoever got it would get a bargain - I doubt not he is satisfied it is so - does he keep the Ayrshire estate too? I wish his son were safe home from Egypt to enjoy all these good things - and to look after them I should think business enough and better employment than standing to be shot at as Matthew Henderson said for three half pence an hour. Still a most severe drought and frost some nights past which must have injured the potatoes and grass - the wind seems to be coming round a little - O that we had heat and rain. A cargo of flour sold at Greenock yesterday at 65/ per barrel this is 10/ higher than it was a fortnight ago. Although there is an immense quantity there for sale our baking committee still sell the loaf at 1/4d.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 June 1801

RB/837/256

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 17 June 1801

RB/837/256

Page 2 of 2

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18 June 1801

It's pity indeed Bob was not squeezed in with your Tellers - and yet as they will not stop by the way - I am not sure but it would be too much for him to go there without sleep or rest - coming from London to Leeds without stopping almost knocked me up and I enjoined Robert to stop a day at York - yes Father kens too well there is danger in doing too much and has often told son so. I know nothing the source of so much mischief -

Geo Leslie I consider no better than a swindler and the best thing they can do is to keep him in prison for if they let him out he will bring disgrace upon the family. When here about a year ago with his father he pressed me hard to give him money for a draft on his agent in London as he pretended for pay to his militia volunteers. Knowing his character, I resisted him - I found afterwards that he took in Jo Gillies at Paisley the old doctor's grandson about £120 - with these drafts which he had been in use to pass whenever he went and they were all returned - I doubt my old friend Robert Geddie the Coupar Pup will have some of them - and it is most probable the Thorntons will be taken in. Braxie was not far wrong when he said there was no cure for these Chields but hanging -

The grain flying off so fast at Leith is rather alarming - and this cold drought is so like last year that serious fears are entertained as to the ensuing crop - what a deficiency must there have been in the last when these immense importations go so quickly into consumption - what a sum the Receiver will yet have to pay. I should think he will need to draw in in place of remitting to London. It is warmer here today. I would fain the quarter moon may bring Rain.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 June 1801

RB/837/257

Page 1 of 2

18 June 1801

It's pity indeed Bob was not squeezed in with your Tellers - and yet as they will not stop by the way, I am not sure but it would be too much for him to go there without sleep or rest - coming from London to Leeds without stopping almost knocked me up and I enjoined Robert to stop a day at York - yes father kens too well there is danger in doing too much and has often told son so. I know nothing the source of so much mischief.

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Mind Silver tomorrow – put in 3 Bags if the Box  
will hold them we have only one left I know not how  
we shall do tomorrow – Cunningham just brings me a Parcel  
of 20/ notes wanting one having only 19 in it – it is the  
last of a 100 bundle paid away which he thinks was  
marked JA – this is vexing –

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 18 June 1801

RB/837/257

Page 2 of 2

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19 June 1801

My all accounts Sir James has got a great Bargain - Bob Dreghorn  
tells me he was in at the Roup - he is always nibbling at Land  
but has not courage ~~to~~ even to make an offer - this I think is  
Sir James's fourth purchase and I dare say it will go the same  
way as the rest - he will call for 2 23m Profit - I shall  
have great pleasure in hearing his son gets home scart free  
I rejoice that good Mrs R - is better - her Family can spare  
her - I wish I had been at the blue with you crowing over  
the Old Lady - but I really begin to pity her -  
It's a good Plan sending the Bills in the Box - I can  
not conceive how you pick up so many Glasgow Bills in Ed  
that vile whisky Trade helps you well to it - mind  
the Box comes here only on Monday mornings -  
we have today got a summons served out for a  
Cessio Bonorum by one Jo Nichol merchant in  
Edinburgh now in Canongate Prison who sets forth that he was  
incarcerated at our instance - we suppose some stupid  
writer has raised diligence in our name after the bill was paid to us  
but we cannot find any such Bill - it is said to be for £37.16.6  
I suspect it has been a Bill returned to you

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19 June 1801

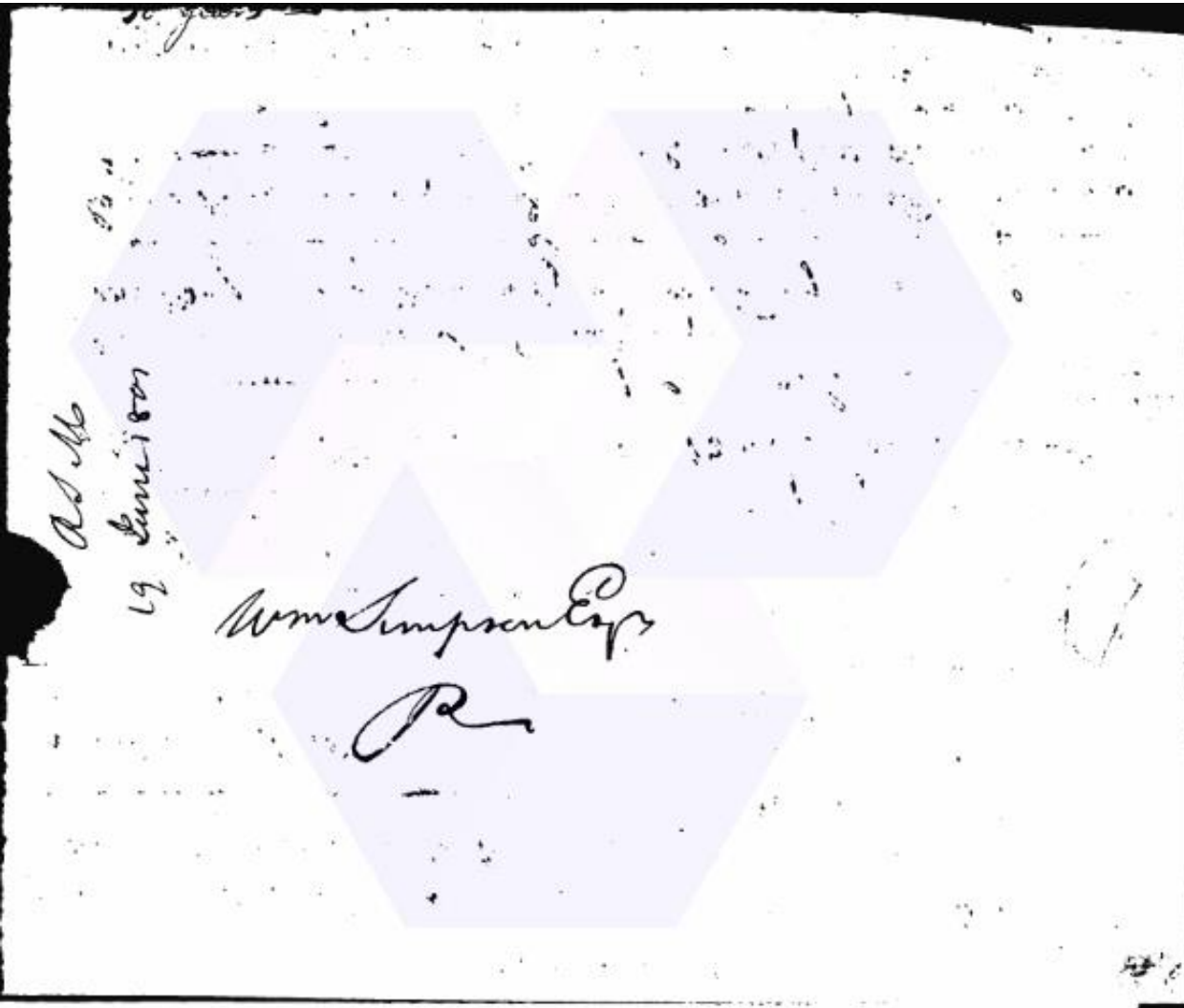
By all accounts Sir James has got a great Bargain - Bob Dreghorn tells me he was in at the Roup - he is always nibbling at land but has not courage ever to make an offer - this I think is Sir James's fourth purchase and I dare say it will go the same way as the rest - he will sell for 2 or 3m Profit. I shall have great pleasure in hearing his son gets home scart free. I rejoice that good Mrs R is better - her family can ill spare her. I wish I had been at the blue with you crowing over the Old Lady - but I really begin to pity her.

It's a good Plan sending the Bills in the Box. I cannot conceive how you pick up so many Glasgow bills in Edinburgh. That vile whisky trade helps you well to it - mind the Box comes here only on Monday mornings.

We have today got a summons served on us for cessio bonorum for one Jo Nichol merchant in Edinburgh now in Canongate prison who sets forth that he was incarcerated at our instance - we suppose some stupid writer has raised diligence in our name after the bill was paid to us but we cannot find any such Bill - it is said to be for £37.16.6. I suspect it has been a Bill returned to you.

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[not transcribed; addressed by RSM and annotated with date and sender by WS]

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20 June 1801

McCunningham tells me it was JH - and not JA as I think  
I wrote you - that was upon the Parcels - on which he wanted 20/- The  
20/- wanting in the former Parcel which came into Peterkin's hands - that  
Parcel was marked AG - I must see if they will on a stock  
day count over all these Parcels - Sorry I am for poor  
David Stuart it is wonderful how misfortunes follow in a Train  
to some People and this stroke must be the more cutting to  
him that he had so handsome a sum as 4000 guineas in his offer.  
So old Stonefield is gone - his place where he well supplied  
Blair but he will never surely take it unless they can  
give him some secure office along with it - The chief may  
very well spare him a slice of his great appointments  
I am glad your crop looks so well - here every thing is  
burnt up - in the Green last night it grieved me to see  
it as brown as my snuff - and the poor cows seeming  
to get no grass - I hear in England they say they have  
had plenty of Rain - I think it a good speculation  
to buy up Hay there and bring it here -  
Clark & Lamont's name I see frequently - they buy largely  
from the linen printers - but as yet have no account with us  
we can have no objection to their holding a deposit account  
but I must just tell them as I do many others that  
they can have no dependence on us for discounts as we  
cannot in justice to our old Customers serve new ones  
in that way - almost every day People are opening dep't  
accounts with us with a view to discounts within three minutes  
a new house paid in £600 - in that way and get a Book  
but I told them that they must not expect discounts

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 June 1801

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Page 1 of 2

20 June 1801

Mr Cunningham tells me it was JH and not JA as I think I wrote you that was up on the parcels in which he wanted 20/- the 20/- wanting in the former parcel which came into Peterkin's hands that parcel was marked AG. I must see if they will on a stock day count over all these parcels.

Sorry I am for poor David Stuart it is wonderful how misfortunes follow in a Train to some People and this stroke must be the more cutting to him that he had so handsome a sum as 4000 guineas in his offer. So old Stonefield is gone - his place would be well supplied by Blair but he will never surely take it unless they can give him some secure office along with it. The chief may very well spare him a slice of his great appointments.

I am glad your crop looks so well - here everything is burnt up - in the Green last night it grieved me to see it as brown as my snuff - and the poor cows seeming to get no grass - but in England they say they have had plenty of Rain. I should think it a good speculation to buy up hay there and bring it here.

Clark & Lamont's name I see frequently - they buy largely from the linen printers - but as yet have no account with us. We can have no objection to their holding a deposit account but I must just tell them as I do many others that they can have no dependence on us for discounts as we cannot in justice to our old customers serve new ones in that way - almost every day People are opening deposit accounts with us with a view to discounts within these five minutes a new house paid in £600 in that way and got a Book but I told them that they must not expect discounts.

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I am going out to Airdrie this evening and may not probably  
return till early Monday morning — none of your insinuations  
now — my wife is there before me —

Ad M  
20 June 1801

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 June 1801

RB/837/259

Page 2 of 2

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22 June 1801 -

I have sent for Hood the Drawer of the Bill on Nichol and shall give him a Lecture. I shall take care to discharge in future upon the backs of protest - my way has been to make it rather a declaration as a Receipt - by saying that the above mentioned Bill was paid by . Drawer or Indorser. By saying Received payment I am not sure but we should be liable for the receipt stamp duty. Walker's two bills are accepted - I could lay a Bill Sir James will be for parting with Wamphry before a year goes round - he can have no comfort in a possession so wild and so distant. I should have thought Dairsie a much more desirable purchase if he meant it ever to be a place of residence for himself or Family - but perhaps this is owing to my partiality for Fife. Here General Scott's fine purchases are going to pay English debts. What a vain world this. I have a letter today from my old friend Beckie Gillies - Mrs Leslie - she writes that Mr Dundas has got a pension of £350 to Lady Ruthven - and an appointment of £1000 a year in Ceylon to George M Leslie - so it would appear Hall served his friends before he went out - but I suppose he is not out yet - how will they get George Leslie out of prison? I had a pleasant ride from Airdrie this morning before 8 o'clock but O what a severe drought - a farmer told me they had not had a drop of rain there since 15 May. The oats nevertheless look pretty well - but the grass quite withered and the potatoes must be suffering much.

W & C Scott's creditors met today and have agreed to let them go on under three inspectors - they owe 47m (O I think to us) That's the way we do Sir.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1801

RB/837/260

Page 1 of 2

22 June 1801

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Hood has called it was quite ignorance in him - but I doubt  
it has not been so in your friend HS Mercer his agent - when  
he took up the bill from us he sent it to him to make what  
he could of the acceptor - I desired him to write Mercer this night  
that we were much displeased with his conduct as when he got  
the bill from Hood he must have known it was paid by him and  
consequently that we were clear.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1801

RB/837/260

Page 2 of 2

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23 June 1801

I should have liked to have walked over the Hill to Duddingston Kirk with you - it is a delightful walk and I have a notion you would get better fare there, though cold kail hot again, than at the new Kirk - I got very good fare at Airdrie from a burgher seceder for the Kirk is vacant - at settling the cash last night we had 60 m large notes

15 m 20/

1 m

guinea notes

£1300 gold and £400 silver

I have given 40 m large out of the chest today - these will mostly come back again by 3 o'clock - and the small that came in at the Exchange would I suppose about answer for the payments today - we did not therefore need any small notes I think for 2 or 3 weeks - I must get a sight of your bloodless act -

It was pity good Lord Adam did not see the King - it will be a wonderful turn indeed if Monsieur's interest yet prevail in France - I sincerely wish it may be so as there can be no solid Peace till the present Government there is overturned - but I have little hope it will be so - it did seem my relations for Peace are going on - the country however seems to have little dependence on their affairs in Peace - It was a good bon mot in your Frenchman to compare your Idiotry to a great Coat - I hope it will not be said of the owner as of his house that his Outside is his best - much to be today - and it will be hard work to keep our outgivings within our incomings - this week - the last 39 m only - Did Bob show you the Elder's pearls as I desired him? It seems they were not ripe so worth 0 -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 June 1801

RB/837/261

Page 1 of 2

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At settling the cash last night we had 60m large notes, 15m 20/, 1m guinea notes, £1300 gold and £400 silver.

I have given 40m large out of the chest today. These will mostly come back again by 3 o'clock - and the small that came in at the Exchange would I suppose about answer for the payments today - we should not therefore need any small notes I think for 2 or 3 weeks. I must get a sight of your bloodless act.

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It was a good bon mot in your Frenchman to compare your Idiotry to a great Coat. I hope it will not be said of the owner as of his house that his Outside is his best. Much to do today - and it will be hard work to keep our outgivings within our incomings this Week - the last 39m only.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 23 June 1801

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RSM 23 June 1801

Wm Simpson Esq  
P

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24 June 1801

That was a most dreadful B<sup>al</sup>ance ag<sup>t</sup> you I sh<sup>d</sup> not have liked to have asked a favour of you yesterday - yet yr Barom<sup>r</sup> seems to stand pretty well up - it is quite unaccountable unless the B<sup>al</sup>-ch had been getting in all her Pups' collections thro' the Kingdom. I hope you will pay her back next Tuesday - she is going on removing Agents I hear - Dempster at Saint Andrews etc - I wish this sort of work do not bring Agents into dis credit - I thought I had mentioned the Scotts Ship - they were just Sharp & Mackenzie & Sandy Allan upon a smaller Scale - most industrious Lads and Batchellors did not I believe spend £50 a year each - but ambitious beyond bounds - many a scold I have given them and told them what I have seen for months that it would end in this - they talk of 30m reversion - but I wish their debts were paid - we have two or three of their Bills but I think they are perfectly well covered - they owe 47m - Jo McNair 16m - both have their cash accounts with us - yet I do not think we are in 1/ with them perhaps more good luck than good guiding - Mackenzie is proposing to pay 3/ more per £ in August which will make 14/ he is going about among his creditors earnestly proposing that where the 3/ is paid the sequestration may be recalled and he may get his affairs into his own management which he says would save great expense and enable him by sending out some new goods to assort with the old, to make much more advantageous sales of the goods abroad. Most of the creditors seem to agree to this but some particularly Carrick will oppose it violently - I am not sure what majority is necessary to carry such a measure - and I am not clear it is either for the interest of Mackenzie or his creditors to adopt it - were I in his situation I am sure I would be for clearing old scores before I began anew - but I shall leave you to decide what part we shall take.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 June 1801

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24 June 1801

That was a most dreadful balance against you. I should not have liked to have asked a favour of you yesterday - yet your barometer seems to stand pretty well up. It is quite unaccountable unless the B--ch had been getting in all her Pups' collections thro' the Kingdom. I hope you will pay her back next Tuesday. She is going on removing agents I hear - Dempster at Saint Andrews etc - I wish this sort of work do not bring agents into discredit.

I thought I had mentioned the Scotts stop - they were just Sharp & Mackenzie and Sandy Allan upon a smaller scale - most industrious lads and Batchellors did not I believe spend £50 a year each - but ambitious beyond bounds - many a scold I have given them and told them what I have seen for months that it would end in this - they talk of 30m reversion - but I wish their debts were paid - we have two or three of their Bills but I think they are perfectly well covered - they owe 47m - Jo McNair 16m - both have their cash accounts with us - yet I do not think we are in 1/ with them perhaps more good luck than good guiding.

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That bill paid at Down is by our Porter William's son  
who took it into his head to accept in that manner for order  
I was very angry with him - but as it was done I had  
no other way of managing it but by ordering it to be returned  
he will not do the like again - he is very safe

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
the bank's cashier, 24 June 1801

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25 June 1801

I am sorry we cannot help you in the Gold way - we could have done so a month or two ago - but of late so many demands have been upon us by Travellers & people going to Ireland that besides the 900 in half guineas you sent us we have only £400 in Gold which is little enough for ourselves -

I am glad your mob is so soon quieted - but if this drought continues I fear meal will still advance - yesterday the mercury dropped a little and we had some hopes the full moon would bring rain but today these hopes have vanished - we were all put in good spirits last night too with an account in a letter from Lord Charles Murray to his mother the Duchess of Athol in this neighbourhood who on his way from London to Edinburgh sent off this letter from Ferrybridge saying that Govt had got certain accounts of Ganteaume being defeated by Sir JB Warren and 4 of his ships taken - everybody gave credit to this - but behold this morning we were all hum'd -

These Pearls of the Elder's seem to have the quality of exciting wit & puns which is more than can be said I suppose of ripe Pearls. I don't like these stories from Egypt even though in the French papers. I cannot think they deserve credit - but it seems odd that our Army superior to the French in numbers should have remained there from 21 March to 3rd May without doing any thing -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 June 1801

RB/837/264

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RB/837/264

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26 June 1801

That you may see how we stand with Sharp & Mackenzie I inclose you the copy of the claim we gave in and I have marked on the back of it the sum we are now in advance on that account. After the failure we raised an account for them as I wrote you in our cash account ledger under the title of S & M for returned and protested bills so the balance due on that account was of course included in the quarterly balances of cash accounts from which the interest outstanding is calculated quarterly - but the interest is not charged in the account - nor will be till it is closed. If they get the sequestration withdrawn I understand they mean to give bills for the 6/ per £ unpaid at 6, 12, 18 and 24 months - and they say Carrick by the dividends he has drawn from Anderson's in London when the next dividend is made will be paid up - but I don't understand how this can be as he had several bills not accepted -

Archie Graham has just been calling to bid me mind that the time of issuing 5/ notes expires with this Session of Parliament - he thinks we shall all be sadly distressed for Silver - he calculates about £100000 5/ notes in the circle and how their places to be supplied he knows not nor do I. I see we cannot do without weekly supplies of Silver from you or from London.

Clark of Clark & Lamont has just delivered me a letter from Robert Allan recommending him - I told him that while we were obliged every week to return a great number of the best bills of our best customers I did not see it was possible to take on him or any new customer in the way of discounting to them - we are distressed every day with applications of the same kind and from people who had been our valuable customers & the Bankers best unless you give us authority to accept the sum under discount I do not see what we can do.

You may return the Claim in the Box

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 June 1801

RB/837/265  
Page 1 of 2

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went off and the Drought is as severe as ever

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27 June 1801

Friend James is off for Muirkirk for 2 or 3 weeks with his wife and some children - and his saddlebags full of our smaller notes -

I am sadly vexed at two losses our Teller Peterkin has met with of late which I had here mentioned sooner but from the searches he was making among the Bills accounts and People he transacted with on the days the money was wanting, I had always hopes he would get it back. It was on 5<sup>th</sup> May he wanted £100 - and 10<sup>th</sup> June another £100 - after being our Pay Teller 16 months it is without any error but £100 over 6 months ago and which he has never found out - and as he is the quickest and most accurate of all our hands, I had no apprehension of any thing like this happening with him. He is sadly troubled and I know not what to say to him - I had yet fair hopes the money would be found out somehow - but they are bad sums -

We had a trifling shower yesterday morning but none since - the barometer much risen and the drought more severe than ever. I much dread the consequences on the crop and another bad crop is a dismal prospect. The loss of Le Loire commanded by so fine a fellow is an unlucky circumstance - but we may expect such things. I dare say Addington is doing his best to get us Peace but I own I never had any comfort in the prospect of Peace unless I see the French Government and the principles upon which they act overturned. While that Government is what it is we can never disarm. Willie writes me that Willie Forkers has stepped forward and paid 900 to get G Leslie out of Prison, and he is sent off for London on his way to Ceylon where I have no doubt he will rob the poor People.

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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 June 1801

RB/837/266

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27 June 1801

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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 June 1801

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RSM

27 June 1801

Wm Simpson Esq

P

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29 June 1801

So you have been taking a little Jaunt - to see Ladies too I suppose for if Lord Rockville's Family be there, I think they are all females - I shall be glad to know what you think of the crop in East Lothian they say it looked remarkably well - but I doubt it must have suffered by the most severe Drought - we had a little rain yesterday and again this morning but it cannot have gone to the roots - and the Mercury still keeps up.

Robin Mackay has just brought me the inclosed to forward you. It seems friend James has wrote you about his Bill and what Robin wants is to be put upon the same footing though he says he has no right to it and cannot complain if refused - so you must just give what Response you think proper - he assures me that the other balance not due will be paid - and that nothing would have prevented this being paid but the unlucky accident of a ship not getting out which should have brought home a cargo of sugar last winter it was lying ready for her and had it come would have brought 20 or 30/ a cwt more than it will bring now. The sale of W India produce of all kinds is very dull - and as the crop of sugar in all the islands has been very great the prices are expected to be very low. - and as the crop of sugar in all the islands has been very great the prices are expected to be very low. One of our Leeward Islands fleet is arrived - but she left the fleet 3 weeks ago - it is said however there are others in the mouth of the channel - and this wind must soon bring them up. - Mr and Mrs Liston came here on Friday night - he is gone to his farm and to return for her in a few days - he looks much older than he did - but she looks as well and is the same lovely pleasant creature as ever. I was glad to learn from him that there is no fear of Jefferson going to war with us - he is a decided Enemy of Bonaparte.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 June 1801, with two slips enclosed, one of which is referred to in the letter RB/837/267  
Page 1 of 4

29 June 1801

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The Balance of Bills discounted have increased sadly - yet it is not owing to our doing more than usual for we did only 38m last week - but somehow unaccountably less comes in than usual for some weeks - only 32m last week - almost the same sum the week before, and though this is the first week of a month I see only 45m is due.

1289.12  
 20.19.9  
 1310.3.1

1289.12  
 520.2.9  
 769.8.3

Wm Simpson Esq  
 RSM

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 June 1801, with two slips enclosed, one of which is referred to in the letter RB/837/267  
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RSM

30 June 1801 [this appears to be WS's error; the letter is dated 29 June by RSM]

[some calculations of sums; not transcribed]

Wm Simpson Esq

P

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£460.12.1 drawn by Robert Mackay on and accepted by Robert Mackay & Co and indorsed by Andrew Stirling -  
690.18.7 D<sup>o</sup> D<sup>o</sup> and indorsed by Wm Stirling & Sons -  
£1151.10.8 @ 12 m<sup>o</sup> date from 1<sup>st</sup> July 1801

I equally dislike all concealment but while the Paper is undoubted I do not see what we can do but go on as we have done, as stopping them would hurt ourselves - but if their occasions should require still greater advances no doubt we must state it publicly.

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[first slip:]

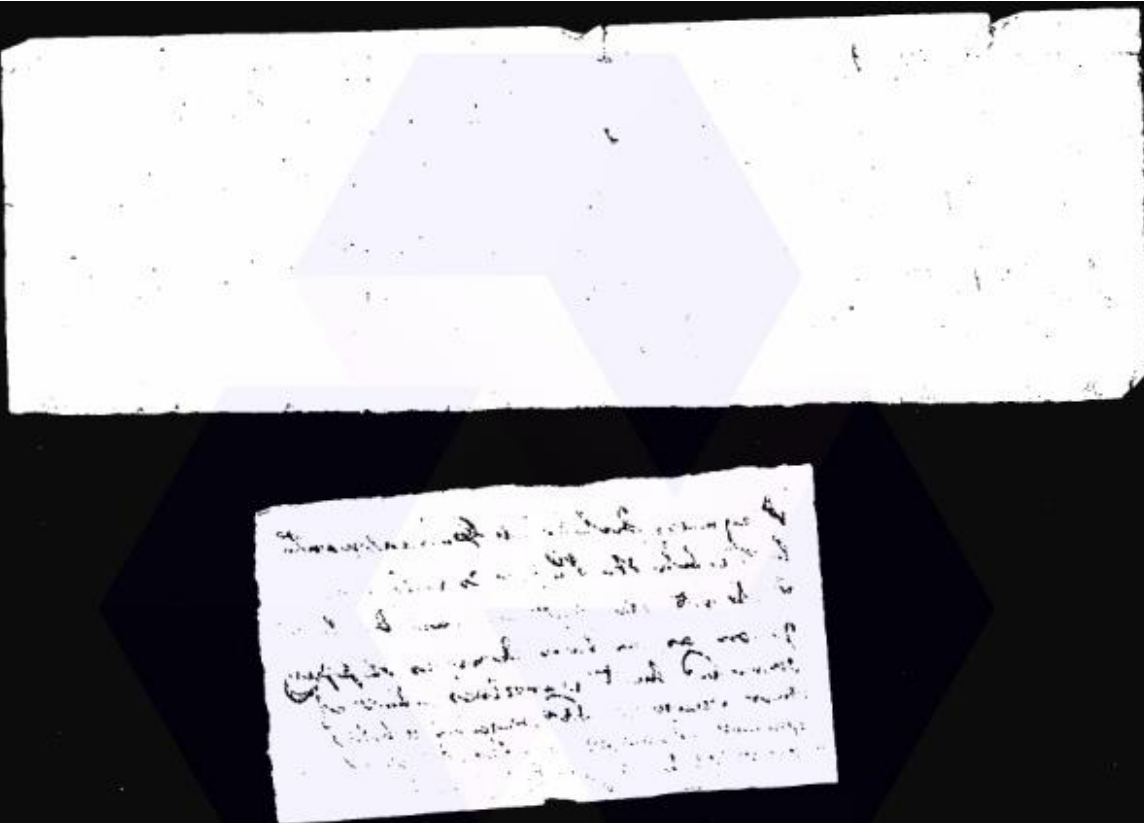
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690.18.7 Ditto Ditto and indorsed by William Stirling & Sons  
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[second slip:]

I equally dislike all concealment but while the paper is undoubted I do not see what we can do but go on as we have done, as stopping them would hurt ourselves - but if their occasions should require still greater advances no doubt we must state it publicly.

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[no content on either slip]

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30 June 1801

I see it was not Ladies - but a Gentleman & Lady you were visiting  
I did not recollect that Willie Grant had got Rockville - how  
I should have liked to have been a pining between you & Stow  
The little rain we have got will I hope revive the crop and  
from the appearance of the Baromet and the Heavens I think we  
shall have more of it - how unaccountable there being no  
Hamburg Mails - we shall surely have a deal of news when  
they come from Petersburg and from Egypt - I wish it  
may be such as to give a quickening to Trade - every body  
says there never was so great and so general a flatness  
Dick Dennistoun came from Liverpool last week - he says the  
great agents there Ewart & Ritson told him that since they had been in business they had not seen such a flatness in all articles -  
what can be the cause of this - what a whimsical unaccountable thing trade is! Like your Balances, and the Ebbings & Flowings of money it is quite unfathomable. That is a sad business of Hay Smith and he must be a sad man -  
Honesty is the best Policy - to begin - go through and end with.  
You have forgot my case of conscience - but I expect to hear from you about it tomorrow. I see the list of Scotch pensioners is published which will hurt some of them and my friend Mary among the rest. It is considerably swelled since I paid it, but most of them are women, and to be sure it is best bestowed upon them - Malcolm Henderson's man I suppose is dead.  
It's very odd we have not a word from my son Robert but a short line to his mother on his arrival in London Monday sennight and he was to write me a day or two after - she supposes he is laid up in a fever and is very uneasy about him.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 June 1801

RB/837/268

Page 1 of 2

30 June 1801

I see it was not Ladies, but a Gentleman & Lady you were visiting. I did not recollect that Willie Grant had got Rockville - how I should have liked to have been a pining between you and Stow!

The little rain we have got will I hope revived the crop and from the appearance of the barometer and the heavens I think we shall have more of it. How unaccountable there being no Hamburg mails. We shall surely have a deal of news when they come from Petersburg and from Egypt. I wish it may be such as to give a quickening to trade - everybody says there never was so great and so general a flatness. Dick Dennistoun came from Liverpool last week - he says the great agents there Ewart & Ritson told him that since they had been in business they had not seen such a flatness in all articles - what can be the cause of this - what a whimsical unaccountable thing trade is! Like your Balances, and the Ebbings & Flowings of money it is quite unfathomable. That is a sad business of Hay Smith and he must be a sad man. Honesty is the best policy to begin, go through and end with.

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Clark & Lamont whom Mr Allan & James Ferrier recommended  
to us - before opening an account with us - just on the strength  
of these Recommendations I suppose - sent in a £200 bill  
for discount this morning - I returned it - I know not with  
what face we could take their bills (and I have no  
doubt they had given us plenty of them) and refuse  
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it is the sale of English goods - and if we discount the  
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RSM  
30 June 1801

5 o'clock a fine Sloman  
2 more W Indiamen come in

Wm Simpson Esq  
P

Private

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