

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 today 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 B 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 shd 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 wd counteract the mischievous principles inculcated by him -

Mr Garden of Hamilton Garden & Co has just called to beg I wd get your opinion of Robt Shepherd grocer which I promised him on Wednesday - we have just recd a letter from Thomas Reed & Co Dublin addressed to the cashiers & 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 Regt 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 gent. shd 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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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 coming in upon us today and how many new deposit accounts are opened - this office has increased - is increasing - I would fain not add - ought to be diminished. Mr and Mrs Hopkirk arrived just when the Barker sisters and 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 would get your opinion of Robert Shepherd grocer which I promised him on Wednesday. We have just received a letter from Fraser Reed & Co Dublin addressed to the cashiers and company of the Royal Bank Glasgow saying that they had drawn notes per £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.

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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 to we shall refuse them altogether - he says the other banks take them freely and send them in to Edinburgh.

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.

RB/M

1 June 1801

Wm Simpson Esq
Glasgow

Our 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 Bd 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 - a Score -

Some Widows' Parts have come in today which I desired might be put into the Box with the Mixture as some Postage - you 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.

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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2 June 1801

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 Brown
gave him an terrible dressing - and that he deserved
it - I doubt Charles is rash -

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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Is Charles Hope not coming into Parliament. I hear Principal Brown gave him a terrible dressing, and
that he deserved it - I doubt Charles is rash.

Ad M
22 June 1801

Wm Simpson Esq
R

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4th 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 the bill. 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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4th 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 retire 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 the bill. I have been at Malcolm with your £10 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

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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

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 2 of 2

much in want of rain - we have a very hot day here the wind seems to be changed and I was hoping
for a storm - but the barometer 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 since '93

Yours ever RSM.

R. S. M.
4 June 1801

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5th 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 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 some Manufactory above, but as he tells me he wrote them last
night I doubt not they will carry it to you -

I sent Love Captains Marjoribanks' Rice order this morning
and have a line from him saying it is all sold - but that he
expects plenty more to come 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 sold the article
was in the hands of those who had not for want of money sold it
on the Market - but they think it will not advance and
that sensible People should let it go at 6 5/6 -

What a day we have had - I don't recollect to have
just so many Bills thro' our hands in so short a time
for most of them came in between 1 & 2 o'clock - and
you see what a Bunch of them you have - it is the first
time I think Dennistouns have brought as much as ours
of London Paper - they tell me they have 40 m to provide
for duties on sugars coming by the Fleet expected in 14 days
What great Losses then! - and yet they seem to be
deal out nominal & fictitious - if the Business here
continues to increase in this manner I am afraid the office
must soon be enlarged - you can't imagine what
a crowd you have had to day

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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5th June 1801

Never was anything 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
the Glasgow bills due today - 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 payable at Scott Moncrieff & Watsons but as he tells me he wrote them last
night I doubt not they would carry it to you.

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sold, but that he expects plenty next week when he will execute the order.

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- 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 doings 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.

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

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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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Ed. Mc
5 June 1801
Wm Simpson Esq

6 June 1801

I thought you'd brush me up about Elphinston's Bill - it is all fair - but know that I came down from the Hall at half past seven 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 Parliament - our people are in good spirits today with the account of our French ships and our ships - Bob brought out a Mr Smith of Leith with him who he tells me with his father at York is 20m interested in that business as underwriters -

More London Paper today I see - you'd 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 to Goodbye

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 June 1801

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6 June 1801

I thought you would brush me up about Elphinston's bill - it is all fair - but know that I came down from the hall at half past seven and should have been much happier at a tete a tete in the private walk with you and Lady Restalrig - but I am sorry Sandy's head is wrong. The Elder felt the same effect from attending the Commissioner. Our people are in good spirits today with the account of our friend Alexander releasing our ships. Bob brought out a Mr Smith of Leith with him who he tells me with his father at York is 20m interested in that business as underwriters.

More London paper today I see - you would 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 so goodbye.

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

RSM
6 June 1801
Wm Simpson Esq
CR

NatWest

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8 June 1801

I care not tho you tell good Mrs D - all I said - to 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 wd fain 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
 McNeil & Co have a ship arrived from Jamaica and 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.

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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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 would fain 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 today 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.

McNeil & Co have a ship arrived from Jamaica and 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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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 Gu 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 -

8 June 1801

Wm Simpson Esq

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 you which he will do on Wednesday and you may as well send a box of half Guineas 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 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 new 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 -

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 always tomorrow
we have a long letter from Down & Co explaining the course
of Graham's bills being returned - 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 that Jase Dennison leaves a Lass to keep his shop - a curious way of doing Business.

RSM

10 June 1801

Wm Simpson Esq

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11 June 1803

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
departed with you Pen 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 do 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 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
to must have a little more covering - as I said to him just now

Lochaw had told you that he was a Sugar
speculator himself - they bought on speculation when
prices were at the highest so what I scolded Bob
McCall & Stuart must seem - 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

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 about payment of the Bonds - in the meantime 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 your Counsellor could draw a letter which would answer the purpose -

The Rain has fled and the drought is severe as ever and colder

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 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 and I 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 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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I have not seen the Railer to day - but shall
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 -

Rob. Mc
12 June 1801

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, 12 June 1801

RB/837/252

Page 2 of 2

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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.

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 Idiocy.

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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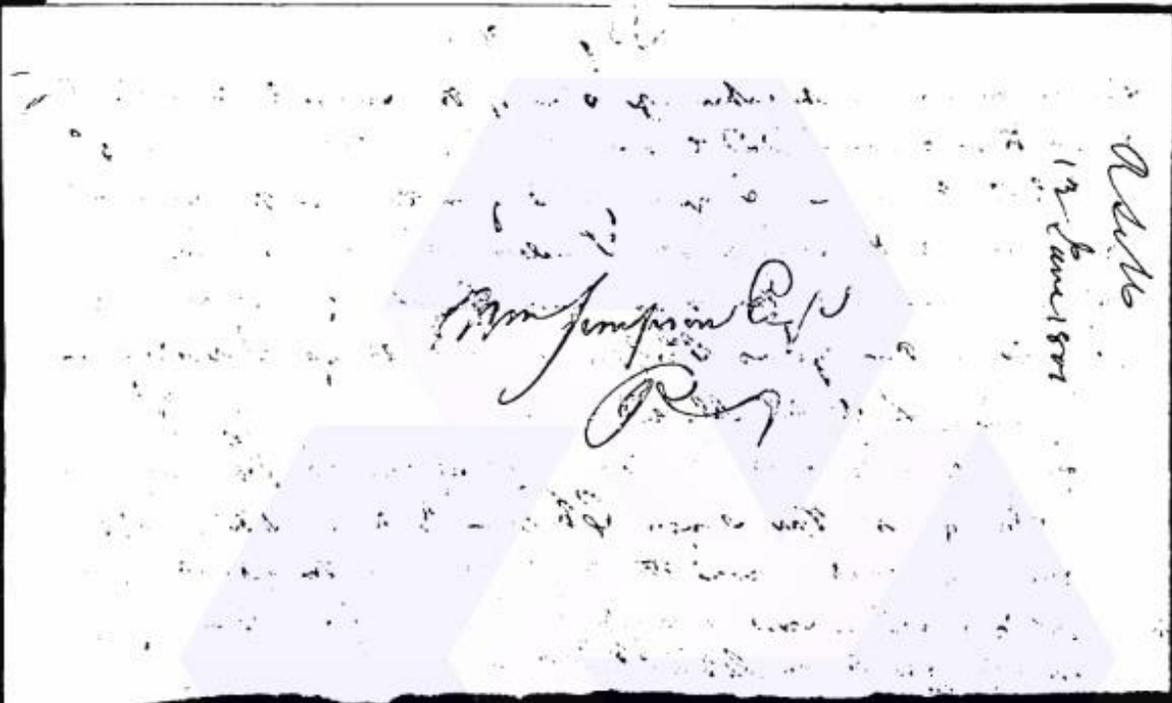
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 June 1801

RB/837/253

Page 2 of 2

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



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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 to day 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 in full
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

Napier & Co often frightened 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 Sir.

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/.

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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 dismayed 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 who ever 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 -

I like a most severe drought and frost some nights past which must have injured the potatoes & 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

Page 1 of 2

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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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Wm Simpson

At No 17 June 1801

NatWest

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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 three drafts which he had been in use to pass wherever 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 Children 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
to 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 -

RS Mc
18 June 1801

Wm Simpson Esq
R

3.1.7

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

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 your 20/ notes wanting one having
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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 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 can
not conceive how you pick up so many Glasgow Bills in Edin
that vile whisky Trade helps you well to it - mind
the Box comes here only on Monday mornings -
we have to day got a summons served out for a
Cessio Bonorum by one Dr Neal merchant in Edin 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
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.

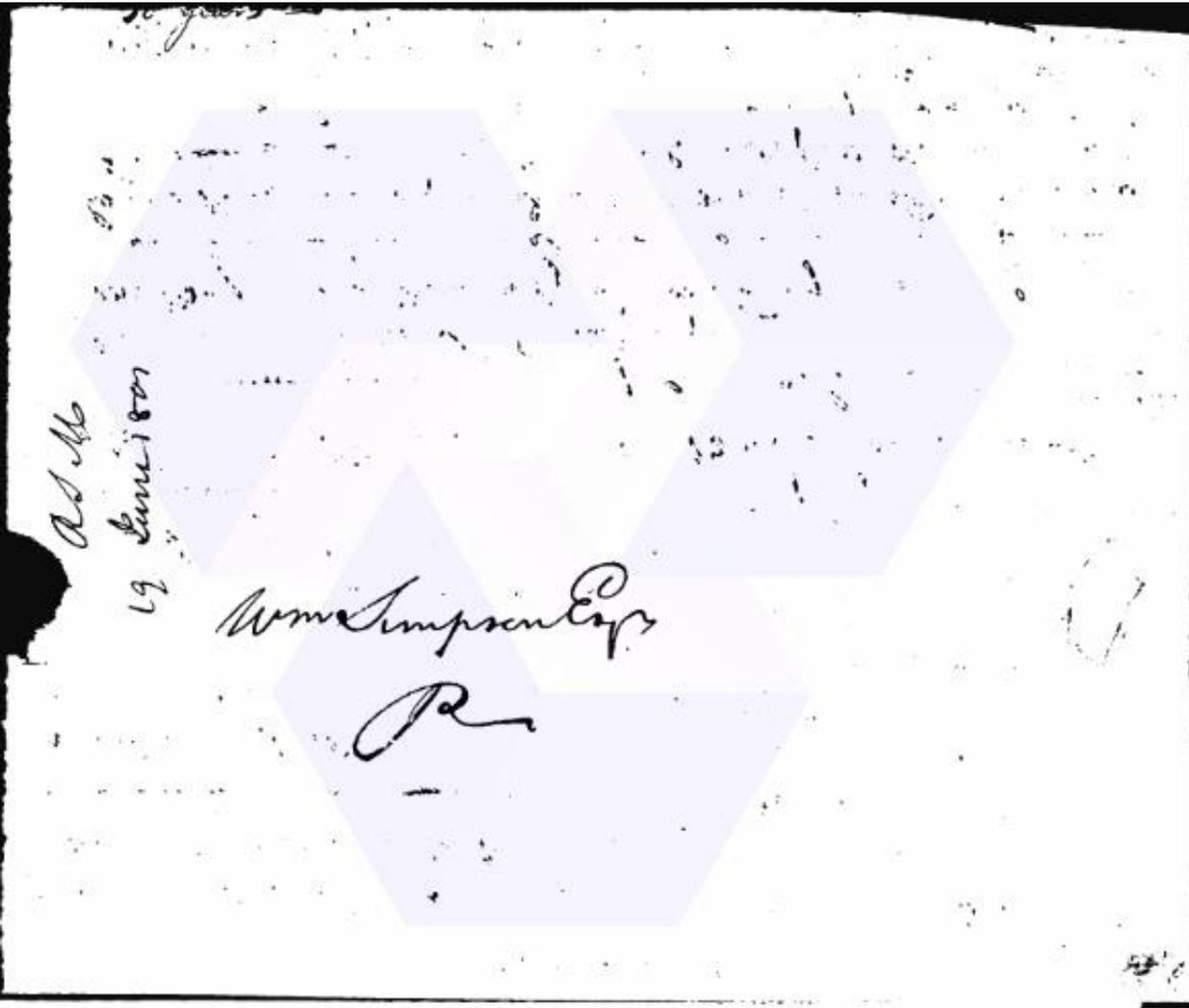
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 June 1801

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

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20 June 1801

Mr Cunningham 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 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 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 seem
to get no grass - I hear 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

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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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 yr 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

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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 Dairie 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 - how 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 (0 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

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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 displeas'd 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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22 June 1801
Wm Simpson Esq

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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 had seem negotiations for Peace are going on - the Country however seems to have little dependence on their success or 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 do 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

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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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RSM 23 June 1801

Wm Simpson Esq

P

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24 June 1801

That was a most dreadful Balance agt you I shd not have liked to
have asked a favour of you yesterday - yet yr 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 dis credit -
I thought I had mentioned the Scotts stop - 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 wd end in this - they talk of 30 m Reversion - but I
wish their debts were paid - we have two or three of these
Bills but I think they are perfectly well covered - they
owe 47 m - Jo McNair 16 m - 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 with
will make 14/- he is going about among his Crs earnestly
proposing that when the 3/ is paid the sequestration may be
recalled and he may get his affairs into his own management
which he says wd 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
Crs 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 Int of Mackenzie or his Crs - to adopt it - were I in his situation
I am sure I wd be for clearing old scores before I began anew -
but I shd leave you to decide what part we shd 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.

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.

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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 Elders seem to have the quality of speaking 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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25 June 1801

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26 June 1801

That you may see how we stand with Sharp & Mackenzie I enclose 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 would be more valuable customers to the bank - but unless you give us authority to enlarge 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

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we had a little sprinkling of Rain this morning - but it soon
went off and the Drought is as severe as ever

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
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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 would have 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 5th May he wanted £100 - and 10th June another £100 - after being our Pay Teller 16 months 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 anything like this happening with him. He is sadly troubled and I know not what to say to him. I would yet fain hope the money will 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 enclosed to forward you it seems friend James has interposed 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 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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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.

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The Number of Bills Discounted have increased sadly - yet it is not
 coming 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.

[Faint handwritten text and calculations, including a signature 'Wm Simpson Esq' and a date '30 June 1801']

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 2 of 4

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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^o D^o and indorsed by
Wm Stirling & Sons -
£1151.10.8 @ 12 M^o date from 1st 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 will hurt ourselves - but if
their Occasions should require
greater advances we must state it
publicly

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[first slip:]

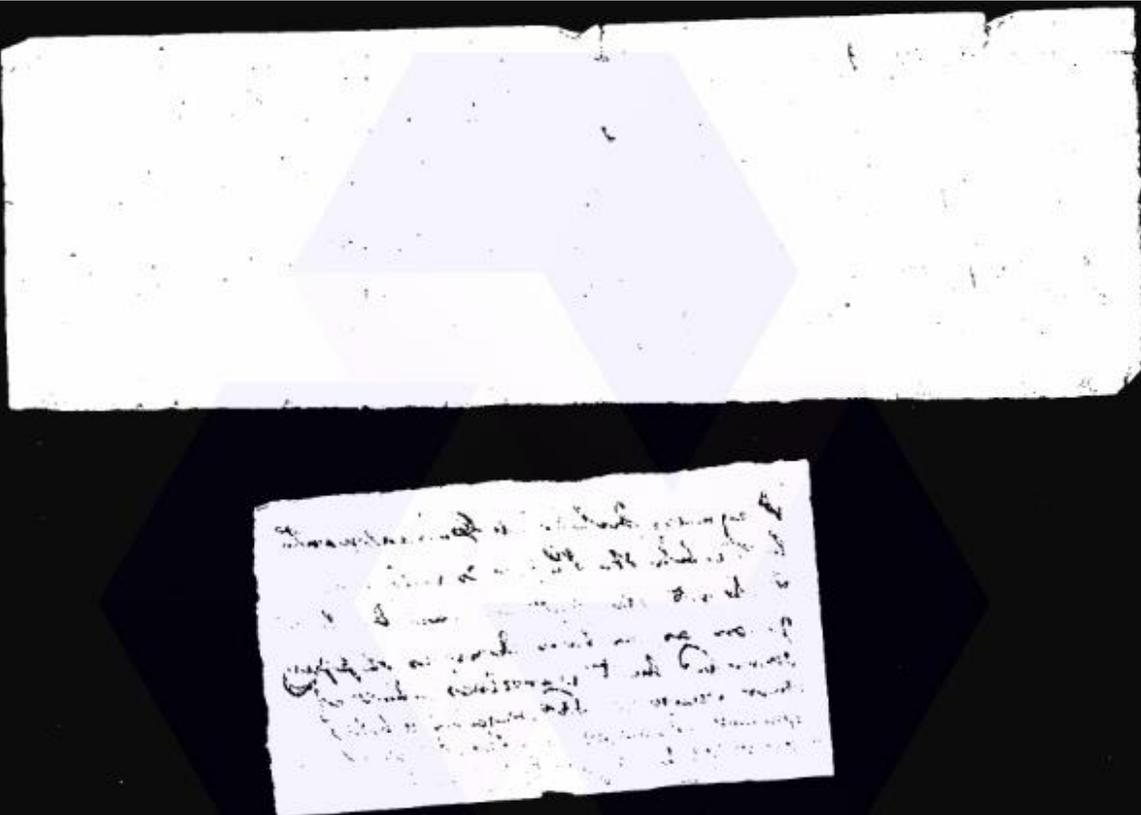
£460.12.1 drawn by Robert Mackay on and accepted by Robert Mackay & Co and indorsed by Andrew Stirling.
690.18.7 Ditto Ditto and indorsed by William Stirling & Sons
£1151.10.8 at 12 months' date from 1st July 1801

[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 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 - 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

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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
the best bills of our best customers which we are
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it is the sale of English goods - and if we discount the
Buyers' Bills they will just take a bill on London
from us for the amount - you may mention this to Mr Allan

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 2 of 2

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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

5 o'clock a fine Sloman
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30 June 1801
Wm Simpson Esq
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