

Dear Sir

Be so good as consult your counsellor upon the subject of the enclosed and let all be returned to me on Monday or Tuesday - you will observe when McKeand & McGeachin failed, Miller the drawer of the Bills on them gave an heritable Bond over his Property here whereby he became bound to pay up what was not received from the Acceptors, by yearly Instalments, As Mr Carrick was by much the greatest creditor the Bond lies with him and Miller is disputing the Payment of his Bills as he alleges Mr Carrick did not as required by the Terms of the Bond, make his Claim timeously for the whole amount of the bills by McKeand & Co. I am glad to see he has no objection to the payment of our balance though it required a threatening letter to bring him to say so - he consults Mr Hotchkis in everything and the enclosed form of a letter is no doubt dictated and sent by him. I see no objection to the general obligation in it - and the bond I believe is to me personally along with Mr Carrick but surely it is to me as cashier or for the Royal

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

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Bank - and there seems to be no propriety in my
binding my heirs etc - at any rate I don't like
to subscribe a letter drawn by a writer - without
knowing from another of the fraternity that I
am safe in doing so - will Mr More be so good
as settle it with Mr Hotchkis, and any papers
approved of by the former I shall readily
transcribe and subscribe - as Mr Archibald
Smith goes to Edinburgh on Monday to return
on Wednesday - to save postage you may
send the packet by him and I shall let
Miller know that I cannot be ready
for him till Thursday -

Yrs ever
R Scott Moncrieff
1 May 1801

I send this by Mr Oliphant
of Gibson & Oliphant

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

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May 1801

McMurrich expects his 4000 pounder back upon him tomorrow and is very angry at himself for not providing the payment in London. I told him we coveted not the charges and would have been better pleased he had done so. What mischief these mad speculators do – they should all be sent to Botany Bay –

Bob McCall I suppose has not had courage to go into Edin – for indeed I know not what he could say to you as I suppose they cannot limit themselves without standing still. I saw Jeffrey last night and all his advices from Engl about grain – I fear it is falling too fast – I should like better to see it declining 2 or 3/ only weekly – their letter from Liverpool says that all the immense quantity of American flour brought there goes off as fast as it comes to market – and the last price 76 or 78/. I have not heard what the 1300 barrels sold at Greenock today brings, but it was expected it would not bring above 65/. We are little wiser than we were by the Gazette accounts from Egypt – but it seems to be hot work there – and it would seem we must still take the strong hand with the Northern Powers – they don't appear disposed to yield – What delightful weather! But if rain does not come soon I fear the grass will suffer.

I made Oswald pay a month's
Intt – and put it to Intt box

Mr Dale not come home
yet – but he will be here
Mr Darg and I shall
contray about business
to morrow

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

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1 May 1801

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I made Oswald pay a month's interest and put it to Int box.

Mr Dale not come home yet – but he will be here this evening and I shall write you about his note tomorrow.

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RSM
1 May 1801

Wm Simpson Esq
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23 May 1801

I have not seen our coffee house in better spirits than they were with the news this morning - to have the continental ports opened is of more consequence to them than a bloody victory - and if the intelligence from Copenhagen may be depended on there will be no more fighting in the Baltic - O if we had but good news from Egypt it might set all to rights yet - Dainty Davie returned last night - he supposed his bill would have been sent here - inclosed is his new note - you may return the old one and debit S M & D with the interest

You will send west Stirling G & Co's note to David Russell & Co in the usual way - they are to pay it wholly - and David is not to give a new bill on them for the 2m but a bill on the Dean or the Dean on him at 4 months which I suppose we must discount here though I should like better it was out of our list. He is to draw 5m at 3 months on Simon who writes him he is welcome to draw three times the sum. David says he has kept an account with him 20 years and never asked any favour before - But Simon has a power to sell his Bank of England stock

As I find you are to be flirting with my Rob today at P Green I am going out to flirt with the good ladies at Airdrie - to be up sides with you

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

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2nd May 1801

I have not seen our coffee house in better spirits than they were with the news this morning - to have the continental ports opened is of more consequence to them than a bloody victory - and if the intelligence from Copenhagen may be depended on there will be no more fighting in the Baltic. O if we had but good news from Egypt it might set all to rights yet.

Dainty Davie returned last night - he supposed his bill would have been sent here - inclosed is the new note - you may return the old one and debit SM & D with the interest.

You will send west Stirling G & Co's note to David Russell 7m in the usual way - they are to pay it wholly - and David is not to give a new bill on them for the 2m but a bill on the Dean or the Dean on him at 4 months which I suppose we must discount here though I should like better it was out of our list. He is to draw 5m at 3 months on Simon who writes him he is welcome to draw three times the sum. David says he has kept an account with him 20 years and never asked any favour before. But Simon has a power to sell his Bank of England stock.

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What a sum we have drawn on London this week! I cannot well account for it - a nest of thieves have been taken up here for stealing from Point of Bleachfield and one of them was shot at Carmile this morning - by their confession it appears that the Rascal Marshall who had our forged notes - was the Receiver General of the stolen goods and an Irishman bought them from him. Marshall it seems has absconded - pity he was not hanged

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

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4 May 1801

What an eventful Period this - every day bringing important Intelligence
Oh what bloody work that has been in Egypt - my friend Begbie
sends me the Account sent from the India House to Lloyds - which
is the only thing we can depend upon but from that I think
we may conclude that all Egypt is in our Possession - Alas
that so many of our best & highest officers are wounded - and if
bad wounds they will stand a bad chance in that climate
how anxious will the Abercrombie family and others be! But
Peace is most important for this Country and will I hope
make way for Peace - Our Lads think you have
charged some shillings too much interest against Mundel but we have
stated in conformity - Malcolm has very
pleasantly paid the long bill returned on him with money
that he says he will not get yet from the Liverpool
man - Cunningham is providing for payment of his
bills - he called for you on Saturday but you was
gone so lost your chance - The wind got to the West
I hope will bring Rain - what a pressure
will be on us to night and they all say this
good news will make us open our hearts & hands.
Do you consider Waters at Leith as very good
we have taken one Bill on him for £400 - from
Jameson here - but did not like to venture on the
other £600 - till it was accepted and we knew
about him - One of our Jamaica fleet
is arrived

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

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Our lads think you have charged some shillings too much interest against Mundel but we have stated in conformity. Malcolm has very pleasantly paid the long bill returned on him with money though he says he will not get your Charges from the Liverpool man. Cunningham is providing for payment of his tomorrow - he called for you on Saturday, but you was gone so lost your chance. The wind got to the West. I hope will bring rain - what a pressure will be on us tonight and they all say this good news should make us open our hearts and hands.

Do you consider Waters at Leith as very good - we have taken one bill on him per £400 from Jameson here - but did not like to venture on the other £600 till it was accepted and we knew about him.

One of our Jamaica fleet is arrived.

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RSM 4 May 1801

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5 May 1801

I shall expect Miller's Papers back with the Dean tomorrow and shall subscribe anything your counsellor approves of - the charge for noting I should not think a legal charge against the acceptor - but against the drawer and I do not suppose any of the drawers here would refuse paying it. I would never therefore let a bill be returned on that account - but it will be troublesome to make an entry and come back up on the drawer for that trifling charge - but what purpose is answered by noting their bills, unless it be such as are after sight or foreign bills which require a protest for N accept - I did note some of them and find he quite sufficient to advise the drawers that they were refused acceptance -

I am glad you are relieved of all apprehensions about the water mark - Jo Young of Perth told me to knock up all the banks in Scotland - that he had wrote the Duke of Athol etc about it. How anxious every body must be for the particulars from Egypt - I suppose they cannot be expected for a week or two yet -

I have not been more out of humour than this forenoon with McNeil & Co - we did a £1167 Glasgow bill to them last night - which was pretty well for one house and rather deserved thanks but that is nothing to them - Bob McCall came in with a £2000 - on Colquhoun's house (upon whom we have 4 or 5m running already) and £1700 - on two bills drawn by their house in Liverpool (for they have a house both there and in London as well as at Jamaica and Trinidad) on a house in London whose name I never saw before and whom he could tell me nothing about. I took him to the sweating room and told him how cruel it was to make me responsible for such enormous transactions far beyond what any other house required - that he ought to go to Edinburgh and lay a state of their affairs and what they would require and how long such advances were to be required as I saw no end of them - and that when I had your authority I should go on cheerfully to the extent pointed out to me - for I had not nerves to go on this way of myself - I hesitated particularly about

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The two Liverpool Drafts as I never heard of the people upon
whom they were drawn - he told me that I seemed to know nobody
and instead of expressing gratitude for the great aid we had given them
or any regret for the uneasiness he had given me - or any obligation
they would be under for our further aid - he was really very huffy - and
tho't it was my intention to take Colquhoun's bill he raised my choler
so much that I gave them all back - and told him I would not be
hectored in this manner, and he might take the Bills where he pleased
so what he has done with them or what they will do
I know not - I wish we had nothing to do with them - they
are too extensive for my nerves - I put him in mind of
the two Irish bills on London £400 each refused acceptance
and said we had something in their place - he held the
suggestion in great contempt and said they would take care of the
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What a sum we have paid away today - I gave 45m out of the chest - and the credit side of Peterkin's cash is 95 - we had the balance against all the other banks - Carrick has not sent his till 5 o'clock and part of it our bill to him last Friday!

Wm Simpson Esq
P

RSM
5 May 1801

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6 May 1801

I am rather diverted at the swindler getting the better of you but I hope Baillie Laing will get the better of her - she must be a clever hand - but if you had known good Mrs Duncan's hand as well as I do, you would not have been taken in - The Director will surely not let the Bank lose for giving Credit to his lady - let me know if Laing succeeds - I'll lay she is from the North - no rains here and I much fear the grass will suffer much -

I am glad the chief has at last resigned that the advocate may get the berth he has been long looking for and considering his services and connections he is well entitled to. Charles Hope will be a fine spirited advocate but I wish he may not be hasty and rash -

I have heard of McNeil & Co today - as I am persuaded $\frac{3}{4}$ of the money they need is to buy London bills and keep up the circulation - they may let their friends stand in advances a day or two - what heaps of London Paper comes in to us - that bill indorsed by Henry Hardie & Co (of which Carrick is a partner) and which they took up the day it was returned - we take as a bill at sight - they say the accepters wanted it to go back through the same hands - the large bill indorsed by Napier & Co we believe is very good but we have a guarantee for it - Trade they say is rather reviving - and that as many goods have been bought at Paisley these 5 days past as for 5 months before -

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7 May 1801

I am glad Bob McCall is gone in - he is a good lad and for the sake of himself & his connections I am sure I should have great pleasure in serving him - but it is so deep a business and evidently a circulation business which is always dangerous be the capital what it may - that I have not courage for going on with it upon my own judgement to the present extent - I dare say it may be for the interest of the Bank to continue the connection but while they require such an immense advance, I see no hardship in requiring them to satisfy our constituents that we are upon safe ground - and pointing out to what extent and how long we are to support this machine. If they settle these points with you we shall then know what we are doing and I shall have an easy mind in following directions.

I never heard of Clunie & Home before - and I'm glad to think our people here can have no connection with them. Graham Milne & Co are such cautious people that if any in this line are safe I think they must be so - and I am persuaded they would accept no bills but for grain sent them - if prices fall much and rapidly a number of the corn dealers must fall too. I would be better pleased to see prices fall gradually - I fear if this cold dry weather continues they will rise again - the grass must have suffered much already. I think things must have been amply settled in the Baltic - but I am rather mortified by this day's Gazette - our troops have doubtless behaved nobly and done great things - but the opposition to them has been very formidable - and it seems by no means yet to be a finished business as we were led to hope from former accounts - how lamentable so many fine fellows should have fallen - I shall be anxious to know that Sir J Stirling's son is safe. It gave me concern to learn from Col Baillie that Mrs Ramsay was not at all well - let me know how she is.

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I called last night on Mr Carrick to see the heritable bond and showed him Miller's letter – the obligation in the bond is to him for Carrick B & Co and to me for SM & D cashiers of the RB here – so my obligation to renounce must be accordingly and I suppose Miller will not object. When I saw Carrick a fortnight ago he showed me Hotchkis's letter saying that he was to resist his claim for his balance – but said that Miller told him he was to pay us and he desired me to call on him for this purpose but last night he told me that as we were conjunctly in the bond and that as he had taken all the trouble of getting in the money (which indeed cost him much trouble) and paid us our share as it came in – he would not think it honourable if we took payment before the question at law with him was discussed – this idea he never threw out before and it is certainly great nonsense as I told him our taking the payment could never hurt him – that when in consequence of our former communing I had demanded payment, it would be absurd in us not to take it when offered. And his paying us would seem to me rather to strengthen his claim against Miller. Still however he insisted that it would not be honourable in us to leave him in the lurch – it is certainly a ridiculous crotchet in Carrick – yet for all the advantage of getting £55 sooner, I should not like to have a quarrel with him – at the same time I like as ill to be out of that sum till the end of a law plea for his nonsense. What does the councillor say to this. I delay sending to Miller for the money till I have his opinion.

From the great emissions this week and the term coming on the next I believe there will be a necessity for your sending us a supply of notes and a pretty large one beginning of next week – we have a pretty good stock of small notes as they go off gradually – but the large ones go off at a great rate – none in the chest – we must get in a large sum at the exchange tomorrow – but they will go off on Tuesday.

The Democrats are triumphing – one of them offered to bet 100 to 1 that Sir Ralph and his army would be destroyed. O for a better Gazette from Egypt.

RSM

7 May 1801

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Recd Mr Carrick
7 May 1801

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From the great emissions this week and the term coming on the next I believe there will be a necessity for your sending us a supply of notes and a pretty large one beginning of next week – we have a pretty good stock of small notes as they go off gradually – but the large ones go off at a great rate – none in the chest – we must get in a large sum at the exchange tomorrow – but they will go off on Tuesday.

The Democrats are triumphing – one of them offered to bet 100 to 1 that Sir Ralph and his army would be destroyed. O for a better Gazette from Egypt.

8 May 1801

I see poor Bob has been boring you as he has often done me and I shall expect to know tomorrow how your wise men settle the matter with him. It is really too much for such people because they think themselves rich to expect that a bank is to go on with them to any extent they please without seeing what ground they stand upon - but I pity Bob - will you trust him with the saddlebags west to us? Will not take the contents to pay his bills - we have only got in 28m at the Exchange this morning so must have a supply if possible for Tuesday nay I wish we may easily get that tomorrow - its astonishing the extent of our emissions and how they have increased of late - I see 4 or 5m small notes have been paid away yesterday and today - but where the immense sum of large notes we paid out on Tuesday can have gone I cannot conceive. The Callant has a valuable ship arrived from Jamaica - ship & cargo all a remittance from his house there - the duties about £1900 - he has been at me to assist him with that sum - I desired him to get some of the principal creditors to advance it towards getting their payment from him as it was out of our way - a great proportion of the cargo is rum which will not bring half the sum it would a few months ago and I wish it may sell at any price - good rum I am told can now be got at 4/6. What a falling off and what a loss this must bring on Somervill's speculation.

The wind is changed a Maroon falling - we have had a fine shower this forenoon - I hope we shall have more of it - and what a refreshing effect it will have on the country.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 May 1801

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8 May 1801

I see poor Bob has been boring you as he has often done me and I shall expect to know tomorrow how your wise men settle the matter with him. It is really too much for such people because they think themselves rich to expect that a bank is to go on with them to any extent they please without seeing what ground they stand upon - but I pity Bob - will you trust him with the saddlebags west to us? He'll not take the contents to pay his bills.

We have only got in 28m at the Exchange this morning so must have a supply if possible for Tuesday nay I wish we may easily get through tomorrow - it's astonishing the extent of our emissions and how they have increased of late - I see 4 or 5m small notes have been paid away yesterday and today - but where the immense sum of large notes we paid out on Tuesday can have gone I cannot conceive. The Callant has a valuable ship arrived from Jamaica - ship and cargo all a remittance from his house there - the duties about £1900 - he has been at me to assist him with that sum - I desired him to get some of the principal creditors to advance it towards getting their payment from him as it was out of our way - a great proportion of the cargo is rum which will not bring half the sum it would a few months ago and I wish it may sell at any price - good rum I am told can now be got at 4/6. What a falling off and what a loss this must bring on Somervill's speculation.

The wind is changed and barometer falling - we have had a fine shower this forenoon - I hope we shall have more of it - and what a refreshing effect it will have on the country.

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To my surprise in pops Bob McCall - he says you told him it was unnecessary his staying and that he left a written Proposal so he is to call tomorrow to know your resolution on it. Poor fellow he made great apologies for his language to me the other day which I cordially received - and I'm far from having any quarrel with him - there are few I would have greater pleasure in serving - I only wish to have clear ground to go upon - We have just been settling a year's account with Sandy Dunlop £164. Int due him and a Bal of £10200 so you see all our Glasgow folks are not needy.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 May 1801

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Page 2 of 2

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RSM

8 May 1801

Wm Simpson Esq

P

[upside down on pasted-on slip:]

Done for Muirkirk Co last week - none this week

	253.2.6
	64.17.-
	94.16.-
	72.12.6
	298.1.6
	500 ----
	100 ----
	1383.9.6
Guarantee bill	<u>300</u>
	1683.9.6

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Case of Conscience

My Cousin & Friend Mary Hamilton (now Mrs Gray) holds in her name a Pension of £70 - on the Scotch Establishment - this Pension (in procuring of which she herself had an active hand) was obtained chiefly by the Interest of the late Laird of Dundas with Mr Henry Dundas for the declared purpose of being the means of Support for Sandy Seton the Laird's Cousin and who had been Purser on board his Ship - Mr Henry Dundas having declared that no Pension could be got for a Man - it was settled that it should be got out in Mary's name and she immediately gave Sandy Seton a Power of Attorney to receive it which he has done from the beginning & Poor Sandy died a month or two ago - Mrs Gray consulted me how she was to do with her Pension - as I had never heard of a Pension being recalled or given up - and supposing that when this was obtained Mr Dundas foresaw the probable event of Mrs Gray surviving Sandy Seton, and having made no conditions with her in that view, understood that in that event she would draw the pension for herself as some compensation for holding herself out to the public as a Pensioner for some many years without deriving any sort of advantage from it - Mrs Gray entered into the same view and was forming a Scheme for bestowing the £70 a year upon some poor connections but Mr Napier came to pay her a visit the other day - he views the matter in a different light and he was at me upon the subject - he is a man of very honourable feelings and he says it will be no better than swindling for Mary to take this Pension which was got & intended solely for Sandy Seton's support

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

[date estimated because this letter is undated; RSM refers back to it as a topic Simpson appears to have forgotten to respond to on 30/6/1801]

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Case of conscience

My cousin and friend Mary Hamilton (now Mrs Gray) holds in her name a pension of £70 on the Scotch establishment - this pension (in procuring of which she herself had an active hand) was obtained chiefly by the interest of the late Laird of Dundas with Mr Henry Dundas for the declared purpose of being the means of support for Sandy Seton the Laird's cousin and who had been Purser on board his ship.

Mr Henry Dundas having declared that no pension could be got for a man, it was settled that it should be got out in Mary's name and she immediately gave Sandy Seton a power of attorney to receive it which he has done from the beginning and poor Sandy died a month or two ago. Mrs Gray consulted me how she was to do with her pension - as I had never heard of a pension being recalled or given up, and supposing that when this was obtained Mr Dundas foresaw the probable event of Mrs Gray surviving Sandy Seton, and having made no conditions with her in that view, understood that in that event she would draw the pension for herself as some compensation for holding herself out to the public as a pensioner for so many years without drawing any sort of advantage from it. Mrs Gray entered into the same view and was forming a scheme for bestowing the £70 a year upon some poor connections. Her brother-in-law Captain Napier came to pay her a visit the other day, he views the matter in a different light and he was at me upon the subject - he is a man of very honourable feelings and he says it will be no better than swindling for Mary to take this pension which was got and intended solely for Sandy Seton's support

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and he thinks Mary should at once renounce it - at any
rate that she should write Mr Dundas stating the object
for which the Pension was obtained and that she will not
consider herself as entitled to draw it at least without
his approbation - I was at Westburn last evening and
it was then settled that Mary should write such a letter
to Mr Dundas when she heard of his being in Scotland
I am not sure but Capt Napier is right but I
have wrote Mrs Gray this morning to do nothing till I
endeavour to procure some information from Edin-
burgh and this is the occasion of my troubling you - will you
be so good as enquire at some of the Exchange people (Davie Baird would have been the
man if he had lived) what is done in such cases and what is understood to be fair and honourable
conduct - whether there is any such thing as people renouncing pensions or consulting the minister
by whom they were obtained as to the application of them if retained - several cases of the same
kind must have occurred - I remember Matthew Henderson as he could not get £400 in his own
name got a £300 pension for himself and £100 for his servant from whom he immediately got a
power of attorney - and so he drew both - can you learn whether his servant drew the £100 after
his death - I would like to know these facts at the same time to have your own opinion upon the
subject as a case of conscience - I shall then be the better enabled to give a good advice
to my friend Mary -

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

[date estimated because this letter is undated; RSM refers back to it as a topic Simpson appears to have
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RB/837/199

Page 2 of 2

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9 May 1801 -

Bob McCall has not yet looked in upon me - when he does I shall put your decree into his hands - I know not what they will do in consequence for I do not believe they have friends that will come forward for such an amount - what distress boundless ambition brings upon men! McNeil was originally a Chapman and I dare say he was easier and happier in that situation than he is at present how is he to pay 18m for his highland estate at 1 Aug^t - there is real idiocy in a man buying land with borrowed money - none in a man laying out part of his own money in a good house enjoying the comfort of it as long as he lives and leaving it in place of a good bond for the sum it cost to his heirs - I hope you will find some graceful party leaving up preachings to bring us a supply in a day or two - the more of your largest notes the better but 10s and 5s will do.

Our prospect of Rain yesterday vanished - and in place of it we had and still have cold blustering weather. I dread the effect of it upon the grass in particular. In comes Bob - I have given him the decree bade him show it to his partners and let me know on Monday what they said to it - he says they have made large sales of cotton to some of the best people here whom we know. I told him if they were the very best bills - by such as Finlay & Co, Owen & Co, Mr Dale and I might perhaps occasionally take a few hundreds above the 3m to help them through - what a sum we have again drawn on London - Penny says it must be owing to the large sum to pay in London for American flour imported here - I suppose it is so. Peterkin and Cunningham say there is only 8m large notes in the house and that you must send a supply for Tuesday if by a special messenger.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 May 1801

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9 May 1801

Bob McCall has not yet looked in upon me - when he does I shall put your decree into his hands. I know not what they will do in consequence for I do not believe they have friends that will come forward for such an amount - what distress boundless ambition brings upon men! McNeil was originally a Chapman and I dare say he was easier and happier in that situation than he is at present. How is he to pay 18m for his highland estate at 1 August. That is real idiocy in a man buying land with borrowed money - none in a man laying out part of his own money in a good house enjoying the comfort of it as long as he lives and leaving it in place of a good bond for the sum it cost to his heir. I hope you will find some graceless body leaving your preachings to bring us a supply in a day or two - the more of your largest notes the better but 10s and 5s will do.

Our prospective rain yesterday vanished - and in place of it we had and still have cold blustering weather. I dread the effect of it upon the grass in particular.

In comes Bob - I have given him the decree bade him show it to his partners and let me know on Monday what they said to it - he says they have made large sales of cotton to some of the best people here whom we know. I told him if they were the very best bills - by such as Finlay & Co, Owen & Co, Mr Dale and I might perhaps occasionally take a few hundreds above the 3m to help them through - what a sum we have again drawn on London - Penny says it must be owing to the large sum to pay in London for American flour imported here - I suppose it is so.

Peterkin and Cunningham say there is only 8m large notes in the house and that you must send a supply for Tuesday if by a special messenger.

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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, 9 May 1801

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RSM
9 May 1801

Wm Simpson Esq
P

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Dear Sir

Mr William Maeneil of Messrs
Maeneil Stuart & Co will deliver you this - having had some
conversations with him upon the subject of your late orders
I find a guarantee to the extent required cannot be expected
and as the house possesses very great property convertible
in the course of a few months, and sufficient he thinks
to pay all their debts, he is anxious that some other
arrangement may be thought of for their present
accommodation, to the satisfaction of the Bank - I have
advised him therefore to wait upon you and make
such propositions as he thinks may prove satisfactory to
the Bank, and may induce your Directors to relax somewhat
in their orders to us - I have only to add that
from the documents which Mr Maeneil has shewn to
me I am quite satisfied that his house has property
to a very great amount indeed now on the way home
from the West Indies to Britain - of this he will also satisfy
you - Yours and dear Sir yours most sincerely
R Scott Moncrieff
Glasgow 11 May 1801

Letter of introduction written by Robert Scott Moncrieff to be taken to William Simpson by William
McNeil of McNeil Stuart & Co, on his visit to Edinburgh to seek support from The Royal Bank of Scotland,

11 May 1801

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Page 1 of 2

Dear Sir

Mr William McNeil of Messrs McNeil Stuart & Co will deliver you this - having had some
conversation with him upon the subject of your late orders I find a guarantee to the extent
required cannot be expected and as the house possesses very great property convertible in the
course of a few months, and sufficient he thinks to pay all their debts, he is anxious that some
other arrangement may be thought of for their present accommodation, to the satisfaction of the
bank. I have advised him therefore to wait upon you and make such propositions as he thinks may
prove satisfactory to the bank, and may induce your directors to relax somewhat in their orders to
us. I have only to add that from the documents which Mr McNeil has shown to me I am quite
satisfied that his house has property to a very great amount indeed now on the way home from
the West Indies to Britain, of this he will also satisfy you.

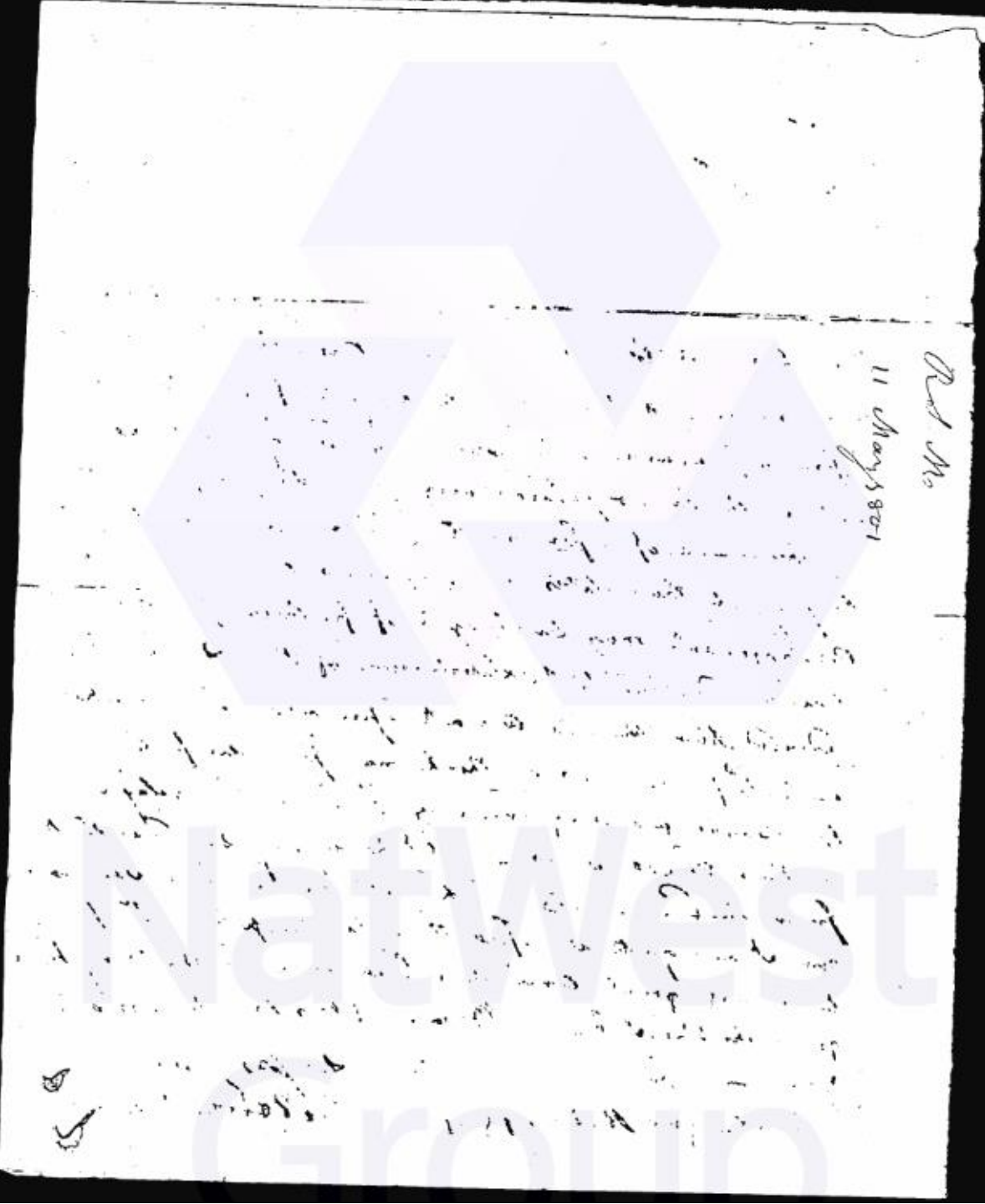
I ever am, dear sir, yours most sincerely

R Scott Moncrieff

Glasgow 11 May 1801

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Letter of introduction written by Robert Scott Moncrieff to be taken to William Simpson by William McNeil of McNeil Stuart & Co, on his visit to Edinburgh to seek support from The Royal Bank of Scotland, 11 May 1801

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RSM

11 May 1801

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11 May 1801

Mr Stuart was with me on Saturday night - and McNeil has just left me - poor people I really pity them - but must leave it to wiser heads to say what we shall do with them - a general guarantee to the extent required need not be thought of - and to be sure for a great part of their Glasgow bills - it is unnecessary - they sold 12m of cotton last week - mostly to Mr Owen & J Finlay & Co. - any guarantee of such bills is unnecessary - it is so for the most of their produce sold here - the only danger is as to the London paper although the most of these I really believe are on good houses - but the question is how far it is prudent to support them to the extent they require and whether it is not for the interest of the Bank rather to do so supposing the security unquestionable than to let them fall and perhaps bring down others with them and thereby shake the credit of this place - this is the view that should be taken of the matter - McNeil has shown me a number of letters advising a vast value of property having been shipped for them at Jamaica & Trinidad - I told him that we could do nothing but agreeable to the orders we had got - and that if he wished matters settled in any other way his best way was to go into Edinburgh and state his propositions to you - he agreed to this and only begged I would give him a letter for you which I have just sent him - he proposed going in tomorrow and may probably call on you that evening or next morning at P Green. I mentioned to him that perhaps a guarantee for a specific sum say 10m to cover all the bills we discounted for them - also as we might come upon the obligants for any loss to that extent might satisfy you - he said he hoped no guarantee would be necessary - and so we parted. Sandy Dunlop is just the man you suppose - he is of Dunlop & Watson booksellers, but he has a brother at Montreal for whom he ships goods to a great amount and they are very opulent people - part I demand upon us I send to night - some little rain this morning but it is all away again -

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

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11 May 1801

Mr Stuart was with me on Saturday night - and McNeil has just left me - poor people I really pity them - but must leave it to wiser heads to say what we shall do with them - a general guarantee to the extent required need not be thought of, and to be sure for a great part of their Glasgow bills, it is unnecessary - they sold 12m of cotton last week - mostly to Mr Owen and J Finlay & Co. Any guarantee of such bills would be unnecessary. It is so for the most of their produce sold here - the only danger is as to the London paper although the most of these I really believe are on good houses - but the question is how far it is prudent to support them to the extent they require and whether it is not for the interest of the bank rather to do so supposing the security unquestionable than to let them fall and perhaps bring down others with them and thereby shake the credit of this place. This is the view that should be taken of the matter.

McNeil has shown me a number of letters advising a vast value of property having been shipped for them at Jamaica and Trinidad - I told him that we could do nothing but agreeable to the orders we had got - and that if he wished matters settled in any other way his best way was to go into Edinburgh and state his propositions to you - he agreed to this and only begged I would give him a letter for you which I have just sent him - he proposed going in tomorrow and may probably call on you that evening or next morning at P Green. I mentioned to him that perhaps a guarantee for a specific sum say 10m to cover all the bills we discounted for them so as we might come upon all the obligants for any loss to that extent might satisfy you - he said he hoped no guarantee would be necessary - and so we parted.

Sandy Dunlop is just the man you suppose - he is of Dunlop & Watson booksellers, but he has a brother at Montreal for whom he ships goods to a great amount and they are very opulent people. Vast demands upon us I see tonight - some little rain this morning but it is all away again.

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when you send papers in the box - put them under cover
our Porters' open it - and I did not like them reading
Bob McCall's letter - McNeil tells me
Sandy Allan had only $\frac{1}{8}$ th of their concern and he drew
out now 20m - Stuart said they had 150m property
in Britain and coming home this summer and that
their capital was a greater sum - that they
had some time ago taken the resolution to wind up
and I am amused in a Jamaica letter

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

RB/837/205

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When you send papers in the box put them under cover. Our porters open it, and I did not like them reading Bob McCall's letter. McNeil tells me Sandy Allan had only $\frac{1}{8}$ th of their concern and he drew out now 20m. Stuart said they had 150m property in Britain and coming home this summer and that their capital was a greater sum. That they had some time ago taken the resolution to wind up which I see mentioned in a Jamaica letter.

The Exchange will be about 30m in our favour.

Wm Simpson Esq

P

RSM

11 May 1801

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12 May 1801

My dear friend I suppose you will have poor McNeil in your sweating room - and see what you can make of him - to keep them up till you make an arrangement with him we did a £900 bill to them last night a good Glasgow bill - but that is 0 to them - no doubt while so many pressing demands are upon us, it would be desirable to get clear of them, but it would be a serious matter and have serious consequences to let them fall - These McBair & Sons seem to be little better they are boundless too and need to be kept in - though they have great property and have been it is said very successful - That bill sent you on David Paterson I hope will be accepted - Great have been the demands upon us today in the view of the term - and we have David Russell's 2m to do tomorrow - Your notes by Mr Glassford are nearly off, so when any good opportunity offers you may send us a supply and as I expect a large sum will go off at the term in smaller notes, in the next parcel you may put in 8 or 10m of 20/ notes -

We have some slight showers today and as the moon changes in the afternoon I hope we shall have a change of weather. No new intelligence from Egypt - but a Gazette it seems with Sir Ralph's dispatches up to 18 March may be expected. It was cruel not to forward it by this post that the friends of those who are wounded and killed might be informed -

I am provoked at our lads making these blunders - it seems the two were foreign bills and they read sous for shillings - I have sent 2 pair saddlebags with the Box. In them is Mr More's parcel & one for Willie.

Now I have some slight showers today and as the moon changes in the afternoon I hope we shall have a change of weather - No new intelligence from Egypt - but a Gazette it seems with Sir Ralph's dispatches up to 18 March may be expected - it was cruel not to forward it by this post that the friends of those who are wounded and killed might be informed -

I am provoked at our lads making these blunders - it seems the two were foreign bills and they read sous for shillings - I have sent 2 pair saddlebags with the Box. In them is Mr More's parcel & one for Willie

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

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12 May 1801

By this time I suppose you will have poor McNeil in your sweating room, and see what you can make of him - to keep them up till you make an arrangement with him we did a £900 bill to them last night a good Glasgow bill - but that is 0 to them. No doubt while so many pressing demands are upon us, it would be desirable to get clear of them, but it would be a serious matter and have serious consequences to let them fall. These McBair & Sons seem to be little better they are boundless too and need to be kept in - though they have great property and have been it is said very successful. That bill sent you on David Paterson I hope will be accepted. Great have been the demands upon us today in the view of the term - and we have David Russell's 2m to do tomorrow. Your notes by Mr Glassford are nearly off, so when any good opportunity offers you may send us a supply and as I expect a large sum will go off at the term in smaller notes, in the next parcel you may put in 8 or 10m of 20/ notes.

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

RB/837/207

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RSM

12 May 1801

Wm Simpson Esq

P

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13 May 1801

I suppose you did not know when you wrote that Brown Murrays
had stopy - it will be a serious affair for this place but as far as I
can yet see we are safe - from the list of our Bills I have hastily
made out there were only three that I was uneasy about drawn
by Jo Richardson on which we had not been taken had we not
got a very good character of BM & Co. The poor fellow was
obliged to make a pause last year but went out to New York
where he had considerable property - he brought home as much
as enabled him to clear off all his debts - £1000 worth of it
he sold there and got these bills - but having a good deal more
on the way - he has got a rich house here to agree to accept
his bills on them for the amount of his paper in our hands so we
should be safe - two of the bills will be back on us tomorrow
and one of them on Malcolm McMurrich who is quite prepared
for them he showed me a letter from Brown from which I
understand he should not suspect there will be a considerable short-
come. Send me a note of the bills you have from us lest any of them
may have escaped me in running over the bill book. I understand
Jo Campbell Sen. & Co and Robert Bogle junior are deeply in for
sugars - but they can well stand it - let me know if any of the
other Leith houses are likely to fall - what mischief these specu-
lators do - I suppose it will be best to send us back these bills
of Richardson's that we may get the bills he purposes in place
of them - You have got a fine stroke at the B--ch this with
above 60m we remitted you on London last week should make
you strong there. We have had a terrible go to today and you
see what London paper it has produced - you are returning us
too many of them but hitherto they are all chased off. I have
just been reading Sir Ralph's dispatches - it is a bloody business
- but I am pleased to see none of my friends lost.

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

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13 May 1801

I suppose you did not know when you wrote that Brown Murray & Co had stopy - it will be a serious affair for this place but as far as I can yet see we are safe - from the list of our bills I have hastily made out there were only three that I was uneasy about drawn by Jo Richardson which would not have been taken had we not got a very good character of BM & Co. The poor fellow was obliged to make a pause last year but went out to New York where he had considerable property - he brought home as much as enabled him to clear off all his debts - £1000 worth of it he sold there and got these bills - but having a good deal more on the way - he has got a rich house here to agree to accept his bills on them for the amount of his paper in our hands so we should be safe - two of the bills will be back on us tomorrow and one of them on Malcolm McMurrich who is quite prepared for them he showed me a letter from Brown from which I should suspect there will be a considerable short-
come. Send me a note of the bills you have from us lest any of them may have escaped me in running over the bill book. I understand Jo Campbell Sen. & Co and Robert Bogle junior are deeply in for sugars - but they can well stand it - let me know if any of the other Leith houses are likely to fall - what mischief these speculators do - I suppose it will be best to send us back these bills of Richardson's that we may get the bills he purposes in place of them. You have got a fine stroke at the B--ch this with above 60m we remitted you on London last week should make you strong there. We have had a terrible go to today and you see what London paper it has produced - you are returning us too many of them but hitherto they are all chased off. I have just been reading Sir Ralph's dispatches - it is a bloody business - but I am pleased to see none of my friends lost.

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Mr Dale is not quite sure when the money he orders to be
paid will be demanded - but he hopes you may put them
off till Tuesday - it is all lying in his account here -
The sum to John quanties is debt he owes Jura
with he is buying land with -
Carrick has submitted his question with Miller - so I
have got payment of our Ball £57. 14. 7 to debts
in suspense -

Wm Simpson Esq

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

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Page 2 of 2

Mr Dale is not quite sure when the money he orders to be paid will be demanded - but he hopes you may put them off till Tuesday - it is all lying in his account here. The sum to John quanties is debt he owes Jura which he is buying land with.

Carrick has submitted his question with Miller - so I have got payment of our balance £57.14.7 to debts in suspense.

RSM

13 May 1801

Wm Simpson Esq

P

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14 May 1801 —

So McNeil has got the better of you - I am not displeased as I really think it would be pity to let a house of such prosperity fall and great would be the fall - but remember if any mischief happens you and your wise men must answer for it - you have given us a clear line to walk by and we shall keep by it - but I don't well understand the last line of your P - if they should want a larger sum you must let them fall for it but advise me without mentioning it to them - explain this to me - McNeil I suppose will cast up with the bags in the evening - David Paterson's £140 I see was placed to the credit of a David Paterson here it is now set to rights - has David bought such an estate as you mention? what ups & downs in this world - I will remember him Thomas Kinnear's clerk with O -

Brown Murray & Co's failure has made a great noise here. I shall be anxious to know what more of the Leithers are likely to fall with them - they have been most unbounded speculators in almost every article and their fate should not be regretted if they did not bring down innocent people with them. That speculation business is the most mischievous kind of gambling -

What demands are coming upon us to enable people to clear the term - and pay their landed estates - &c - I have been playing tricks upon the chest with I never did before - Arthur Campbell has the Ball of his estate to pay tomorrow he wanted £2000 - to make it up - in a few days he is sure of a large sum in London bills from Manchester for cotton sold - but as they were not come he wanted me to discount a very good Glasgow bill for him £1200 at four months - rather as do this I gave him £1000 out of the chest upon that bill - to be repaid with London paper when it comes - he had lately 40m of cotton on hand - and is now selling it well - The Callant has a cargo of above 20m value arrived - it required £2000 to pay duties - how was the

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 May 1801

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14 May 1801

So McNeil has got the better of you - I am not displeased as I really think it would be pity to let a house of such prosperity fall and great would be the fall - but remember if any mischief happens you and your wise men must answer for it - you have given us a clear line to walk by and we shall keep by it - but I don't well understand the last line of your P - if they should want a larger sum you must let them fall for it but advise me without mentioning it to them - explain this to me. McNeil I suppose will cast up with the bags in the evening - David Paterson's £140 I see was placed to the credit of a David Paterson here it is now set to rights - has David bought such an estate as you mentioned? What ups and downs in this world. I will remember him Thomas Kinnear's clerk with O.

Brown Murray & Co's failure has made a great noise here. I shall be anxious to know what more of the Leithers are likely to fall with them - they have been most unbounded speculators in almost every article and their fate should not be regretted if they did not bring down innocent people with them - that speculation business is the most mischievous kind of gambling.

What demands are coming upon us to enable people to clear the term, and pay their land estates etc. I have been playing tricks upon the chest which I never did before. Archie Campbell has the balance of his estate to pay tomorrow he wanted £1000 to make it up - in a few days he is sure of a large sum in London bills from Manchester for cotton sold - but as they were not come he wanted me to discount a very good Glasgow bill for him £1200 at four months - rather as do this I gave him £1000 out of the chest upon that bill, to be repaid with London paper when it comes - he had lately 40m of cotton on hand - and is now selling it well. The Callant has a cargo of above 20m value arrived - it required £2000 to pay duties - how was the

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money to be got? and it was of great consequence he should get
access to the yards for speedy sale - there is above 12m value of
cotton - which will bring money immediately - I took it upon me to
give him the 2m out of the chest upon A Allan & Sons' P Note
to S M & D at 1/d etc for value recd. to pay duties upon David
Dale putting his name to the Note along with theirs - and their
promise and that of Dean Smith his Trustee that it shall be retired
from the very first money that arises from the sales - I think
we shall be safe enough - and if any ill should follow such
manoeuvres I have told you of them - I did not like to add
to our list of discounts this week heavy enough already
from Munnells letters you see the immensity of our
West India Gentry's Transactions

Wm Simpson Esq

R

Sandy Campbell and McMurrich go to Leith tomorrow to look
into BM & Co's affairs - Sandy's house is in £5700 - with
which he enough to give poor old John low spirits - I am
glad to hear Rob Bogle Junr is not in

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William
Simpson, the bank's cashier, 14 May 1801

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money to be got? And it was of great consequence he should get access to the yards for speedy
sale - there is above 12m in value of cotton - which will bring money immediately - I took it upon
me to give him the 2m out of the chest upon A Allan & Sons' P note to SM & D at 1/d etc for value
received to pay duties upon David Dale putting his name to the note along with theirs - and their
promise and that of Dean Smith his Trustee that it shall be retired from the very first money that
arrives from the sales. I think we shall be safe enough - and if any ill should follow such
manoeuvres I have told you of them - I did not like to add to our list of discounts this week heavy
enough already. From McNeil's letter you would see the immensity of our West India Gentry's
Transactions.

Sandy Campbell and McMurrich go to Leith tomorrow to look into BM & Co's affairs - Sandy's
house is in £5700, which will be enough to give poor old John low spirits - I am glad to hear Robert
Bogle junior is not in.

RSM
14 May 1801

Wm Simpson Esq
P

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15 May 1801

I engaged to the Dean that you would manage the inclosed for him - it
is wonderful to see a Glasgow man even a rich Land buyer
pay down a whole sum without needing some delay -

You are certainly far within the mark of BM & Co's debts. —
McMurrich says it must be three times your sum - he & Sandy
Campbell go this afternoon to look after these matters - I bade them
call on you tomorrow and ask if you had any word west but
he said he doubted if he had time - that had he
made a great fortune within these five years and I believe with
the good will of all that know him - your list of Bills I see
exactly agrees with ours - Richardson is to call on Monday
with James & Alex Dennistoun's acceptance & to pay for his bills - I
shall then credit the Bank with the sum of the bills
sent west and advise - All the bills returned today
are taken up - for that matter every Co they showed me
a letter yesterday saying the money was sent to the Bank of England
but the letter had been put into the P office at 1 o'clock -

McNeil has been with me and made very proper
acknowledgements of promises - it will be pleasant if they
can be carried thro' without hurting ourselves - I only
begg'd that he should remember two things - never to send more
than 3m ahead - and never to send a Bill that I could
have any doubt about - and he promised upon honour -

never was there a more seasonable rain - we have
had some very heavy showers this forenoon and hope
have reached Barebones - how the country will be

refreshed - it revives my spirits like a good extraordinary
Gazette - and carries me thro' with spirit the battle of this day which
has been very great - you see how the London Paper flows in - Pray have you or
Baillie Laing ever heard more of the swindler -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William
Simpson, the bank's cashier, 15 May 1801

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15 May 1801

I engaged to the Dean that you would manage the inclosed for him - It would be wonderful to see
a Glasgow man even a rich land buyer pay down a whole sum without needing some delay.

You are certainly far within the mark of BM & Co's debts. McMurrich says it must be three times
your sum - he and Sandy Campbell go this afternoon to look after these matters - I bade them call
on you tomorrow and ask if you had any word west but he said he doubted if he would have time
- that lad has made a great fortune within these five years and I believe with the goodwill of all
that know him. Your list of bills I see exactly agrees with ours. Richardson is to call on Monday with
James and Alex Dennistoun's acceptance at four months for his bills. I shall then credit the bank
with the sum of the bills sent west and advise. All the bills returned today are taken up - for that
on Leckie Ewing & Co they showed me a letter yesterday saying the money was sent to the Bank
of England but the letter had been put into the P office at 1 o'clock.

McNeil has been with me and made very proper acknowledgements and promises - it will be
pleasant if they can be carried thro' without hurting ourselves. I only begged that he would
remember two things - never to send more than 3m a week, and never to send a bill that I could
have any doubt about - and he promised upon honour.

Never was there a more seasonable rain - we have had some very heavy showers this forenoon
which I hope have reached Barebones - how the country will be refreshed - it revives my spirits
like a good extraordinary Gazette - and carries me through with spirit the battle of this day which
has been very great. You see how the London paper flows in. Pray have you or Baillie Laing ever
heard more of your swindler.

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The supply by McNeil came very seasonally - 5m of the small
notes are paid away to day - when is the new chief to be
down from London and take his seat does Dundas Saunders
come in his place for the County without opposition and
from whence is Charles Hope to have his seat in Parliament

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William
Simpson, the bank's cashier, 15 May 1801

RB/837/211

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the new chief to be down from London and take his seat does Dundas Saunders come in his place
for the county without opposition and from whence is Charles Hope to have his seat in parliament.

Wm Simpson Esq
P

RSM
15 May 1801

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16 May 1801

I understand you now - and shall act accordingly - Bob McCall poor fellow came in just now with these small Bills and a more cheerful countenance than formerly. I told him of the good prospect of his getting Payment from Somervell - he said if they got 10/ per £ they would lose nothing, as the rum cost them no more - but it was hard to be obliged to take up the bill - it was I think for about 2m and they have a Liverpool house bound in it - I have no faith in Somervell's affairs turning out so as to leave any Reversion - there must be an immense loss by bringing such a quantity of Rum on the market in the face of a large Importation and his Barley Speculation must be as bad -

Never were there such seasonable delightful Rains - they will ensure I hope a good Crop of Hay - I walked out last night and drank Tea with our Provost at a most beautiful Villa about 2 miles west - and got a fine Drooking coming home - every thing growing Delightfully - the Mealmongers are frightened - they have been sending the Bellman there these two days calling Indian corn meal and most excellent it is at 13^d per Peck - but it is provoking that while you and the Londoners are eating the quatern loaf at 1/4^d we are paying 1/8^d!

I am glad you approve of my manoeuvres - they shall not intentionally be to the prejudice of the old Royal. The great arrival has raised the Callant's spirits - I am going out to Rosebank literally to eat mutton roasted in the Laird's Rumford Kitchen.

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

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16 May 1801

I understand you now, and shall act accordingly - Bob McCall poor fellow came in just now with these small bills and a more cheerful countenance than formerly. I told him of the good prospect of his getting payment from Somervell - he said if they got 10/ per £ they would lose nothing, as the rum cost them no more - but it was hard to be obliged to take up the bill - it was I think for about 2m and they have a Liverpool house bound in it. I have no faith in Somervell's affairs turning out so as to leave any reversion - there must be an immense loss by bringing such a quantity of rum on the market in the face of a large importation and his barley speculation must be as bad.

Never were there such seasonable delightful rains - they will ensure I hope a good crop of hay. I walked out last night and drank tea with our Provost at a most beautiful villa about 2 miles west - and got a fine drooking coming home - everything growing delightfully - the mealmongers are frightened - they have been sending the bellman through these two days calling Indian corn meal and most excellent it is at 13d per peck - but it is provoking that while you and the Londoners are eating the quatern loaf at 1/4d we are paying 1/8d.

I am glad you approve of my manoeuvres - they shall not intentionally be to the prejudice of the old Royal. The great arrival has raised the Callant's spirits. I am going out to Rosebank literally to eat mutton roasted in the Laird's Rumford kitchen.

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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, 16 May 1801

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We had no Thunder yesterday, but just now one o'clock we have very loud peals of it.

Wm Simpson Esq
P

RSM
16 May 1801

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18 May 1801

What a damper this morning's Gazette is to us – poor Sir Ralph how his family & connections would be affected – and indeed from the little that Hutchison says of their future prospect and their having done nothing for 16 or 17 days after the battle I fear our affairs there are in a bad state –

McMurrich beat me up when I was just stepping into my bed last night – the bags contain 1m less than you mention – he tells me BM & Co will only pay 10/- but that Somervell from the good Partners he has whom he mentioned to me – will pay all I wish it may be so. McNeil brought us the 6m London bills sent you and told me these were not to be considered as his bills that they were sent him by his friend Lindo of London to remit him the amount any time between and 1st June that as they were certainly the most undoubted bills, he could easily get the value from another bank – but he thought it right to make us the first offer & hesitated as I do not like bills sent down to meet here – but on consulting Mr D – he thought as the bills were so very good, it was better to take them than let them go to another bank and McNeil is to call for our drafts on London at different times this & following week 2m each and we thought this better than letting him apply to other banks for bills on London whereby the notes would immediately meet us at the Exchange –

I saw we have exceeded in discounts last week – but as we have 53m coming in this week I hope it will set us to rights –

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

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18 May 1801

What a damper this morning's Gazette is to us – poor Sir Ralph how his family and connections would be affected – and indeed from the little that Hutchison says of their future prospect and their having done nothing for 16 or 17 days after the battle I fear our affairs there are in a bad state.

McMurrich beat me up when I was just stepping into my bed last night – the bags contain 1m less than you mention – he tells me BM & Co will only pay 10/- but that Somervell from the good partners he has whom he mentioned to me – will pay all. I wish it may be so. McNeil brought us the 6m London bills sent you and told me these were not to be considered as his bills that they were sent him by his friend Lindo of London to remit him the amount any time between and 1st June that as they were certainly the most undoubted bills, he could easily get the value from another bank, but he thought it right to make us the first offer. I hesitated as I do not like bills sent down to meet here – but on consulting Mr D, he thought as the bills were so very good, it was better to take them than let them go to another bank and McNeil is to call for our drafts on Down at different times this and following week 2m each. We thought this better than letting him apply to other banks for bills on London whereby the notes would immediately meet us at the Exchange.

I see we have exceeded in discounts last week – but as we have 53m coming in this week I hope it will set us to rights.

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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, 18 May 1801

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RSM

18 May 1801

Wm Simpson Esq

P

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19 May 1801

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

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19 May 1801

Indeed I believe good Sir Ralph has been few minutes out of my head since yesterday morning – his death is a national loss – as he possessed the unbounded confidence of the army – under any other General perhaps they would not have made so noble a resistance – what pity he did not live to see the final object carried. I hope however it will be carried.

Robert Stuart showed me just now a letter from his brother the sailor with Lord Keith dated 18 March – he says the army had found plenty of water and were abundantly supplied with provisions sheep and poultry by the country – this is very comfortable – he mentions Kilbucko's wound to be in the thigh – that he was doing well – and had behaved with great bravery – the wags said if the blood which came from his wound was examined it would prove good port wine. Robert's other brother the Colonel now commands the 42nd – he has escaped but that regiment Robert says has 25 officers killed and wounded – what havoc this – but the Highland Watch has got great honour.

Sorry I am that worthy Mrs R is in such distress – I sincerely sympathise with Mr R and the whole family but shall still hope that the means used will be effectual for her relief – let me know now and then how she is.

McMurrich has shown me Somervill's state from which I would hope the creditors will get 20/ per £ – what advances some of the partners have made! Where could they get the money?

For all the money you sent us few of the large notes are left in the chest today – it is wonderful what a quantity of them are swept away on a Tuesday forenoon – most of them to be sure go to the banks and will come back to us on Friday. We return the two pair saddlebags along with the box and in one of them I have put a bundle for my wife.

Lieut Stuart writes that they have hoisted up one of the anchors of the L'Orient and expect to get more of them.

They are at anchor just where Nelson's battle was fought.

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Indeed I believe good Sir Ralph has been few minutes out of my head since yesterday morning – his death is a national loss – as he possessed the unbounded confidence of the army – under any other General perhaps they would not have made so noble a resistance – what pity he did not live to see the final object carried. I hope however it will be carried.

Robert Stuart showed me just now a letter from his brother the sailor with Lord Keith dated 18 March – he says the army had found plenty of water and were abundantly supplied with provisions sheep and poultry by the country – this is very comfortable – he mentions Kilbucko's wound to be in the thigh – that he was doing well – and had behaved with great bravery – the wags said if the blood which came from his wound was examined it would prove good port wine. Robert's other brother the Colonel now commands the 42nd – he has escaped but that regiment Robert says has 25 officers killed and wounded – what havoc this – but the Highland Watch has got great honour.

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Lieut Stuart writes that they have hoisted up one of the anchors of the L'Orient and expect to get more of them.

They are at anchor just where Nelson's battle was fought.

We had great demands on us last night and met them with some spirit in the belief that we had 53m coming in this week but upon examining the note given in by one of the lads from the Daily Bill Book I am sorry to find he has made the total 10m too much - so we have only 43m coming in and thus we have already exhausted we must look to the first week of June before we can get in so much as we give out.

I was asking Collector Corbett if his Board found any fault with his new mode of remitting he said not - but were we not to give him a day's advantage in the date of the Bill - we have always charged as for a bill at 4ds par in his interest account however the bill was drawn as he is not greedy and you get a week's advantage by the new plan I suppose we may charge him for his Bills at 3ds par.

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

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Page 2 of 2

We had great demands on us last night and met them with some spirit in the belief that we had 53m coming in this week - but upon examining the note given in by one of the lads from the daily bill book I am sorry to find he has made the total 10m too much - so we have only 43m coming in and this we have already exhausted. We must look to the first week of June before we can get in so much as we give out.

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RSM

19 May 1801

Wm Simpson Esq

P

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20 May 1801

That was a severe blow the old B--ch gave you yesterday. I hope you will be able to return it next week. I am of your mind as to bills sent down from London and we shall knowingly take no more of them. I do not quite so much despond as to Egypt – though it looks ill nothing having been done by our army there for near three weeks – yet I think government must have got such intelligence as makes them believe we shall carry our object otherwise they never would have ordered the Tower guns to be fired – and certainly our army has a better chance of getting reinforcements than the French while we are masters at sea. The Turks will at least keep supplies from Alexandria.

Your little Doctor has not yet cast up – nor a Mr Mualman whom Willie Kerr has recommended to me and to whom Down has given £200 credit.

Still fine weather but cold remarkably so for a SW wind. A farmer tells me that it is expected hay will be at 10d the country is so bare of old hay he says the new cannot be lower. I wish I saw it again at a groat though you Lairds should complain.

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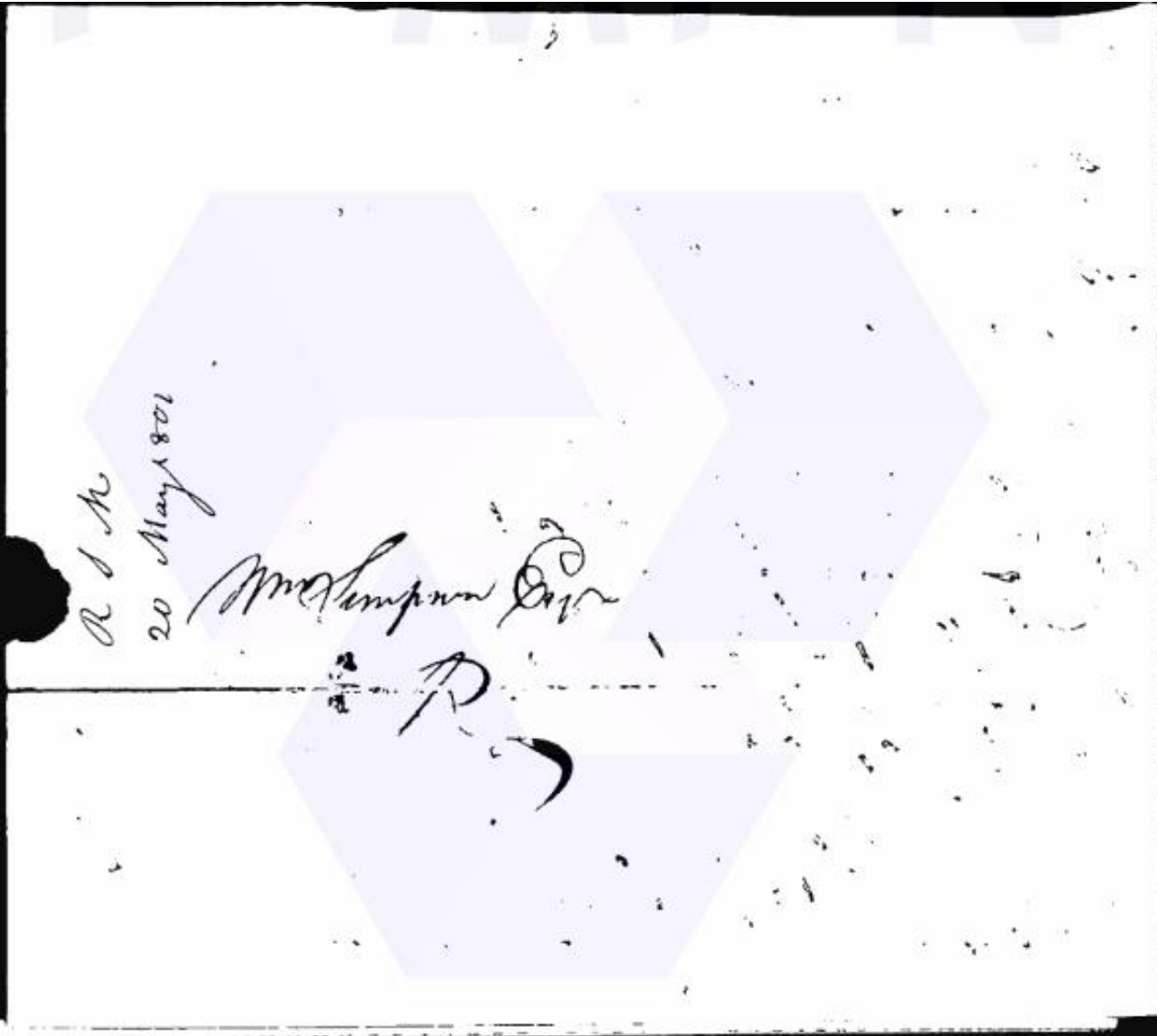
20 May 801

That was a severe Blow the old B--ch gave you yesterday - I hope you will be able to return it next week - I am of your mind as to Bills sent down from London and we shall knowingly take no more of them - I do not quite so much despond as to Egypt - tho' it looks ill nothing having been done by our Army there for near 3 weeks - yet I think Govt must have got such Intelligence as makes them believe we shall carry our Object otherwise they never would have ordered the Tower guns to be fired - and certainly our Army has a better chance of getting reinforcements than the French while we are masters at sea - The Turks will at least keep Supplies from Alexandria -
Your little Doctor has not yet cast up - nor a Mr Mualman whom Willie Kerr has recommended to me and to whom Down has given £200 credit -
Still fine weather but cold remarkably so for a SW wind - a Farmer tells me that it is expected Hay will be at 10d the country is so bare of old Hay he says the new cannot be lower - I wish I saw it again at a groat tho' the your Lairds should complain -

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

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Page 2 of 2



RSM

20 May 1801

Wm Simpson Esq

P

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21 May 1801

Sorry I am to find that Col Erskine is dead they say he was one of the best officers in the Army - a fine fellow his brother was last year blown up in the Queen Charlotte how the Cardross family will be affected - Those of our Army who were most esteemed seem to have suffered most - Drunken Kilbuck would not have been much regretted though Stuart writes that he behaved most gallantly - your little Doctor has just called and is to take a glass of totty with me at night when I expect to get a great deal of information from him. I offered to go through the printers with him tomorrow morning but he said it was unnecessary as he had had a full conversation with Jo Stirling and found it was better not to apply to the printers till some of his article came here. Malcolm went in to attend the meeting of BM & Co's creditors today - it was after the post last night when he told me of this otherwise I believe I should have wrote you to have sent more large notes by him they go off at a great rate -

Archibald Graham brought me just now the enclosed for discount and he said if you had company to make out the dividend of 2/4 next Tuesday - that he could hardly expect however and no discount it as we had no sort of advantage from the account - which however was not his fault - they had 10m lately to draw on London at sight all which he thought and said should have gone to us - but Mackenzie to get 10 or 15 p more Exchange passed the bills through other channels - he said he had no control whatever over him - this being the case I see no obligation upon us to discount a bill to him especially when it is at so long date - but Milgrubham said I might send it to you and leave it to you to do it or not as you thought proper - they made great sale of Cotton yesterday but at 6mo credit which will be a handsome one will not be till about martinmas - this 2/4d makes 11/ per pound paid.

The Elder goes in to you on Monday to attend his duty in assembly - poor Sir Ralph was an elder -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 May 1801

RB/837/217

Page 1 of 2

21 May 1801

Sorry I am to find that Col Erskine is dead they say he was one of the best officers in the army - a fine fellow his brother was last year blown up in the Queen Charlotte - how the Cardross family will be affected - those of our army who were most esteemed seem to have suffered most. Drunken Kilbuck would not have been much regretted though Stuart writes that he behaved most gallantly. Your little Doctor has just called and is to take a glass of totty with me at night when I expect to get a great deal of information from him. I offered to go through the printers with him tomorrow morning but he said it was unnecessary as he had had a full conversation with Jo Stirling and found it was better not to apply to the printers till some of his article came here. Malcolm went in to attend the meeting of BM & Co's creditors today - it was after the post last night when he told me of this otherwise I believe I should have wrote you to have sent more large notes by him they go off at a great rate.

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John Wilson our late Town Clerk was just telling me that his nephew Mr Rose the writer from the increase of his business wished his credit with you extended from 5 to £700 – and he wanted to know if it would be agreed to. I told him we could say nothing on that – his nephew should apply to you – but that I should inform you the security was I believe very good. John Wilson is esteemed rich – perhaps our richest writer –

Jo Maxwell tells me the Tontine is not payable till August let the Drummer put me in mind of it then –

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 May 1801

RB/837/217

Page 2 of 2

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Wm Simpson Esq
P

21 May 1801

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22 May 1801

The return of another of Grahame's Bills is very provoking - but it must arrive I think from some mistake of their new Bankers. Bob Grahame at once took up the Bill and sends it off to them with a Lecture which he read to me - he showed me a most satisfactory letter yesterday from his brother who is a Partner stating their affairs to be in the most prosperous state and as an evidence of their ease in money matters they had sent Gibson's here an indorsation of Heywood & Co their bankers for about £1300 - which we sent you the other day and which was an advance upon consignments - they had 5 cargoes on sale consigned by people here and selling well. Bob therefore requested I should suspend my judgement till he heard from them and he engages the matter shall be explained to our satisfaction - upon that ground I have passed the Bills with leave come in to day with certification and knowing that if these bills should be returned the indorsers can take them up -

Walter Ewing sent me Popple's two Bills yesterday to discount here and pay in the proceeds on his Cash Account - until the documents were got ready - I wrote him that they were too long to do here - that I would send them to you and you had of course keep the Bills off them - and the whole sum should apply in payment of his & Dunmore's & Co's here - but that I did not understand what he meant by discharges etc - inclosed is his answer - ~~that~~ you may do the Bills tomorrow or Monday and I shall settle it with him on Tuesday - The renunciation he mentions can be substituted afterwards. You see what honours are done to Sir Ralph's memory by Addington - I am sorry to hear it whispered that very bad accounts are come of General Hope's wound - I hope as it was only in his hand they are unfounded.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 May 1801, enclosing a letter from Walter Ewing MacLae to Robert Scott Moncrieff

RB/837/218

Page 1 of 4

22 May 1801

The return of another of Grahame's bills is very provoking - but it must arrive I think from some mistake of their new bankers. Bob Graham at once took up the bill and sends it off to them with a lecture which he read to me - he showed me a most satisfactory letter yesterday from his brother who is a partner stating their affairs to be in the most prosperous state and as an evidence of their ease in money matters they had sent Gibson's here an indorsation of Heywood & Co their bankers for about £1300 - which we sent you the other day and which was an advance upon consignments - they had five cargoes on sale consigned by people here and selling well. Bob therefore requested I would suspend my judgement till he heard from them and he engages the matter shall be explained to our satisfaction - upon that ground I have passed the bills which have come in today with certification and knowing that if these bills should be returned the indorsers can take them up.

Walter Ewing sent me Popple's two bills yesterday to discount here and pay in the proceeds on his cash account until the documents were got ready. I wrote him that they were too long to do here - that I would send them to you and you would of course keep the bonds off them - and the balance we should apply in payment of his and Dunmore's cash accounts here, but that I did not understand what he meant by discharges etc - inclosed is his answer. You may do the bills tomorrow or Monday and I shall settle it with him on Tuesday - the renunciation he mentions can be subscribed afterwards.

You see what honours are done to Sir Ralph's memory by Addington. I am sorry to hear it whispered that very bad accounts are come of General Hope's wound. I hope as it was only in his hand they are unfounded.

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When I was expecting your little Doctor last night I got a card
of apology saying he had forgot a previous engagement but
would wait on me this night - I am unluckily engaged this night
and as he does not tell in his card where he puts up I cannot
send to him so if he comes he will find nobody to receive
him - but I hope he will call before that

What a delightful day this - every thing is growing visibly
Your letter mentioned one of Baillie Laing has found out
your swindler - Malcolm brought me west on your 1/2 loaves
yesterday it is really excellent bread
and cheap indeed

Wm Simpson Esq

Ad Me
22 May 1801

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 May 1801, enclosing a letter from Walter Ewing Maclae to Robert Scott Moncrieff

RB/837/218

Page 2 of 4

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What a delightful day this - everything is growing visibly. You have never told me if Baillie Laing has found out your swindler.

Malcolm brought me west on your 1/2 loaves yesterday it is really excellent bread and cheap indeed.

Wm Simpson Esq
P

RSM
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Dear Sir

I am sorry that owing to my being much out of the counting house today, I did not receive your letter till I was just setting off for the country.

When I was made Trustee on Mr Crawford's Estate, he disposed his whole lands to me for behoof of his creditors nomination, upon this I was infeft, which is upon record, and it is necessary, to remove this, that the creditors, upon being paid, sign a renunciation to this disposition. His is all the paper I want and I shall soon have it executed to be signed by the Royal Bank.

In the meantime, however, I have no objection to adopt your mode of settling the business, send the bill to Mr Simpson, let him retain the amount of the two bonds in Edinburgh with interest, and advise the balance which is to be paid to the credit of the office in Glasgow, upon which I will settle the whole with you.

The renunciation can be sent afterwards for Mr Simpson's subscription, I being a matter of course I am sure he will have no objection to sign it.

I always am

Dear Sir

Yours most sincerely
Walter Ewing Maclae

Cal. kin Thursday evening.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 May 1801, enclosing a letter from Walter Ewing Maclae to Robert Scott Moncrieff

RB/837/218

Page 3 of 4

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 May 1801, enclosing a letter from Walter Ewing Maclae to Robert Scott Moncrieff

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[no content]

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23 May 1801

It was very right to return Mackenzie's Bill I have sent it to Archie with your response - Alas what shall we do next week - I see only 29m coming in - and that will not be a breakfast to our greedy hounds
I heard by Malcolm of the Resolution of B. M. & Co's - and am glad they have given them the winding up of their Affairs, as they will make more of them than any other though 9 times out of 10 I believe a sequestration is the best mode for all Parties - its surprising considering the extent of their speculations, the amount of their debt is so small.
Thanks for the 1/2d worth - it will just come in time to succeed Malcolm's which is as good Bread as I ever eat - it is really provoking that as I shall well tell our Bakers that we should pay 5d more for not so good a loaf - but I don't like to eat other people's Bread - you must not send more unless you will allow me to open an account with you - or rather with Duncan to send a weekly loaf in the box and receive back the money - Lord Armadale will be very voggie of his son and with good reason - this I suppose is the boy that cried when he lost at cards. It's wonderful with what sport those boys act when they are tried - I am happy to find by a line I have just seen from Mrs Gray that General Hope is doing well she writes - "General Hope has wrote from Egypt with his left hand, having lost the pen finger of his right and another broken - he is otherwise well" Her brother Gabriel in the Guards was well - I am going to dine today with the Atheist at Clyde Works, and I mean to take Rosebank and Westburn on my way - the Laird enjoys his Place very much he does not mean to come to Town on Saturdays -

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

RB/837/219

Page 1 of 2

23 May 1801

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Lord Armadale will be very voggie of his son and with good reason - this I suppose is the boy that cried when he lost at cards. It's wonderful with what sport those boys act when they are tried. I am happy to find by a line I have just now from Mrs Gray that General Hope is doing well she writes "General Hope has wrote from Egypt with his left hand, having lost the pen finger of his right and another broken - he is otherwise well" Her brother Gabriel in the Guards was well - I am going to dine today with the Atheist at Clyde Works, and I mean to take Rosebank and Westburn on my way - the Laird enjoys the place very much and he does not mean to come to town on Saturdays.

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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 May 1801

RB/837/219

Page 2 of 2

How our drawings on London are increased – yet not more than our remittances – 60m a week is a
frightful sum – I doubt Down will be expecting an Elargement of the deposit – and really with some
reason.

The Elder coming to Dalbeath will not be so good an opportunity but take the first good one that
offers to send us a saddle bag full for our emissions are very great – have increased – are increasing
and ought to be diminished.

Wm Simpson Esq
P

RSM
23 May 1801

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in the letters, is available [here](#).

25 May 1801

Bob Graham brings me the inclosed which seems to acquit his friend but what will they say when they get back the other Bill I doubt Down's clerk or notary has not called in proper time he wanted me to return the bill to you that you might investigate the matter and get back the charge from Down if they were in fault. This I declined and he agreed with me in thinking it was much better to send it to a private hand - so it goes up to his attorney - I sent Walter Ewing your note of his bills discounted and a state of the cash accounts here and desired him to pay up the balance - he has not yet called - I think it right to send you the inclosed from his son who seems to be as clever a talent as his father. I have wrote him that after what had passed I could not take it upon me at once to discount that £1075 bill but that for his credit I should send you his letter and he might call on Wednesday. I suppose you will after all take it - but it is hard upon us this week - so little coming in we shall be quite ruined. That Mr D may get out to Rosebank to dinner we are now to sit upon the bills on the Tuesday mornings at half past 7 - I have been unkindly with your little Doctor - being engaged on Friday night I found out he lodged at the Star - sent a card to inform him that I was engaged and requesting him next morning to breakfast. After breakfast I got a card from him saying he had only that moment got mine and was previously engaged - he called when I was out the night before - so I have been disappointed of getting a budget of curious information from him. I know not however if he is yet gone. I hardly think this shop breaker can be our forger Stobbo as I understood he had gone to the navy. Fine employment to be following birds upon Salisbury Crags - you was right to keep by your own you might have exposed yourself to a challenge had you taken up with mine.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1801, enclosing a letter with annotations concerning a problem which had arisen concerning the customer L&W Graham's business, 22 May 1801

RB/837/220

Page 1 of 4

25 May 1801

Bob Graham brings me the inclosed which seems to acquit his friend but what will they say when they get back the other bill. I doubt Down's clerk or notary has not called in proper time he wanted me to return the bill to you that you might investigate the matter and get back the charge from Down if they were in fault. This I declined and he agreed with me in thinking it was much better to send it to a private hand - so it goes up to his attorney.

I sent Walter Ewing your note of his bills discounted and a state of the cash accounts here and desired him to pay up the balance - he has not yet called. I think it right to send you the enclosed from his son who seems to be as clever a talent as his father. I have wrote him that after what had passed I could not take it upon me at once to discount that £1075 bill but that for his credit I should send you his letter and he might call on Wednesday. I suppose you will after all take it - but it is hard upon us this week - so little coming in we shall be quite ruined. That Mr D may get out to Rosebank to dinner we are now to sit upon the bills on the Tuesday mornings at half past 7. I have been unlucky with your little Doctor - being engaged on Friday night I found out he lodged at the Star - sent a card to inform him that I was engaged and requesting him next morning to breakfast. After breakfast I got a card from him saying he had only that moment got mine and was previously engaged - he called when I was out the night before - so I have been disappointed of getting a budget of curious information from him. I know not however if he is yet gone. I hardly think this shop breaker can be our forger Stobbo as I understood he had gone to the navy. Fine employment to be following birds upon Salisbury Crags - you was right to keep by your own you might have exposed yourself to a challenge had you taken up with mine.

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Mr Graham has called to say that Archibald advises him against sending the bill to the attorney or making any work about it - Archie says that it must have been the negligence of Down's clerk or attorney and wishes we would write them to give orders to be more attentive. You may if you think proper say to them that the acceptors of the bill complain of their negligence as Dennison certainly had orders to retire it and would have done so if application had been made to him in proper time - Heywood & Co is certainly a very respectable house -

John McNair manufacturer (Robert's brother) has stopt today and it will be a 10/ per pound business I hear - I have not yet had time to look into his paper with us - but as we have long had a bad opinion of him we must have little but what is well covered. I generally insisted on Robert's indorsation. He has been very kind to him.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1801, enclosing a letter with annotations concerning a problem which had arisen concerning the customer L&W Graham's business, 22 May 1801

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Page 2 of 4

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Mr W Ewing has just sent £191 odd which with the balance of the bills you discounted pays up in full with interest to this date Robert Dunmore and Thomas Crawford's cash accounts. Possil's own cash account still remains but as he makes frequent operations upon it I suppose it is not meant to pay it. Pray say to Mr James Dundas that I have his letter and shall attend to his credit in favour of Lord Blantyre.

Wm Simpson Esq
P

RSM
25 May 1801

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Received 24 May 1802
Messrs L & W Graham & Co

Gent.

Francis Blackie & Co's draft on you for
£220.. dated 9th Feb at three months, was
regularly advised by us to Messrs. Dennison
& Co on the 27th April & would certainly
have been paid by them, if it had been
presented in the regular hours of business.

Yours
obedient servant
A Heywood & Co

Excerpt from L & W Graham's letter to their
correspondent in Glasgow dated 22 May referring
to the above

"We look upon ourselves as very hardly used by the
house in London who throw all the disgrace and
the expense of their own irregularities upon us
- They look as if they wanted to throw something in the
way of the attorneys or Clerks who protest their bills"

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1801, enclosing a letter with annotations concerning a problem which had arisen concerning the customer L&W Graham's business, 22 May 1801

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Liverpool 24 May 1802

Messrs L&W Graham & Co

Gentlemen

Francis Blackie & Co's draft on you for £220 dated 9th February at three months was regularly advised by us to Messrs Dennison & Co on the 27th April and would certainly have been paid by them, if it had been presented in the regular hours of business.

We are
Gentlemen
Your Humble servants
A Heywood, Sons & Co

Excerpt from L&W Graham's letter to their correspondent in Glasgow dated 22 May referring to the above

"we look upon ourselves as very hardly used by the house in London who throw all the disgrace and the expense of their own irregularities upon us. They look as if they wanted to throw something in the way of the attorneys or Clerks who protest their bills"

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Graham & Co
24 May 1801

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26 May 1801

I am all affronted with your loaf - the magistrates hearing of it and wishing to bring the Bakers into order by it desired me to keep it entire till they should send for it - they have done so and their officer has just brought it back to tell me that it cannot be compared with our finest loaves which sell at 1/7d - that it is little better than our household which sell at 1/2d - and over and above that it is no less than 6 ounces underweight so that it would have been condemned here - after all I see no fine bread here better at least to my taste and the coarse is not to be compared with it - but the short weight I cannot account for - however it will be needless to send more from Edinburgh - by the late sales at Greenock of American flour at 52/ the finest we must surely have cheaper bread here - so you will not let down Jamie Wardrop's story upon me - I wish it may not be too well founded - on Saturday at least - but know that I have refused two good dinners today - and if I did not keep steadily to refuse all invitations but on Saturdays I should go all wrong -

Poor Jamie Baird and Andrew Stuart were both my acquaintances the former was a demonical child - I know not how the exchange can do without him - and A Stuart was a very respectable character - I have had a good deal of very friendly correspondence with him - there is £501 - at his credit here I know not who will look after it for his daughter - she will be rich I should suppose - I see the Old Lady is engaged in an expensive work poking into the backside of Old Reekie - Sandy Duncan tells a story of my wife that on an illumination night he & she were walking in Princes Street - O said she what pity the Old Town folks do not illuminate their backsides - Miss Polson's credit shall be attended to - but who is this Miss Stuart - Has the new chief Baron not taken his seat yet? There is a letter for Miss Polson 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 May 1801

[NB: Simpson's note on the back of this letter dates it to 22 May 1801, but this appears to be an error]
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26 May 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, 26 May 1801

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I think you might write again to Down to know about this Bethune & Co. McNiel & Co brought me last night a bunch of excellent cotton bills 7 or 8m and begged I would take out of them what I liked best and as much as I would. I could only take 2 amount about £1100. So little coming in this week I could not go further with them and after we have done too much and bills discounted will be 10m advanced this week do our best. Besides all that came at the exchange this morning – I gave out of the chest before 10 o'clock 15m. I find Peterkin has still the list of the last dividend payments John Campbell never having called for it though he has often been sent to – so it is only the July list that I should wish to have to satisfy him that he got the money. Our people think so little of these dividends that it's hardly possible to get them to call for them.

Wm Simpson Esq
P

RSM
22 May 1801

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27 May 1801

That £1300 returned to day surprised me - we can have no dependence upon Finlayson, the last Indorser, but we took it upon the credit of Macalpin the drawer who has a sugar furnace at Greenock and is in the best credit - I have wrote him that the money must be sent us tomorrow and I have no reason to doubt it will come - Finlaysons say the Liverpool house is one of the first there and that the bills were for sugar Macalpin sold them - not one of these Liverpool houses seem to be better than another - yet our people have so much to do with them that if we were to refuse their paper it would stop them - Mr Graham did not think Down themselves were to blame but some of their clerks it is odd that in all these protests it appears that Dennison is never at home when the notary calls - I have passed young Ewing's bill and shall tell the father what you say of the son - as Bob Stuart goes in to Edinburgh tomorrow to return on Saturday perhaps it will be better to send the bags by him than by the Elder who may not be coming to Glasgow. Retest is to call on you - I forgot to mention poor Mrs. McD's death - but from what I have heard James will sustain no great loss as he was not happy with her - you may tell the Elder that Dr McCulloch Bothwell died yesterday - perhaps he may make interest with Lord Hamilton for his friend Reid to be his successor but I hear Lady Ann was so much pleased with the sermon of Mr Gardner one of the candidates for Markland that she promised to secure the Duke's first presentation for him - I hear rice sold at Greenock the other day at 20/ per C. You may mention this to A Bonar for O Hospital. What pity the people don't get into the way of using it.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 May 1801

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I have passed young Ewing's bill and shall tell the father what you say of the son - as Bob Stuart goes into Edinburgh tomorrow to return on Saturday perhaps it will be better to send the bags by him than by the Elder who may not be coming to Glasgow. Robert is to call on you. I forgot to mention poor Mrs McD's death - but from what I have heard Jamie will sustain no great loss as he was not happy with her - you may tell the Elder that Doctor McCulloch Bothwell died yesterday - perhaps he may make interest with Lord Hamilton for his friend Reid to be his successor but I hear Lady Ann was so much pleased with the sermon of Mr Gardner one of the candidates for Markland that she promised to secure the Duke's first presentation for him. I hear rice sold at Greenock the other day at 20/ per C. You may mention this to A Bonar for O Hospital. What pity the people don't get into the way of using it.

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Send me a Budget of Edin news by the Elder with whom
I promised to dine on Saturday - I have been this hour
looking over our Glasgow bills and I can find only two
by Jo McNair indorsed by the first houses here and
together not amounting to £100 - his debt 16m must
however bear hard upon many of our poor manufacturers
the best part of his shortcome has been spent in eating
& drinking - he entertained your old friend Lord Pomfret
what a beastly way of losing money.

Wm Simpson Esq

John Riddell goes in to Edin tomorrow - you will get back the
London bill of RM & Co which he begs I will keep till he returns
from Edin next Tuesday - he has the funds prepared for it

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 27 May 1801

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P

RSM

27 May 1801

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28 May 1801

To be sure it was wrong to discompose the Rev. Elder's gravity with my Backside story - there will be no laughing to the B—ch she has certainly and literally got into a Hobble—

I am rather mortified at the new Chief's Greed - 6m a year is a great deal too much for him - his Father in law I thought very moderate for himself - and Billy I thought too much so - he has only about 3m by the Cinque Ports far too little for his services 17 years - You will be keenly at work in the assembly to day - but the Result will be as it always has been - the moderate Party will carry the Proposition with I think they should not - you will be on the gaining side but I hope our good west country Elder will be against you - Friend James is trying to get some Bales for

his Pigs to melt and pay for with - he tells me he is much disconcerted by the Price of meal rising again - and his Muirkirk savages will not eat Indian corn meal of which he can get plenty & cheap - its strange our lower People do not take to it and Rice - at the price of Rice now I am told it is equal to Oatmeal at 7d per peck - I saw told me last night that it was inferior Rice (which sold at 25/-) but he brought a quantity of the best at 22/- and gave me or friends any quantity in Tens or half Tens at 25/- Jo Stirling has paid his Receipts for interest - he brought me the inclosed with I said I should send you - he was explaining to me his new discovery for Bleaching for which he has got 3 Patents for the 3 Kingdoms Sir Jo Dalrymple having made part of the discovery is concerned - the Improvement is by steaming in place of boiling. The advantage is so great that without a possibility of injuring the cloth, a piece which now costs about 1/6 can in 2 or 3 days be now bleached more perfectly for about 2 1/2 d - this is a wonderful saving -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 May 1801

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Page 1 of 2

28 May 1801

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I have wrote Macalpin that we are not at liberty to send back to you such irregular bills - that it will be much better for him to send them to a private correspondent - and that he must send us the money tomorrow.

That Bill of £1500 - sent you for acceptance I suppose is on the agent for the Friendly Societies - do you consider him as very safe the drawer and indorser are very good.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 May 1801

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Wm Simpson Esq
P

RSM
28 May 1801

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29 May 1801

It is most provoking these returns of Graham's bills. Bob Graham at once took them up and he brought me a letter from his brother wrote upon receiving advice of the last one being returned an extract from which I expect to enclose. I am perfectly satisfied the Grahams are not in fault - and it appears their bankers Heywoods had not neglected to advise their bills. Dennison they say is a peculiar man - but he could not have any suspicion of Graham's credit - for it was not them but Heywoods that ordered the bills to be retired. I suspect Down's people had not called in business hours or they would have found some other than a woman in the shop. I have promised to write them tomorrow to carry all these bills to Dennison in branch hours -

I have ordered a Bushell of rice to the O Hospital - I am glad there is a prospect of full payment from Somervell it will be the better that I hear rum is advanced 1 or 2/- where has his partner Hay Smith got all this money to put into the concern - I wish he may not have put his hand into the iron chest - I suppose the Elder will be home tonight and hope to get a great deal of Edin Assembly Intelligence from him tomorrow. I had a very agreeable chat with your little Doctor last night he has travelled and seen so much he appears to be a very modest well disposed man -

1 Our Professor Miller was seized with an inflammation in his breast two days ago and I hear is just dying - The democrats are making great lamentation the aristocrats will not much regret the loss. The Court however is a loud call to us all - I suppose he is a man about 70 - but was remarkably stout & healthy till suddenly seized with this complaint -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 May 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, 29 May 1801

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RSM

29 May 1801

Wm Simpson Esq

P

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30 May 1801

When John Stirling gave me the note I sent you he had a long talk with me about applying to relieve and let out Andrew and Duncan Hunter from the heritable bonds you have as he wished much when he pays Andrew his last instalment in October next, to have all matters cleared up between them - and in order to induce the Bank to agree to this, he brought me evidence that the property Stirling's Square on which he has lately lived out near 3m and which they are feuing off upon a plan was worth more than 9m - and he means to pay to the Bank every thousand pound as it comes in from that property - and as to your heritable bond on Faskin per £5000 - he told me that Shawfield had lately offered £15000 - for that subject but Andrew insisted on £20000 - all this was to show that the Bank were quite safe independent of Andrew and Duncan's names - and as to the canal all the money for locks was now laid out upon it so that the revenue which was about 3m deducting only about £500 a year for reparations which go as it came in to pay the bank. I told him that it was quite out of the line of a bank to advance dead loans in that way - that you had often been saying so - and that he might expect a demand for the whole - for fear of this, he said he would defer his proposal to relieve Andrew Duncan till he had made good his October instalment to Andrew - there this matter stands - but I see no harm in writing him to the effect you mention nothing can be more reasonable. He says the home sales have been very slow in London and that they have 50m goods in hand.

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

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30 May 1801

When John Stirling gave me the note I sent you he had a long talk with me about applying to relieve and let out Andrew and Duncan Hunter from the heritable bonds you have as he wished much when he pays Andrew his last instalment in October next, to have all matters cleared up between them - and in order to induce the bank to agree to this, he brought me evidence that the property Stirling's Square on which he has lately lived out near 3m and which they are feuing off upon a plan was worth more than 9m - and he means to pay to the bank every thousand pound as it comes in from that property - and as to your heritable bond on Faskin per £5000 - he told me that Shawfield had lately offered £15,000 for that subject but Andrew insisted on £20,000 - all this was to show that the bank were quite safe independent of Andrew and Duncan's names - and as to the canal all the money for locks was now laid out upon it so that the revenue which was about 3m deducting only about £500 a year for reparations which go as it came in to pay the bank. I told him that it was quite out of the line of a bank to advance dead loans in that way - that you had often been saying so - and that he might expect a demand for the whole - for fear of this, he said he would defer his proposal to relieve Andrew Duncan till he had made good his October instalment to Andrew - there this matter stands - but I see no harm in writing him to the effect you mention nothing can be more reasonable. He says the home sales have been very slow in London and that they have 50m goods in hand.

Note on transcriptions: the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations, and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

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

Mr Dale has wrote Cosmo not if possible to call on you for
the money (Balance of Rosebank price) till Tuesday - he has
8m in his account here ready for it -

I am just going out to the Elder to hear of all
the misdoings of not the moderate but the
violent party - I have not yet heard of Prof
Miller's death - but there was no hope and the
Doctors gave him up last night - he is in the
country -

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

RB/837/233

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Professor Miller died this morning.

Wm Simpson Esq

P

RSM

30 May 1801

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