

1 Apr 1801

You had need to send us a supply soon - for there are only 1m small and 3m large left in the chest after this day's emissions - a good sum however is come in since in the Tellers' hands - I beg you will put your people in mind never to forget the 2 bags silver in the box - for we have nothing else to carry us thro' we have had a sore day of it and done too much but had we done less I know not what would have been the consequences - I saw a letter from Hunt at Dunfermline saying that the O B--ch's restrictions were general to all their branches and the cause he supposed to be to check a spirit of speculation - the reason may be good for I fear there is too much of that spirit - but it is cruel not to give people some warning - they should reduce gradually and not begin without 2 or 3 months' warning - this sudden measure is a wanton attack upon the credit of the country. Hunt says the Kirkcaldy people are meeting about erecting a Bank of their own - they cannot be blamed at a point of their own - they cannot be blamed I could not avoid placing Archibald's Bill to debts in suspension under the quarter account as I could not credit the Bank without debiting some other account with it - it makes no odds however - we shall look as sharply after it - but I do grudge that we cannot apply the Bills lodged towards the payment - yet I know not how that can be done to be effective in case of a sequestration.

The Duke seems to be wholly absorbed in his Regiment. I never hear of him being any where else and he has never yet called at the Bank tho he promised it. He goes away middle of this month. We have some rain today tho the mercury is rising fast.

In comes the inclosed from poor Jamie what shall I say to it - poor fellow I pity him

I am ever your friend
Robert Scott Moncrieff

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

RB/837/354

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1 September 1801

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Toast given by an Irishman after hearing
the song of Abraham Newland,
"May the Tears of our Sorrow be wiped away
by the soft Paper of Abraham Newland"
so may it be with the poor Jamie

Wm Simpson Esq

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

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Toast given by an Irishman after hearing the story of Abraham Newland, "May the tears of our sorrow be wiped away by the soft paper of Abraham Newland"

So may it be with poor Jamie.

RSM

1 September 1801

Wm Simpson Esq

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2 Apr 1801

The Collector was with me this morning and shewed me a note from John Bonar stating what had been done and the uncertainty of the Result at which the Collector was very ill pleased as he had to get our Bill this day for above 16m and without permission to the contrary he was obliged to leave it payable on Monday - when he sent for the Bill I wrote him a line asking if he might not desire as a favour to him his friend to whom he sent it to alter with his permission the first word of the Bill and turn the two into three days - letting him know that if the Board had not so much regard to the convenience of his friends here as to admit of the alteration of one day, the account would be withdrawn. I know not if he will do any thing in this but I made him sensible in the morning of the inquiry he had a fear of the Board and not relay - as I wished to put it upon the footing of a matter in which his interest was concerned - and really if they will not yield I had better to do with the account. I had been told only given 3% and Carrick had not taken the account on any terms as he pays commission in Edinburgh - Leven at Greenock seems to be under no such restraints as he has just sent for a Bill £4530 of tomorrow's date at 4/ d o I am glad the balance was in your favour yesterday.

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

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2 September 1801

The Collector was with me this morning and shewed me a note from John Bonar stating what had been done and the uncertainty of the result at which the Collector was very ill pleased as he had to get our Bill this day for above 16m and without permission to the contrary he was obliged to leave it payable on Monday - when he sent for the Bill I wrote him a line asking if he might not desire as a favour to him his friend to whom he sent it to alter with his permission the first word of the Bill and turn the two into three days - letting him know that if the Board had not so much regard to the convenience of his friends here as to admit of the alteration of one day, the account would be withdrawn. I know not if he will do any thing in this but I made him sensible in the morning of the inquiry he would suffer if the Board would not relax - as I wished to put it upon the footing of a matter in which his interest was concerned - and really if they will not yield I would have to do with the account. Archie Graham would only give 3 per cent and Carrick would not take the account on any terms as he pays commission in Edinburgh - Leven at Greenock seems to be under no such restraints as he has just sent for a Bill £4530 of tomorrow's date at 4/ d o I am glad the balance was in your favour yesterday.

Sandy Simpson's supply will be very seasonable I suppose he comes in the 10 o'clock coach - Con Corbett has just been with me with a subscription paper - it seems the Postho Surveyor of the Roads has declared that unless £1000 is immediately subscribed to repair the road between this & Moffat the mail coach by Carlisle is to be withdrawn and our letters are to come by Edinburgh which will make them a day later. I see most of the mercantile houses have subscribed 5 Guineas Corbett says he will not take less from a Bank than 10 Guineas. I told him I would neither subscribe the one nor the other but should inform you - so what shall I say to him on Friday.

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We had a good deal of Rain yesterday afternoon and
some very heavy Showers this morning - but as it blows fresh
I hope every thing will soon dry and the Harvest not be
much stupid - This convention from Egypt it
seems was not to take Effect till 50 days after the date
instead of 15 as erroneously stated in the Gazette - so it
may be a long time before matters are settled there and
Mr Dundas says as David Walker writes me that
is the only stop to a Peace - Genl Moore writes
that he has not a doubt Menou will accede

R. S. M.
28 Sept 1801

(R. S. M.)

Wm Simpson Esq

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

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Page 2 of 2

We had a good deal of rain yesterday afternoon and some very heavy showers this morning - but as it blows fresh I hope every thing will soon dry and the harvest not be much stupid - this convention from Egypt it seems was not to take effect till 50 days after the date instead of 15 as erroneously reported in the Gazette - so it may be a long time before matters are settled there and Mr Dundas says as David Walker writes me that is the only stop to a Peace - General Moore writes that he has not a doubt Menou will accede.

RSM

2 September 1801

(RSM)

Wm Simpson Esq

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3 Sept 1801

It will you have got matters so well settled with the Board
the Collector came in to me in triumph this morning when we com-
municated our intelligence to each other - he says this is the way
it should be settled as it would never have done to have carried it
on by connivance or with the knowledge of one Comr. only -
he wrote Pearson strongly last night telling him that it should
not only be a great loss but a great risk & danger to him
if the account was withdrawn as he did not know another Bank
he could deal with - and he sent him my line desiring
him to turn the two into a three which he has no
doubt Pearson would now do - let me know if it is so
your letter to Mr Bonar was quite the thing - and clinched
the business upon proper grounds -

I have some notion Jamie McDowal's Bills were discounted
by you and not by us - but as I don't recollect when he
said they became due, I cannot look for them - It is
a curious circumstance that we have only one Glasgow
discounted Bill due this day - and Simpson sees us in a
stagnated state as the Glasgow folks think the Edin-
burgh office is in - our Tellers say it is the slackest day
we have had these 7 years - but they will have enough
to do tomorrow - when I see there is just 100 Bills due
besides those from the Royal & Perth Banks - Simpson
came just in time to take his Kail with me & was examining
him about your Front - he says it is not yet up to the
Roof - Burns seems to be a long time to it - but
I suppose he is doing it very well - it will be a pretty
thing - I wonder if ever I shall see it - I fear not
I gave Simpson Hoop's letter with the straw paper to show you - it seems to us very tough -
what blessed weather this - a great deal must be done today.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 3 September 1801

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3 September 1801

It's well you have got matters so well settled with the Board the Collector came in to me in triumph this morning when we communicated our intelligence to each other. He says that this is the way it should be settled as it would never have done to have carried it on by connivance or with the knowledge of one Comr only - he wrote Pearson strongly last night telling him that it would not only be a great loss but a great risk & danger to him if the account was withdrawn as he did not know another Bank he could deal with - and he sent him my line desiring him to turn the two into a three which he has no doubt Pearson would now do - let me know if it is so. Your letter to John Bonar was quite the thing and clinched the business upon proper grounds.

I have some notion Jamie McDowal's Bills were discounted by you and not by us - but as I don't recollect when he said they became due, I cannot look for them. It is a curious circumstance that we have only one Glasgow discounted Bill due this day - so Simpson sees us in as stagnated a state as the Glasgow folks think the Edinburgh office is in - our Tellers say it is the slackest day we have had these 7 years - but they will have enough to do tomorrow, when I see there is just 100 Bills due besides those from the Royal and Perth Banks. Simpson came just in time to take his Kail with me. I was examining him about your Front. He says it is not yet up to the Roof. Burns seems to take a long time to it, but I suppose he is doing it very well - it will be a pretty thing - I wonder if ever I shall see it - I fear not.

I gave Simpson Hoop's letter with the straw paper to show you - it seems to us very tough. What blessed weather this. A great deal must be done today.

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I do not hear of A H & Co having any cargoes from the W Indies
I suppose they are all forenailed to them who advanced money
on them - yet they contrive somehow to send in a weekly
grocer's bill for about £400

At closing this in comes the inclosed note from the collectors
he comes also - James McDowal and I find his bills are due
the 7th and were remitted to us by you - so we must discount
his new bills I suppose against them on Saturday - its
not worth sending them on to you tho' I grudge sadly
adding them to our list
Peterkin to his great joy has found out one of his
£100s it was lying in Paisley notes behind one of his cash
drawers

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 3 September 1801

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Peterkin to his great joy has found one of his £100s it was lying in Paisley notes behind one of his cash drawers.

RSM

3 September 1801

Wm Simpson Esq

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4 Sep 1801

The Collector will not take a new Bill - he says it'd appear
ridiculous to the Board - but he is sure if you speak or send to
Mr Pearson he will keep back the Bill till Tuesday - he says he will
do it if you send him his note to me of yesterday - and if the
Bill is presented on Monday he desires you will tell them that
you have his orders not to pay it till Tuesday - and he
thinks you will not pay it sooner and he will stand to
the consequences - so I must now leave you to manage it
as you best can - I wonder Pearson did not at once
alter the word from two to three

We have paid well to day for our slackness yesterday - a
terrible bustle - its wonderful how many need the money - among
the rest I had a call from the Laird of Jordanhill - he has
a £30000 accept to pay to Campsie Distillery this month in part
the price of his land and he cannot think of letting that come upon
Leitch & Smith who are very hard run at present and
will have enough add with their own payments this month
after considerable sales of Sugar & Cotton they have still above
70 m value on hand - they have advanced 10m of duties & in
short he wants to manage this 3m some how so as
it may not come on Leitch & Smith this month (for John Campsie
holds their Bill) and he trusts to you & me - its very
pleasant to help so good a man I don't know what we can do
It will be impossible we could discount 3m upon
him as we were worn to pieces by other customers -
he said perhaps Mr Simpson will discount Leitch & Smiths accept
to him at 2 or 3m - or if that will not do as I told him to do
not - we give him that sum on their note at 1/2d to be as
early as he can engage to take it up by India Bills which
experts by every packet and that most probably in one he should
engage to take it up in 2 months - in short he desired

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

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4 September 1801

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We have paid well to day for our slackness yesterday - a terrible bustle - it's wonderful how many need the money - among the rest I had a call from the Laird of Jordanhill - he has a £3000 acceptance to pay John Campsie Receiver General this month in part the price of his land and he cannot think of letting that come upon Leitch & Smith who are very hard run at present and will have enough ado with their own payments this month after considerable sales of sugar & cotton they have still above 70m value on hand - they have advanced 10m of duties etc in short he wants to manage this 3m some how so as it may not come on Leitch & Smith this month (for John Campsie holds their Bill) and he trusts to you & me - it would be pleasant to help so good a man - but what can we do? I told him it was impossible we could discount 3m extra to him as we were torn to pieces by other customers - he said perhaps Mr Simpson will discount Leitch & Smith's acceptance to him at 2 or 3 months, or if that will not do as I told him it would not - would we give him that sum on their note at 1/d to lie as cash and he should engage to take it up by W India Bills which he expects by every packet and that most probably in one he should engage it should not be over 2 months - in short he desired

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had fall upon some way of accommodating him - he said as he
knew how hard we were pressed it was with much reluctance
he applied - but he could not help it and he had not before
asked any assistance to pay his land - he is to call on Monday
for his answer - there is no end of these things - yet it will
be painful to refuse Archie -

Must our account be made out on Friday next
in place of Saturday? and must we still lay aside
£500 - to the Fund - how provoking the Bankers
not paying that Bill of Geo Mackintosh's - I had no
other thing for it but giving him it to send to Leeds
to get the name - it's lucky he knows the man -

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

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£500 to the Fund? - how provoking the Bankers not paying that Bill of George Mackintosh's. I had
no other thing for it but giving him it to send to Leeds to get the name - it's lucky he knows the
man.

Thomas Hopkirk is gone to Buxton today and taken the Laird his brother with him.

RSM

4 September 1801

Wm Simpson Esq

P

8 Sept 1801

I am glad you have got it managed with Sandy - I had no doubt it had been the case - but I fear I shall notwithstanding hear of a bad Balance tomorrow - I know MacKenzie will be at you and had no doubt he will make some Impression - he is a wonderful fellow with his tongue and you would see by his subscription paper what a number of C^{rs} he had brought over by it to agree to his Proposal - but Carrick swears he will not abate a shilling of Int^l and his assurances are that there are others of his mind - so that I do hardly think the measure wd go thro I told Mackenzie that Banks & C^{rs} for money lent shd be considered as different from C^{rs} for goods whose Profits would well afford a few months lengthening the Credit - and he seemed to admit the Justice of this Idea - from our claim I see we have Sharp & Mackenzie's security alone

For Bills on Anderson & Co not accepted etc £487.16.6
On Whitehead & Co ditto £508.2.6
On Rowlandson & Co ditto £695.4.7
£1691.3.10

I can never understand how the Reversion which was at first 64m and afterwards acknowledged by Archie Graham might be about 30m - I should have come down to less than nothing - I was half an hour with Carrick last night returned from a jaunt over the south of Scotland I shall call and tell Houston & Co that we cannot continue discounts to them. I don't recollect whether I got Mr Grant's dividend, but I shall inquire of W Logan. Gilbert has never paid the interest. He was to consult his writer and let me know. I sent to day he is in the country to be in tomorrow. They desired the receipt to be sent there and get his answer which I shall do.

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

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8 September 1801

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I knew MacKenzie would be at you and had no doubt he would make some Impression - he is a wonderful fellow with his tongue and you would see by his subscription paper what a number of Creditors he had brought over by it to agree to his proposal, but Carrick swears he will not abate a shilling of interest and he assures me that there are others of his mind, so that I should hardly think the measure would go through. I told Mackenzie that Banks and Creditors for money lent should be considered as different from Creditors for goods whose profits could well afford a few months lengthening the credit, and he seemed to admit the justice of this idea. From our claim I see we have Sharp & Mackenzie's security alone.

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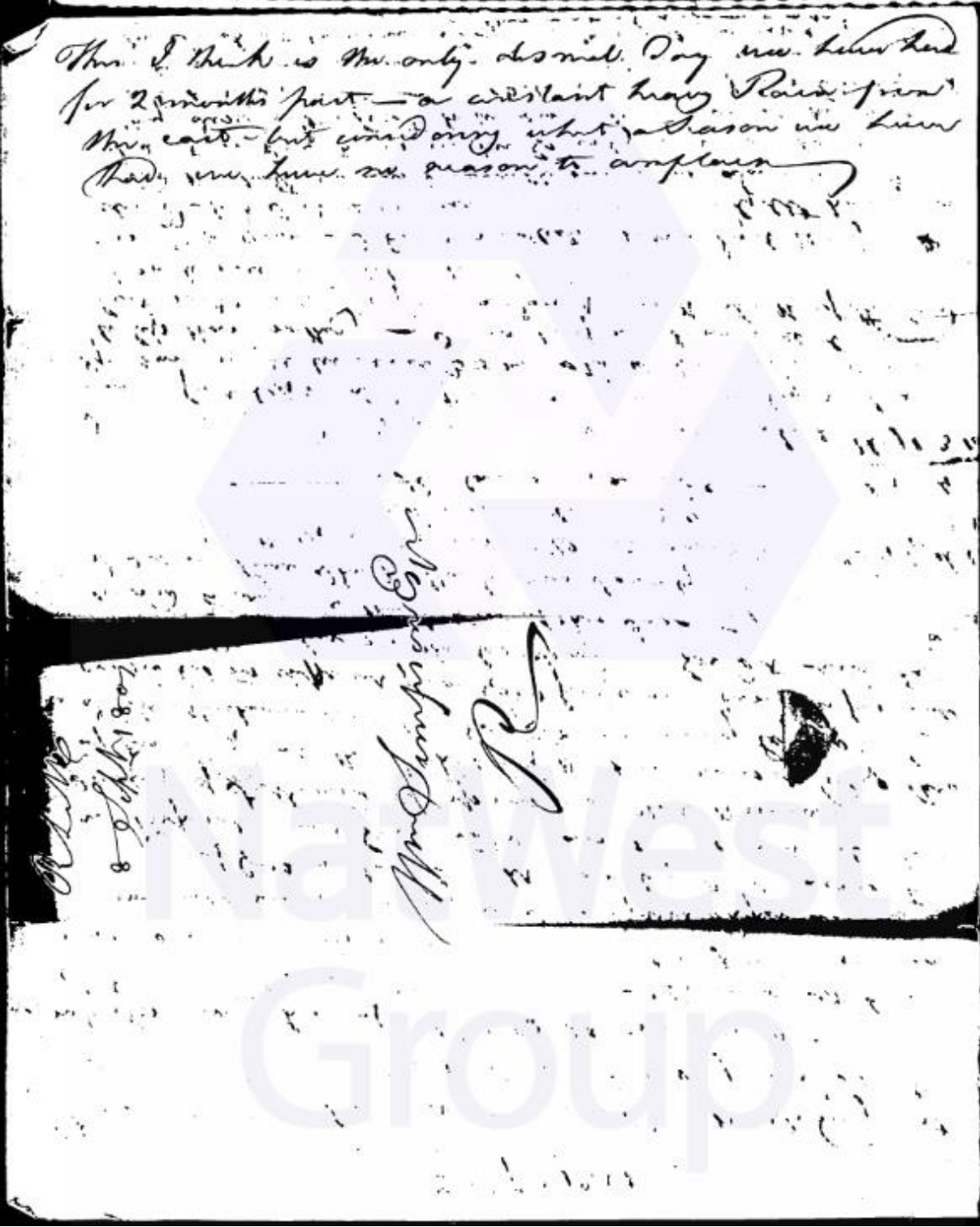
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Bob writes me of this earthquake which is rather alarming. Some people here say they felt the shock at the same hour, but they took no notice of it till they heard of it from Edinburgh.

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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, 8 September 1801

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This I think is the only dismal day we have had for 2 months past – a constant heavy rain from the East, but considering what a season we have had we have no reason to complain.

RSM

8 September 1801

Wm Simpson Esq

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9th Sept 1801

What a sad situation that old B - she has brought herself into -
ill as I like her - I really begin to pity her find much she were out
of the scrape - her building foundation is a real and I doubt will
prove a great misfortune, for I should think she will be found liable
in damages to the Wardrobe's Court People - but her new system of
retrenching discounts so rapidly and to such extent, is such an
outrageous piece of misconduct that they deserve to suffer for it
to think of reducing discounts at once from 14 to 4 - appears to me
down right insanity - and they seem to be keeping strictly to it for
a great friend of Drysdale's, Mr Kirkaldy told me today, that he having
sent them a draft on Edin for £200 - and that being above his
limited sum - they returned the draft - Drysdale it seems is a man
worth 30m quite out of trade - and never transgressed their orders
his friend tells me that the Kirkaldy, Dysart & Pathhead People will
have no difficulty in raising 60m - and for their new Bank
and he knows them well - how provoking to be perplexed with
new Bank notes by this mad conduct of theirs - I should
think the Proprietors will be vexed and have new directors

I was a little alarmed at the return of the £180 Bill to day
that Drawer Wylie is a weak body - it was only taken upon seeing
a letter from Miras on whom I drew allowing him to draw to
find he did not get the money till we had time to hear of the
Bill was refused acceptance - we never got such advice - which
was not right in the B of Eng - however I have just got
it settled by discounting a good 4 months' date Bill -

Capt Davidson who has a farm from the President near Finskie
and is the best farmer in this country tells me just now that
he is sure the crop this year is equal to the two preceding crops
and that a man from Argyllshire told him they had as many potatoes
there as would serve them three years - we had a bad day
yesterday - but it is fair today and the wind got round to the west -
I hope it will soon blow and dry every thing

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

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9 September 1801

What a sad situation that old B--ch has brought herself into - ill as I like her, I really begin to pity her and wish she were out of the scrape. Her building foundation is a real and I doubt will prove a great misfortune, for I should think she will be found liable in damages to the Wardrobe's Court People - but her new system of retrenching discounts so rapidly and to such extent, is such an outrageous piece of misconduct that they deserve to suffer for it. To think of reducing discounts at once from 14 to 4 appears to me down right insanity and they seem to be keeping strictly to it for a great friend of Drysdale Kirkaldy told me today that he, D, having sent them a draft on Edinburgh for £200, and that being above his limited sum, they returned the draft. Drysdale it seems is a man worth 30m quite out of trade and never transgressed their orders. His friend tells me that the Kirkaldy, Dysart & Pathhead people will have no difficulty in raising 60m for their new Bank and he knows them well. How provoking to be pestered with new Bank notes by this mad conduct of theirs. I should think the proprietors would be roused and choose new directors.

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Captain Davidson who has a farm from the President near Finskie and is the best farmer in this country tells me just now that he is sure the crop this year is equal to the two preceding crops and that a man from Argyllshire told him they had as many potatoes there as would serve them three years. We had a bad day yesterday but it is fair today and the wind got round to the west. I hope it will soon blow and dry every thing.

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it was stupid in Logan not to send me Mr Grant's dividend when he had daily transactions at the office - I had quite forgot my powers - He promises in time coming to send both Mr Grant's & George Mitchel's at the terms of payment - I gave two receipts one in the Book and the other separately and I don't see the sense of -

Adm
9 Sept 1801

Wm Simpson Esq
R

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

RB/837/365

Page 2 of 2

It was stupid in Logan not to send me Mr Grant's dividend when he had daily transactions at the office. I had quite forgot my powers. He promises in time coming to send both Mr Grant's & George Mitchel's at the terms of payment. I gave two receipts, one in the book and the other separately, which I don't see the sense of.

RSM

9 September 1801

Wm Simpson Esq

P

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10 Sept 1801

You have more firmness than I expected otherwise MacKenzie's tongue
assisted I suppose by Jamie Buchan's would have brought you over -
you see by his list how many of his C^rs he had brought over -
Mr Dale puns upon the Rents of Wardrobe's Court increasing
as you say - and thinks in that case the owners will have
no cause to complain - but it will be a sad affair
indeed if that great Building tumble down - and somebody
will be great losers - our Circuit Court closed last night
and there is a great outcry against them - two or three people
for assaults they have banished - but a Rascal Brown much
more criminal than any of them they have only fined 600
marks and imprisoned him 3 months - he is a feuar of
Robert McNair's and out of revenge because Robert had given him
a summons to pay up some few duties - he saw one he was upon
him a pirn - or in one night cut down 225
young trees in a beautiful belt of planting which Robert had
planted 7 years ago near his house - there is something so
diabolical in this and the fact and premeditated revenge were
so clearly proven that nobody doubted he would have been sent to
Botany Bay as the law clearly enacts for that crime - Brown
is a man of some property - it is hard to let him loose again
on Robert McNair who I do think did not feel himself safe against
his malice - The two Hopkirks took tickets
in the Carlisle Mail coach which was to take them in at the
head of the River to Dalkeith - but from the laird's laziness
they were a few minutes too late and had the mortification
of seeing it passing along before they got up - so they lost
their seats - and were obliged to wait after it - but
we never overtake it - I have seen a number
of people here who felt the Earthquake - I fancy one shall
hear of a greater quake somewhere to the southward

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

RB/837/367

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10 September 1801

You have more firmness than I expected otherwise MacKenzie's tongue assisted I suppose by Jamie Buchan's would have brought you over. You would see by his list how many of his Creditors he had brought over. Mr Dale puns upon the Rents of Wardrobe's Court increasing as you say - and thinks in that case the owners will have no cause to complain. But it will be a sad affair indeed if that great building tumble down and somebody will be a great losers. Our Circuit Court closed last night and there is a great outcry against them - two or three people for assaults they have banished but a rascal Brown much more criminal than any of them, they have only fined 600 marks and imprisoned him 3 months. He is a feuar of Robert McNair's and out of revenge because Robert had given him a summons to pay up some feu duties he swore he would wynd him a pirn so in one night cut down & destroyed 225 young trees in a beautiful belt of planting which Robert had planted 7 years ago near his house. There was something so diabolical in this and the fact and premeditated revenge were so clearly proven that nobody doubted he would have been sent to Botany Bay as the Law clearly enacts for that crime. Brown is a man of some property. It is hard to let him loose again on Robert McNair who I should think would not feel himself safe against his malice.

The two Hopkirks took tickets in the Carlisle mail coach which was to take them in at the head of the road to Dalkeith - but from the Laird's laziness they were a few minutes too late and had the mortification of seeing it passing along before they got up, so they lost their seats and were obliged to post after it, but could never overtake it.

I have seen a number of people here who felt the earthquake - I fancy one shall hear of a greater quake somewhere to the southward.

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These great Folks are a plague to have to do with - Lady
Douglas sends in a letter from my Lord to us desiring us to
pay her Ladyship's orders on her ^{Cash} ~~Account~~ and so she sends
a £200 order - and at same time her order on
James Walker sent you per £30 without a stamp -
I had near refused both - but as she sent her servant
from Bothwell on purpose for the money - I could not think
of disappointing her as it would have made a great noise
so gave him the money - but when his Lordship comes home
I must have his new order. His Brother the Duke
has never yet looked in upon us - there is fine
day - but still close & warm -

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

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Page 2 of 2

These great Folks are a plague to have to do with - Lady Douglas sends a letter from my Lord to us desiring us to pay her Ladyship's orders on her cash account and so she sends a £200 order - and at same time her order on James Walker's sent you per £30 without a stamp. I had near refused both, but as she sent her servant from Bothwell on purpose for the money I could not think of disappointing her as it would have made a great noise so gave him the money - but when his Lordship comes home I must have his new order. His Brother the Duke has never yet looked in upon us. There is fine day - but still close & warm.

RSM

10 September 1801

Wm Simpson Esq

P

Recd
Sept
10 Sept 1801

Wm Simpson Esq

Wm Simpson

20
31
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60

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11 Sept 1801

I am very happy that Sir James's son has got home safe & well - it must be as you suppose that the sickly state of our Army has induced the General to grant the French such favourable terms - nothing else could do it - and I am much afraid the business is not all over there. It is clear if Menou had acceded to the Convention within the 10 days we must have heard of it a week ago.

There is something very uncommon in this weather - so much heat and closeness - so little sun & wind at this season - it does very well for cutting down - but I fear the corn which was wet in the stook will not dry with it. I am told just now that a whole large cargo of superfine American flour sold the other day at Liverpool so low as 34/. What a sum government will have to pay and how cheap the people there may eat their bread.

What heaps of London paper have come in today by these W India mails & otherwise - it is frightful and yet I cannot see any of it like wind - I am told just now that the Bank of England has retrenched their discounts and will not now discount any Bills from or upon agents - I am not sure but they are right as mere agents should not accept Bills but pay the value of goods consigned when they receive it, but it will be hard upon those who consign the goods that they cannot touch a little of the money before hand - Blackwood & Co I see frequently give us Bills on Turner & Innes - the Turner is Col Turner who they say is now very opulent - Innes they say is one of the cleverest fellows in London and from Edinburgh - do you know him - if Innes be a cousin of the Deputy Governor's we shall be right enough - I have added you see the £10 to Edward & Bill's salaries - the other £50 Lads I think may stand as they are till they have been a year in the office. The Bills you return today are all taken up.

Alex Simpson goes home in the Eagle tomorrow - we shall return the saddle bags by him with what mixtures we have. I hope you have not forgot the silver in the box - we have none remaining.

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

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Page 1 of 2

11 September 1801

I am very happy that Sir James's son has got home safe & well - it must be as you suppose that the sickly state of our army has induced the General to grant the French such favourable terms - nothing else could do it - and I am much afraid the business is not all over there. It is clear if Menou had acceded to the convention within the 10 days we must have heard of it a week ago.

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Blackwood & Co I see frequently give us Bills on Turner & Innes - the Turner is Col Turner who they say is now very opulent - Innes they say is one of the cleverest fellows in London and from Edinburgh - do you know him - if Innes be a cousin of the Deputy Governor's we shall be right enough. I have added you see the £10 to Edward & Bill's salaries. The other £50 Lads I think may stand as they are till they have been a year in the office. The Bills you return today are all taken up.

Alexander Simpson goes home in the Eagle tomorrow - we shall return the saddle bags by him with what mixtures we have. I hope you have not forgot the silver in the box - we have none remaining.

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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, 11 September 1801

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RSM

11 September 1801

Wm Simpson Esq

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12 September 1801

Dalbeath and his brother will be in an awkward situation without these claims I suppose they will have to borrow a shirt from Mr Ramsay. What a delightful day this. I am going out to dine with my friend Bogle of Daldowie who lost his brother the other day, as honest inoffensive a man as I ever knew. He was in company with Gilbert in a cloth shop and insurance broker business, and I hear Gilbert is to put his son John in his place. Nothing new today. You would get a heavy packet from us this morning.

12 Sep 1801

Dalbeath & his Bro: will be in an awkward situation without these claims I suppose they will have to borrow a shirt from Mr Ramsay — what a delightful day this — I am going out to dine with my friend Bogle of Daldowie who lost his brother the other day as honest inoffensive a man as I ever knew he was in company with Gilbert in a cloth shop & insurance broker business — and I hear Gilbert is to put his son John in his place — nothing new to day — you wd get a heavy packet from us this morning —

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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 September 1801

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RSM

12 September 1801

Wm Simpson Esq

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16 Sept 1801

I hope our Monday's & Tuesday's letters did go safe to you this morning and I am not without hopes of seeing you this night this distressing disgraceful occurrence unhinges me very much and produces a languor over my whole frame - my only relief on all such occasions is by disburthening myself to you - from what various sources trouble springs - many a fear have I had from bad Bills & Bankrupts - but from the Villainy of our servants I never entertained an apprehension nor could I have conceived a possibility of its going to such an extent - what you will do with the poor wretch I know not - it did not at first occur to me that he could be prosecuted criminally - but I am told that is warranted by a late Law - and perhaps it may be proper to make an example of him I cannot think upon the subject - there is a general gloom over the whole office and Peterkin tells me it is spreading in the Town - From the inclosed Letter it did seem the Watsons & D Smith are not upon a proper footing - For that Bill of McDowall's on Irvin they have lodged Bills with me to be kept in security till it is accepted - their former drafts were all regularly accepted - I called on Willie Ball last night and told him that after next week we could take none of their Houston's Bills. Bob Houston is in London.

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

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Page 1 of 2

16 September 1801

I hope our Monday's and Tuesday's letters would go safe to you this morning and I am not without hopes of seeing you this night.

This distressing disgraceful occurrence unhinges me very much and produces a languor over my whole frame - my only relief on all such occasions is by disburthening myself to you - from what various sources trouble springs - many a fear have I had from bad Bills and Bankrupts, but from the villainy of our servants I never entertained an apprehension - nor could I have conceived a possibility of its going to such an extent. What you will do with the poor wretch I know not. It did not at first occur to me that he could be prosecuted criminally, but I am told this is warranted by a late law and perhaps it may be proper to make an example of him. I cannot think upon the subject - there is a general gloom over the whole office and Peterkin tells me it is spreading in the town.

From the inclosed letter it would seem the Watsons and D Smith are not upon a proper footing. For that Bill of McDowall's on Irvin they have lodged Bills with me to be kept in security till it is accepted - their former drafts were all regularly accepted. I called on Willie Ball last night and told him that after next week we could take none of their Houston's Bills. Bob Houston is in London.

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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 September 1801

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Page of 2

RSM

16 September 1801

Wm Simpson Esq

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22 Sept 1801 -

If Bank Agents go on in this way, we shall be ashamed of the character
I never heard before of this Alloa Chap - but I cannot doubt Adam Keir will
be liable for the Bill to our indorser who is a very safe man
I am glad two such eminent accompts are coming west to us
only regret that it will not have Beds for both - as I should have liked to have
had Mr More upstairs - they will surely put all to rights but I am
mistaken if they don't see some difficulties in altering our system
I think it needless to say any thing to Peterkin until the gentlemen come west
and our Plan is fixed. He seems very desirous to have matters put upon
such a footing as he please - and I think he will not object to come
in the afternoons - but how to get the multitude of Bills on Tuesday
all entered - arranged - and those on London & Edinburgh sent off to you
his cash book work fairly up and balanced - all in time - there is
the difficulty - I shall as you desire to return the Bills
to Wylie & Archibald when you send me back those on Tulloch
for I doubt not the Trustee would call them back - I only wrote
to Grahams in Liverpool to know about Preston & Co the accepters there
but I am much afraid Wylie can give us no filled
account. I doubt if Edward's name stands in their Books, but I shall inquire. How shall we do if
there is no account in their books? Gordon Jo Ferguson's man came
back yesterday and it did appear he had only been a visit at
Greenock but did not tell where he was going - he is a partner
with Davidson Connel & Co whose affairs I doubt are not right - I shall desire the Tellers in future
always to tell over the notes you send us west - it is very proper - what shall we do with the
Bank of Scotland small notes? 6m of them came in easily this forenoon - it is really impossible
we can go on with them, counting such a number and in the hurry of a Tuesday forenoon. I
would at once have adopted the plan you mentioned and with that view I called on Archie
Hamilton on Saturday to tell him we were to do so - he approved of the expedient

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

RB/837/376

Page 1 of 2

22 September 1801

If Bank agents go on in this way, we shall be ashamed of the character. I never heard before of
this Alloa chap, but I cannot doubt Adam Keir will be liable for the Bill to our indorser who is a
very safe man. I am glad two such eminent accompts are coming west to us. Only regret that I
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I think it needless to say any thing to Peterkin until the gentlemen come west and our plan is
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think he will not object to come in the afternoons, but how to get the multitude of Bills on
Tuesday all entered, arranged, and those on London & Edinburgh sent off to you, his cash book
work fairly up and balanced, all in time. There is the difficulty.

I shall, as you desire it, return the Bills to Wylie & Archibald when you send me back those on
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we can go on with them, counting such a number and in the hurry of a Tuesday forenoon. I
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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 September 1801

RB/837/376

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but said it was impossible they could give us our large notes on Tuesdays as they give them all up to us the night before, so nothing can be done in that way for Tuesday forenoon is the day they chiefly issue their small notes – can you think of any other expedient? Archie told Fraser when he was last in Edinburgh of our complaints on this head. His answer was that he had no business to mind our complaints.

Now as to the houses you mention on whom White gives you Bills: they are all our intimates in the discounting way, as we see their paper every week from Dunlop Smith & Co. They are all in decent enough credit, paying their Bills regularly, but excepting Adam Montieth & Co, Montieth Bogles & Co and Jo Ure they are all so closely connected in business & relationship with Dunlop Smith & Co that I should fear if one were to fall all would fall. I should think they are generally safe, tho I fear there is too much reciprocal paper among them.

I just hear that Henry Riddell is lying dangerously ill of a fever at his house Little Govan – how uncertain life!

RSM

22 September 1801

Wm Simpson Esq

P

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23 Sep 1801

By all I can learn there was next to no hope of Henry Riddell this morning - I found last night that the Complaint which first appeared as a Fever had turned into a Palsey and he was not able to articulate what an affecting scene will that family exhibit if he is carried off - and what a Proof of the uncertainty of life - it is said that he had hurt himself by his attention to his Farm and getting wet feet - he was surveying the Douglas Mill road last week with C Corbett and there also got wet feet -

As I expected upon inquiry last night I found that Wylie & Archibald had no account with George and neither he nor the Bank appears Debtors by their Books - so they can give no filled account - there are some circumstances too respecting the Bills George got which I must state to Mr More before I give them up - the two notes by Wylie & Archibald to Robert Archibald were given in place of the same security he held by other Vouchers - were therefore additional security - but your Counsellor will set us to rights about these things - I hope nothing will prevent his coming - it will do very well the end of the week - but he must be with us on Monday & Tuesday - as it is then only he can judge of our present system by seeing how it applies to the transactions then - William will see a great change since he left us. I dare say the operations of our kind & another are nearly doubled - I rejoice to find Mr R is so much the better of Buxton - did he see the Hopkirks there -

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

RB/837/378

Page 1 of 2

23 September 1801

By all I can learn there was next to no hope of Henry Riddell this morning. I found last night that the complaint which first appeared as a fever had turned into a palsey and he was not able to articulate. What an affecting scene will that family exhibit if he is carried off, and what proof of the uncertainty of life. It is said that he had hurt himself by his attention to his farm and getting wet feet. He was surveying the Douglas Mill road last week with C Corbett and there also got wet feet.

As I expected upon Inquiry last night I found that Wylie & Archibald had no account with George and neither he nor the Bank appears Debtors by their Books, so they can give no filled account. There are some circumstances too respecting the Bills George got which I must state to Mr More before I give them up. The two notes by Wylie & Archibald to Robert Archibald were given in place of the same security he held by other vouchers, were therefore no security, but your Counsellor will set us to rights about these things. I hope nothing will prevent his coming. It will do very well the end of the week, but he must be with us on Monday & Tuesday as it is then only he can judge of our present system by seeing how it applies to the transactions then. Willie will see a great change since he left us. I dare say the operations of one kind & another are nearly doubled.

I rejoice to find Mr R is so much the better of Buxton - did he see the Hopkirks there.

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Friend George bids me seal the inclosed - his Cudbear
Company are so easy upon us and their credit so useful that
I don't see how we can refuse him altho he is heavy
enough upon us in his other manufacturing concerns -

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

RB/837/378

Page 2 of 2

Friend George bids me seal the inclosed - his Cudbear Company are so easy upon us
and their account so useful that I don't see how we can refuse him altho he is heavy
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RSM

23 September 1801

Wm Simpson Esq

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24 Sept 801

Alas - poor Henry Riddell expired at one this morning - what an afflicted family and I am told Mr Glassford is more overcome than any of them - what a warning to us all - to appearance he was a better life than ours - in the Vigour of life and in the midst of his plans of future happiness at his Country Place which he was much pleased with - he is cut off by a few days illness - all flesh is like grass and the glory thereof like the flower of the grass - soon fadeth - I shall hope to see the Accountants tomorrow - and I will do nothing about returning the Bills to Wylie & Co till I see the Counsellor - every thing shall be concerted with him - I am glad the Bank was as it should be yesterday with the B--ch, which I see has had the good effect of raising your spirits and making you spout some clever lines which will apply to many a James & Sam here - and to Bills as well as any thing else - We have only 35m coming in this week - and many demands upon us among the rest, to renew Willie Gillespie's stock Bill £1200 so that the balance will be ruined this week, but the next being the first of the month will I hope bring it down a little - Do you know anything of a James Baird an underwriter, Edinburgh? I refused his acceptance per £240 today, as I did not know him. You see poor Stenhouse is outed for the present - he goes to Edr tomorrow for the surgeon - I thought it best just to forward the officers Bill among our other Bills on London

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

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24 September 1801

Alas, poor Henry Riddell expired at one this morning. What an afflicted family, and I am told Mr Glassford is more overcome than any of them. What a warning to us all – to appearance his was a better life than ours. In the vigour of life and in the midst of his plans of future happiness at his country place which he was much pleased with. He is cut off by a few days' illness. All flesh is like grass and the glory thereof like the flower of the grass – soon fadeth.

I shall hope to see the accountants tomorrow, and I will do nothing about returning the Bills to Wylie & Co till I see the counsellor. Everything shall be concerted with him. I am glad the balance was as it should be yesterday with the B--ch, which I see has had the good effect of raising your spirits and making you spout some clever lines which will apply to many a James & Sam here, and to Bills as well as any thing else.

We have only 35m coming in this week, and many demands upon us among the rest to renew. Willie Gillespie's stock Bill £1200 so that the balance will be ruined this week, but the next being the first of the month will I hope bring it down a little.

Do you know anything of a James Baird an underwriter, Edinburgh? I refused his acceptance per £240 today, as I did not know him. You see poor Stenhouse is outed for the present. He goes to Edinburgh tomorrow & will see you. I thought it best just to forward the officer's Bill among our other Bills on London.

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I am very sorry to find accounts are recd to-day from Jamaica
of Sibbald & Co's fine ship the Morland having blown up - it
will be a heavy loss and I doubt they will not be
covered - as an insurance ^{was} offered on her here the other day
was not done - it will probably be a skelp to the
Edin underwriters -

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

RB/837/382

Page 2 of 2

I am very sorry to find accounts are received today from Jamaica of Sibbald & Co's fine ship the
Morland having blown up - it will be a heavy loss and I doubt they will not be covered, as an
insurance was offered on her here the other day was not done. It will probably be a skelp to the
Edinburgh underwriters.

RSM

24 September 1801

Wm Simpson Esq

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25 Sept 1801

I have sent you message to friend George - we have many
friends in the way of seeking help - I doubt we have not
so many in the way of giving it if it were wanted - I have
often thought that public Banks do not experience so strong an
attachment from their connections as private Banks do -

That old B--ch I am sure deserves no attachment from
anybody - her system is a torment to every one within
her reach - I am continually pestered with people bringing
in heaps of her small notes and complaining that our
Tellers will not now receive them - I pity the people
who come fairly by these notes - at some time it is
impossible that our lads can go through the business if
they are obliged in the hurry of it to count over
such bundles - That loss of the Moreland is
a sad misfortune - Sibbald & Co must be deeply cut
that they had a sum insured here - but because the
underwriters would not insert a clause in the Policy
which they wanted, it was vacated just the day before
the event came of the loss - I am expecting the
Counsellor will cast up before this is shut - it will
be the evening I suppose before Willie appear as he is on
horseback - his son came in upon me yesterday brought
by Friend B. G. - I did not know the boy - what
delightful weather - my wife her sister & Miss Preston
are all gone out to Rosebank with the Laird in his
chaise to stay all night - and come in with him
in the morning -

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

RB/837/383

Page 1 of 2

25 September 1801

I have sent your message to friend George. We have many friends in the way of seeking help. I doubt we have not so many in the way of giving it if it were wanted. I have often thought that public Banks do not experience so strong an attachment from their connections as private Banks do.

That old B--ch I am sure deserves no attachment from anybody. Her system is a torment to everyone within her reach. I am continually pestered with people bringing in heaps of her small notes and complaining that our Tellers will not now receive them. I pity the people who come fairly by these notes. At same time it is impossible that our lads can go through the business if they are obliged in the hurry of it to count over such bundles. That loss of the Moreland is a sad misfortune. Sibbald & Co must be deeply cut. They had a sum insured here, but because the underwriters would not insert a clause in the policy which they wanted, it was vacated just the day before the account came of the loss.

I am expecting the Counsellor will cast up before this is shut. It will be the evening I suppose before Willie appear as he is on horseback. His son came in upon me yesterday brought by Friend Bog. I did not know the boy. What delightful weather. My wife, her sister and Miss Preston are all gone out to Rosebank with the Laird in his chaise to stay all night, and come in with him in the morning.

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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, 25 September 1801

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6 o'clock and no word of the Counsellor.

RSM

25 September 1801

Wm Simpson Esq

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27 September 1801

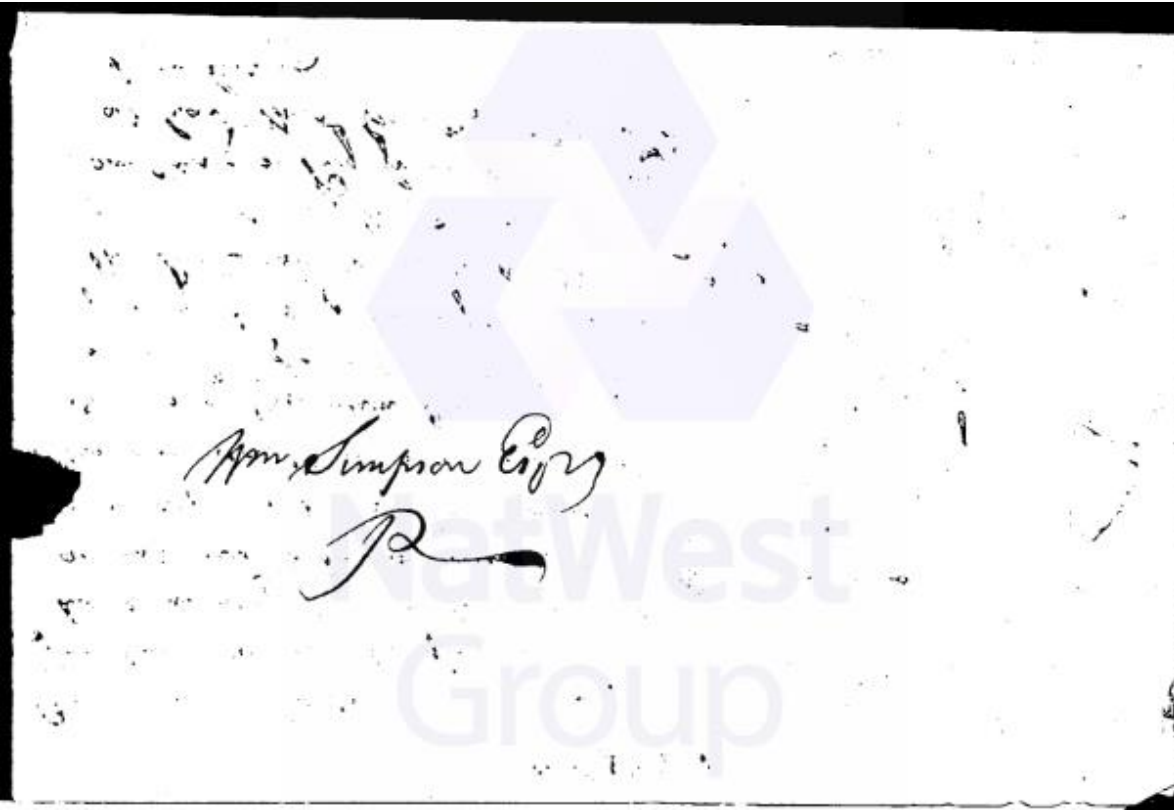
Our wise men of the east came safe late last night. Mr More has been attending this forenoon and we shall see what improvements he shall suggest. In the meantime Mr Dale will have us go out and take our dinner at Rosebank. Stenhouse will explain his situation to you. Col Wight says it was all his own fault in not taking a Commission in the Regiment at first, as it was a Regulation known to all that the Paymasters of the militia & Fencible Regiments behaved to hold Commissions. Captain Stenhouse cannot possibly he says be replaced until a vacancy takes place in the Regiment, and the unlucky thing he says is that the War Office will in settling accounts with Captain Stenhouse deduct from his allowance an Ensign's Pay from the beginning, as he ought to have held at least that Commission, but I hope the Duke will not let him lose.

27 Sept 801

Our new man of the east came safe late last night - Mr More has been attending this forenoon and we shall see what improvements he will suggest - in the meantime Mr Dale will have us go out and take our dinner at Rosebank - Stenhouse will explain his situation to you - Col Wight says it was all his own fault in not taking a commission in the Regt at first - as it was a Regulation known to all that the Paymasters of the militia & Fencible Regts behaved to hold Commissions - Capt Stenhouse cannot possibly he says be replaced until a vacancy takes place in the Regt - and the unlucky thing he says is that the War Office will in settling accounts with Capt Stenhouse deduct from his allowance an Ensign's Pay from the beginning as he ought to have held at least that Commission - but I hope the Duke will not let him lose.

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28 Apr 1801

The Counsellor almostt have been about an hour at it this forenoon - I hope some Improvements will be made - but I am not without fears that the dispatch necessary for carrying on this immense Machine to the satisfaction of the public will hardly be compatible with these rules of and Modes of Prudence which are desirable and answer very well where life is done - about 400 Bills of 80 & 90m value to be all dispatched in a week and the greatest part in one forenoon is no easy matter. We have begun by balancing the Cash Book this day and are to have it wrote up by the evening when Mr More is to [paper missing] and see the Balance struck by it and that in cash delivered up to me - and as Monday is the only day in which this can be when the cash is all made up for the Exchange next morning and the large sum of small notes delivered to Gilbert, our accounts will in future run from Monday to Monday and you will not be advised of the Balances till the Tuesdays -

The Counsellor is surprised at the Acc^t you give of the Haddington & Alloa Agents - it seems to him unaccountable the old B—ch's Conduct in the Business

Oh these Agents make ever frightens one at the name! - Inclosed my Annual Report and a few large progressive states

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

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Page 1 of 2

28 September 1801

The Counsellor and Accomptant have been about an hour at it this forenoon. I hope some improvements will be made, but I am not without fears that the dispatch necessary for carrying on this immense machine to the satisfaction of the public will hardly be compatible with these rules and modes of prudence which are desirable and answer very well when less is done. About 400 Bills of 80 & 90m value to be all dispatched in a week and the greatest part in one forenoon is no easy matter. We have begun by balancing the cash book this day and are to have it wrote up by the evening when Mr More is to [paper missing] and see the Balance struck by it and that in cash delivered up to me - and as Monday is the only day in which this can be when the cash is all made up for the Exchange next morning and the large sum of small notes delivered to Gilbert, our accounts will in future run from Monday to Monday and you will not be advised of the Balances till the Tuesdays.

The Counsellor is surprised at the account you give of the Haddington & Alloa agents - it seems to him unaccountable the old B—ch's conduct in the Business. Oh these agents' behaviour frightens one at the name! Inclosed your annual report and a line to your progressive state.

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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, 28 September 1801

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RSM

28 September 1801

Wm Simpson Esq

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29 Apr 1801

We are going on upon the new Plan but how it will answer we cannot know till night. The Edinburgh & London Bills which used to be entered and indorsed and stated to you before closing cannot now be got hold of from the Tellers till the Evening so my letters will now be Evening Courants. Mr More will tell you all about it when he returns. He speaks of going on Thursday. I must have some further conversation with him about Wylie & Archibald's Bills. He is clear that the two notes by them indorsed by Robert Archibald must be kept. My a letter from Liverpool I find Preston & Co are to pay 2/6 per £ in a month and a larger dividend before the end of the year. I grudge losing that if we can get it.

7 o'clock. — The London & Edinburgh Bills only now getting out of the Tellers' office. Whether it will be possible to get them all indorsed & stated to you before 8 when the post goes I know not but you will see.

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

RB/837/388

Page 1 of 2

29 September 1801

We are going on upon the new plan, but how it will answer we cannot know till night. The Edinburgh & London Bills which used to be entered and indorsed and stated to you before closing cannot now be got hold of from the Tellers till the evening so my letters will now be Evening Courants. Mr More will tell you all about it when he returns. He speaks of going on Thursday. I must have some further conversations with him about Wylie & Archibald's Bills. He is clear that the two notes by them indorsed by Robert Archibald must be kept. By a letter from Liverpool I find Preston & Co are to pay 2/6 per £ in a month and a larger dividend before the end of the year. I grudge losing that if we can get it.

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

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Wm Simpson Esq

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30 Sept 801

Your yesterday's B^{al} was a damper - and there is no saying what will be the Result of the Old B^{ank} persisting in this restricting Scheme Things look so dark that I have hardly nerves for it. Hugh Hamilton has just been calling and examining me about the cause of this measure of the Old Bank's - he feels it sensibly and says they have reduced their discounts in that quarter to $\frac{1}{4}$ th of what they were - what pity the conducting of that great Machine is not in wiser heads - we are sensible that another Teller must be got immediately and we are just considering which of the Accomptants is fitter for it - it will be decided tonight -

The Intelligence from Egypt is far from being comfortable but I cannot employ a thought upon the public at present -

Friend James tells me that Henry Riddell has left his affairs in good order and his Family very well he does not know the sum but seems to think the Town talk of 30m cannot be far wrong - he has vested all his Property in Trustees who are his Mother Mrs Riddell - his two Brothers and Mr Stuart the Writer in Edinburgh - Mr Gordon heard the Settlement read and thinks it a very judicious one - I forgot to ask if the Hopkirks were returned - but I suppose not -

We have got Mr More in the Teller's office some days before dinner - but I am so much afraid we shall shirk in the midst of our new Plans that I will have Mr More stay till next Tuesday and see us balance on Monday - he has never eat or drunk upstairs. My wife says you must have forbid him.

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

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Page 1 of 2

30 September 1801

Your yesterday's Balance was a damper, and there is no saying what will be the result if the old B^{ank} persists in this restricting scheme. Things look so dark that I have hardly nerves for it. Hugh Hamilton has just been calling and examining me about the cause of this measure of the Old Bank's - he feels it sensibly and says they have reduced their discounts in that quarter to $\frac{1}{4}$ th of what they were. What pity the conducting of that great Machine is not in wiser heads. We are sensible that another Teller must be got immediately and we are just considering which of the accomptants is fitter for it. It will be decided tonight.

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We have got the business in the Tellers' office done today before dinner, but I am so much afraid we shall stick in the midst of our new plan that I would fain have Mr More stay till next Tuesday and see us balance on Monday. He has never eat or drunk upstairs. My wife says you must have forbid him.

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

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RSM

30 September 1801

Wm Simpson Esq

P

Private

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1 Oct 801

We are going on under our improved system and when we get another Teller I hope it will be practicable, we have not yet decided who shall be Teller - I was much afraid on Tuesday night that the old ones would have resigned - but as the first plan of stating particularly every Bill discounted in the Teller Book is given up, I think they are more reconciled to their duty - they now only jot down the sum in figures upon a separate sheet - and I should hope it will be practicable to carry that the Business in that way is that no more Evening Courants will be necessary - I had that same curiosity with you to know how Archie Graham went on, and I have just been calling on him - he is very open and desires to give or take information - I find his Teller just notes down the sum paid on a separate sheet or blotter - keeps all his Bills till 3 o'clock then delivers them to the Accomptant and takes credit in his Cash Book for the whole in one sum - this is much the plan we are now upon - but Archie says they have not 1/4th of the Bills we get, and that he sees no way for our carrying on this the business but making our discounts on two days in the week - this is what Mr More and I have been considering of - it was our practice for many years to discount on Tuesdays & Thursdays - but in those days, we took as many good Bills as were offered and the only question was whether a Bill was good or not - we had no question as to the item to be done.

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

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Page 1 of 2

1 October 1801

We are going on under our improved system and when we get another Teller I hope it will be practicable. We have not yet decided who shall be Teller. I was much afraid on Tuesday night that the old ones would have resigned - but as the first plan of stating particularly every Bill discounted in the Teller Book is given up, I think they are more reconciled to their duty. They now only jot down the sum in figures up on a separate sheet, and I should hope it will be practicable to carry through the business in that way so that no more Evening Courants will be necessary. I had the same curiosity with you to know how Archie Graham went on, and I have just been calling on him. He is very open and desires to give or take information. I find his Teller just notes down the sum paid on a separate sheet or blotter, keeps all his Bills till 3 o'clock then delivers them to the Accomptant and takes credit in his cash Book for the whole in one sum - this is much the plan we are now upon - but Archie says they have not 1/4th of the Bills we get, and that he sees no way for our carrying through the business but making our discounts on two days in the week. This is what Mr More and I have been considering of. It was our practice for many years to discount on Tuesdays and Thursdays - but in those days, we took as many good Bills as were offered and the only question was whether a Bill was good or not. We had no question as to the item to be done.

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we took no note of it - now the case is quite otherwise - we
are obliged to return as many good Bills as we take
and if we were to discount on two days, those who
applied on Tuesdays and he at us again on Thursday,
and it is not so easy to recollect how much each
got - or to apportion to each his proper sum - this is
the difficulty - but I fancy we must take to that course
and discount twice a week - I will not let Mr More
more away till next Tuesday is over -
Love tells me he bought about 50 Tierces Rice at
Greenock the other day at 20/6 and shipped it
for Liverpool where it sells at 28/- but his selling price
here is 26/- per cwt at which price he offers me what I want
What a Vagabond that Lord Aberdeen has been -
I was sadly disturbed last night from the recollection that I
had forgot to write Mr & Co.

Robert Scott

Wm Simpson Esq

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

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Page 2 of 2

We took no note of it - now the case is quite otherwise. We are obliged to return as many good Bills as we take and if we were to discount on two days, those who applied on Tuesdays would be at us again on Thursday and it would not be easy to recollect how much each got, or to apportion to each his proper sum. This is the difficulty. But I fancy we must take to that course and discount twice a week. I will not let Mr More away till next Tuesday is over.

Love tells me he bought about 50 tierces rice at Greenock the other day at 20/6 and shipped it for Liverpool where it sells at 28/ but his selling price here is 26/ per cwt at which price he offers me what I want.

What a Vagabond that Lord Aberdeen has been.

I was sadly disturbed last night from the recollection that I had forgot to write MR & Co.

RSM

1 October 1801

Wm Simpson Esq

P

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2 October 1801

I shall leave Mr More to tell you of all our proceedings when he returns which cannot be till Wednesday. I have told him that he ought to be always here where your stake is greater than at Edinburgh.

I grudge not trouble and attendance but the magnitude of the transactions is frightful, far too heavy for my weak shoulders. We are to get the counter set back on Saturday, which will give some relief on Tuesday – you see the sum of London paper come in today. Mr More is sensible that we must have more hands. The boy whose handwriting you sent by him would never do. I have wrote David Walker to know if he can recommend any good hand – you may desire Bob to inquire after and inform you about a hand his grandmother strongly recommended to me. By no means let us have dunces, recommend them who may. Adieu. Mr Dale at Rosebank – but your Cheese commission will be attended to.

2^d Oct 1801
I shall leave Mr More to tell you of all our Proceedings when he returns which cannot be till Wednesday. I have told him that he ought to be always here where your stake is greater than at Edin & grudge not trouble & attendance but the magnitude of these Transactions is frightful - far too heavy for my weak shoulders - we are to get the Counter set back on Saturday - which will give some relief on Tuesday - you see the sum of London Paper come in today - Mr More is sensible that we must have more hands - the Boy whose hand writing you sent by him would never do - I have wrote David Walker to know if he can recommend any good hand - you may desire Bob to inquire after and inform you about a hand his grandmother strongly recommended to me - By no means let us have dunces recommend them who may - Adieu
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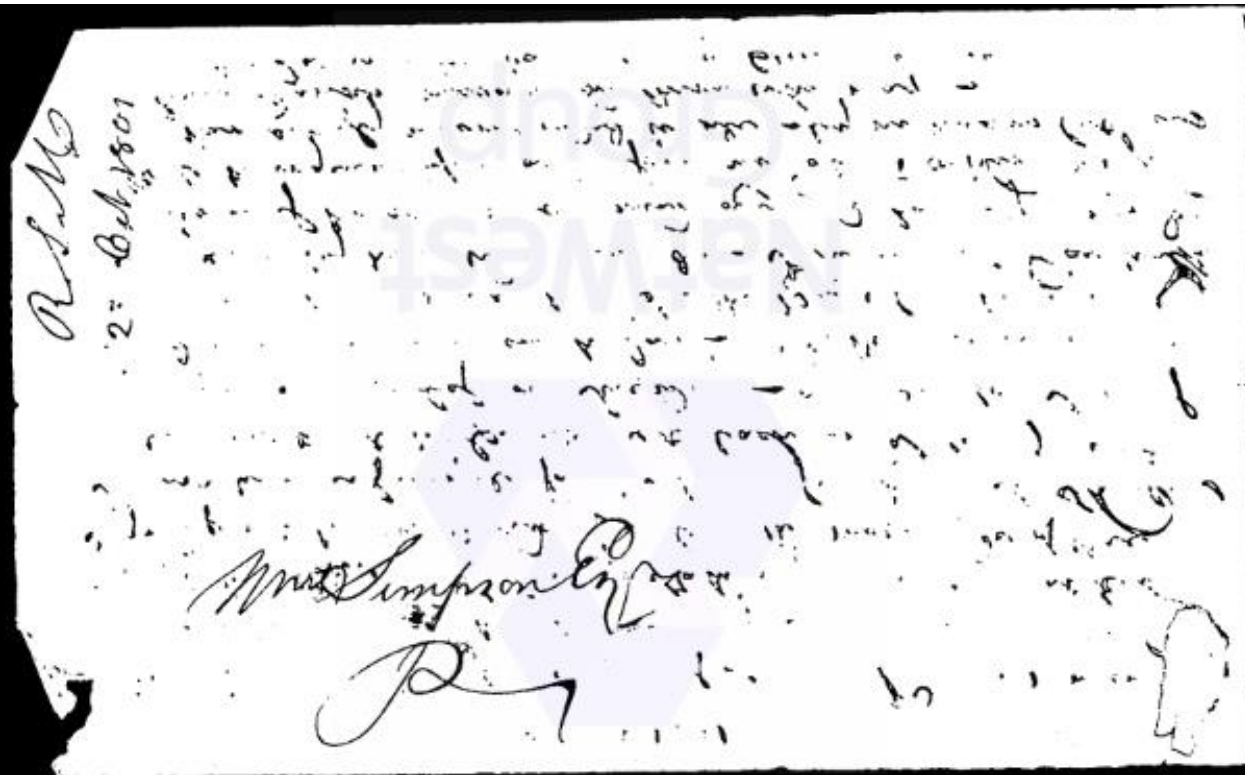
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 October 1801

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RSM
2 Oct 1801

Wm Simpson Esq
P

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RSM

2 October 1801

Wm Simpson Esq

P

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3^d Oct 1801

You are very good to Bob - but it vexes me he should be a Burden on you - Oh the Plague that greed brings on People - tell him to do little and with an easy mind - I showed your P to the Counsellor and was glad he had an opportunity today of seeing a Royal Bank Mob - we had 148 Bills falling due - and the Bustle between 10 & 11 was beyond any thing ever he or you saw - The Wrights are just come in to overturn every thing in the Teller's Room but Mr M will tell you that your Plan of carrying the Counter to the end will not do - In short I must leave him to tell you all about our operations - but I know not how to let him away - Things are daily occurring that require his Counsel - He will inform you of a Transaction with Shrop which I did not know how to have managed without him - they have lodged with us the value of their last Bond to Andrew who behaves very ill in the Business I think -

Monmouth do no business with us - but I hear they are very safe - they are agents of deal in groceries in wholesale - There is such an uproar with the Wrights in the office - that I know not what I am saying so adieu

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 October 1801

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Page 1 of 2

3 October 1801

You are very good to Bob, but it vexes me he should be a burden on you. Oh the plague that greed brings on people – tell him to do little and with an easy mind. I showed your P to the Counsellor and was glad he had an opportunity today of seeing a Royal Bank mob – we had 148 Bills falling due, and the bustle between 10 and 11 was beyond anything ever he or you saw.

The wrights are just come in to overturn everything in the Tellers' room but Mr M will tell you that your plan of carrying the counter to the end will not do. In short I must leave him to tell you all about our operations, but I know not how to let him away. Things are daily occurring that require his counsel – he will inform you of a transaction with Stirlings which I should not have known how to have managed without him – they have lodged with us the value of their last bond to Andrew who behaves very ill in the business I think.

Brown & McNab do no business with us – but I hear they are very safe – they are agents and deal in groceries in wholesale. There is such an uproar with the wrights in the office that I know not what I am saying so adieu.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 October 1801

RB/837/395

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RSM

3 October 1801

Wm Simpson Esq

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6 Oct 1801 -

I see you were as joyful yesterday in Edin as we were here - but
your magistrates had the sense to prevent illuminations until they saw
what the terms were - I know not what will be the general
opinion of them but they are not worse than I expected. Tobago
I see is to be restored to France - so I have no doubt James Walker's
bargain will blow up - it is remarkable that France has given
up nothing - but I dare say our ministry did their best.
I could not get out all yesterday after the morning - we were engaged
in the office till past 12 at night - indeed I could do nothing, but look
on with vexation at Mr More and the lads trying to bring the
cash of the preceding week to balance which it has not yet done.
I cannot tell you how unpleasant I feel at this, and that with the
magnitude of the business here which seems daily
increasing lay such a weight upon my mind that I am hardly
able to stand under it - above 53m of Bills on London
I am now taken last week - all upon my own judgement
I am not afraid of them coming back - but going on in
that way is attended with such an awful responsibility, that
it is too much for any individual - the prospect produces
a languor over my whole frame - I do not see how we
can part with Mr More - unless we can get one of the
same talents & acuteness to overlook the detail of the
business - to do so with proper minuteness, and attend to the
other duties I am constantly called to, is really beyond my
powers - I wish you were here with Mr More to hold
a conversation on these subjects - the Bank's state here is
deep - and the field for business more extensive than at
Edin - I was saying to Mr M that you should all
come here bodily and convert the branch into the parent
of one kind & another we have discounted 60m of Bills today

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

RB/837/399

Page 1 of 2

6 October 1801

I see you were as joyful yesterday in Edinburgh as we were here - but your magistrates had the sense to prevent illuminations until they saw what the terms were. I know not what will be the general opinion of them but they are not worse than I expected. Tobago I see is to be restored to France - so I have no doubt James Walker's bargain will blow up. It is remarkable that France has given up nothing - but I daresay our ministry did their best.

I could not get out all yesterday after the morning - we were engaged in the office till past 12 at night. Indeed I could do nothing, but look on with vexation at Mr More and the lads trying to bring the cash of the preceding week to balance which it has not yet done. I cannot tell you how unpleasant I feel at this, and that with the magnitude of the business here which seems daily increasing lay such a weight upon my mind that I am hardly able to stand under it. Above 53m of Bills on London I see were taken last week - all upon my own judgement. I am not afraid of them coming back, but going on in that way is attended with such an awful responsibility, that it is too much for any individual. The prospect produces a languor over my whole frame. I do not see how we can part with Mr More, unless we can get one of the same talents and acuteness to overlook the detail of the business - to do so with proper minuteness, and attend to the other duties I am constantly called to, is really beyond my powers. I wish you were here with Mr More to have a conversation on these subjects. The bank stake here is deep, and the field for business more extensive than at Edinburgh. I was saying to Mr M that you should all come here bodily and convert the branch into the root. Of one kind and another we have discounted 60m of Bills today.

45m of these Glasgow - we have 50m coming in this week - 2m done to George Mackintosh.

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

RB/837/399

Page 2 of 2

RSM

6 October 1801

Wm Simpson Esq

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7 Oct 801

I have kept the Counsellor another day by force - and I do not know how we shall do without him or some such - his Talents (and surely he is of more service to the Bank here than signing Notes - we found out our last week's error in the Cash at 12 last night - I shall leave him to tell you of all that is going on here - I hope to have a chat with him this evening and to give him all my ideas on the subject -

I am vexed at these Balances still weakening against you - but from your drawing out so short date to Andrews I should suppose you are full indebted - make them out now to a Par value of money from London - Geo Mackintosh tells me that Bill of David Balfour's is the first Fruits of the Peace - it is drawn for money sold out of the Fund.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 7 October 1801

RB/837/402

Page 1 of 2

7 October 1801

I have kept the Counsellor another day by force, and I do not know how we shall do without him or some such - his talents would surely be of more service to the bank here than signing notes - we found out last week's error in the cash at 12 last night. I shall leave him to tell you of all that is going on here. I hope to have a chat with him this evening and to give him all my ideas on the subject.

I am vexed at these balances still weakening against you, but from your drawing out so short date to Andrews I should suppose you are full in London. Will there not now be a Reversion of money from London. George Mackintosh tells me that Bill of David Balfour's is the first fruits of the Peace - it is drawn for money sold out of the Fund.

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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, 7 October 1801

RB/837/402

Page 2 of 2

RSM

7 October 1801

Wm Simpson Esq

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8 Oct 1801

The good Counsellor I suppose will be with you by this time as the day being so bad he would certainly take a Post chaise when you have heard his report you will consult and consider what is to be done here - I wish we had more and good hands immediately for the Business seems to me to be daily increasing and I should lose heart altogether if things were allowed to fall back - I know not how many new deposit Accounts we have opened this week for small sums they are going beyond all bounds in number - and the bodies are so constantly coming in to get their receipts settled that the Accomptants are sadly interrupted from their other work it almost requires a hand for the purpose - the Number of drafts on Edinburgh required from us seems also to be increasing - very few are ever desired on Thursdays but to day we have drawn 13 on London and 22 even and the Bustle in the office has been greater than I have seen on a Thursday - Mr More will tell you how low the Chest is - I hope some supply will be sent us before Tuesday and you will not forget 2 Bags Silver in the Box tomorrow - I wish you would come west with the Bags yourself - and enquire about us - we have made the Indorsers of the Bill on F Allan take it up - the Drawer at N York is Partner in the House of George & Jo Buchanan here - they will not be pleased if the Societies do not pay these Grain Bills - New meal calling in this neighbourhood at 1/1d what a blessed change -

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

RB/837/404

Page 1 of 2

8 October 1801

The good Counsellor I suppose will be with you by this time as the day being so bad he would certainly take a post chaise. When you have heard his report you will consult and consider what is to be done here. I wish we had more and good hands immediately for the business seems to me to be daily increasing and I should lose heart altogether if things were allowed to fall back. I know not how many new deposit accounts we have opened this week for small sums. They are going beyond all bounds in number - and the bodies are so constantly coming in to get their receipts settled that the Accomptants are sadly interrupted from their other work. It would almost require a hand for the purpose. The number of drafts on Edinburgh and London required from us seems also to be increasing - very few are ever desired on Thursdays but today we have drawn 13 on London amount £2200 and the bustle in the office has been greater than I have seen on a Thursday. Mr More will tell you how low the chest is. I hope some supply will be sent us before Tuesday and you will not forget 2 bags silver in the Box tomorrow. I wish you would come west with the bags yourself and see all about us.

We have made the indorsers of the Bill on F Allan take it up - the drawer at N York is partner in the House of George & Jo Buchanan here - they will not be pleased if the Societies do not pay these grain Bills.

New meal calling in this neighbourhood at 1/1d what a blessed change.

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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, 8 October 1801

RB/837/404

Page 1 of 2

RSM

8 October 1801

Wm Simpson Esq

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9 Oct 801

We shall see what your orders are after you have received the Counsellor's Report and carry them into Execution the best way we can but it's vexing we have not some more able and expert hands for that purpose - no sooner is a young man completely master of his Business with us than he leaves us - it is so much so that of the 6 in our Accountants office 4 have not been in it a twelvemonth - and this is surely not a place for breeding clerks we have much need of them bred to our hands - I wish Fraser may do - when London & Edinburgh Bills come pouring in upon us as is generally the case between 1 & 2 o'clock unless the discounts can be marked and checked with dispatch we shall all go into confusion. Scott we propose making our third Teller but cannot move him till we get a clever hand to supply his place - whether Fraser or Potts Mr Rutherford's friend will be fit for that I know not - you have indeed no reason to think ill of banking - but it is certainly not like any other Trade - for the greater the capital the less in proportion the profits - every other trader when his article is in demand can raise the price - but a poor Banker has no such means of lessening the demands - or profiting by it - every Customer thinks he has a right to badger him and tear it from him nil he will be. So much for banking - and which is not I suppose in our friend Henry's Book. The Dean tells me he has 40m sugar and cotton yet unsold and that he will need £1500 extra next week for duties and as much the week after.

You see what a plumper John Campbell Sen & Co have sent us. Sandy tells me the drawer is a French man who has brought a credit from the house he draws upon one of the first in London and that he has bought 250 hundreds sugar from him which he is just shipping for Antwerp.

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

RB/837/405

Page 1 of 2

9 October 1801

We shall see what your orders are after you have received the Counsellor's report and carry them into execution the best way we can but it's vexing we have not some more able and expert hands for that purpose. No sooner is a young man completely master of his business with us than he leaves us - it is so much so that of the 6 in our Accountant's office 4 have not been in it a twelvemonth - and this is surely not a place for breeding clerks. We have much need of them bred to our hands. I wish Fraser may do. When London and Edinburgh Bills come pouring in upon us as is generally the case between 1 & 2 o'clock unless the discounts can be marked and checked with dispatch we shall all go into confusion. Scott we propose making our third Teller, but cannot move him till we get a clever hand to supply his place - whether Fraser or Potts, Mr Rutherford's friend will be fit for that I know not. You have indeed no reason to think ill of banking - but it is certainly not like any other trade - for the greater the capital the less in proportion the profits - every other trader when his article is in demand can raise the price - but a poor Banker has no such means of lessening the demands - or profiting by it - every customer thinks he has a right to badger him and tear it from him nil he will be. So much for banking - and which is not I suppose in our friend Henry's Book. The Dean tells me he has 40m sugar and cotton yet unsold and that he will need £1500 extra next week for duties and as much the week after.

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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 October 1801

RB/837/405

Page 1 of 2

I am tormented by demands for silver which it is not in my power to answer and the 5/ notes are gone – £200 a week I see will not do – you must send us more or order more from London. Some of our best customers were ill pleased today because we could not give them more.

Our Book closet being full, I had ordered a strong press to be placed in the small room off the Tellers' room and therein meant to put all the Books prior to '90 or 1791 – but as there is no security against fire there, it has been suggested that they would be safer under the vault in the sunk story. The only objection to this is that being upon the ground I fear the Books in a few years would be destroyed by the damp. I have however stopped the press till we determine on this. What is your opinion?

22 drafts on Down today amount 5m.

3 o'clock – the office as crowded as at any time Mr More saw it – if business increases by the peace what are we to do?

RSM
9 October 1801

Wm Simpson Esq
P

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10 Oct 801

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

RB/837/406

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10 October 1801

We are following the arrangements Mr More laid down to us all excepting the new cash Book to be wrote by Mr Bell, it cannot be ready till Monday and he will begin it on Tuesday. I do not see any symptoms of rebellion among the young men altho at first I was much afraid of it, and had they resigned I have no conception how we could have got them replaced so quickly as necessary. You must surely have forgot what passed about the small notes or we must have greatly misunderstood you - in regard to the O Bank small notes, it was just as you say - but we spoke ^{also} of the small mixed notes which are poured in upon us being issued by the Ship, Union and other banks who do not send them to Edinburgh - you certainly spoke strongly against our taking them and when I said it was impossible to refuse them in payment of Bills, you did not seem quite to admit this and spoke of our notifying that we should discount no Bills which were paid in that way. Peterkin says he remembers this perfectly and that he understood they were authorised to refuse large bundles of these small notes come from where they would. I never could see how this could possibly be done and I have told Peterkin and Cunningham that it must not be so in future - they are to comply, but say it is not possible for the present Tellers even with the addition of another to overtake it. Such immense quantities of these small notes are issued and they are generally poured in upon them in large bundles between 2 and 3 o'clock when the office is quite crowded. The Old Bank and Greenock Bank alone would require a hand to count their small notes. I think little of Gammell but how the Old B--ch can persist in this plan and call themselves a respectable bank I cannot comprehend. The office was just as full to day as Mr More saw it last Saturday and the crowd so great at the Accomptant's window that they smashed one of the panes in pieces. It is the one where Mr M proposed to put another wicket, so we shall have it there and when there is one for receipts and one for orders I think it will give some relief - but till we get more hands we shall be sadly distressed.

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Cunningham says when you was at my Elbow one or two
Parcels' small notes were brought in to know if they should
take them mixed notes and you desired us to refuse them
and they were refused accordingly — with a view he says to their
going back to Carrick and the Union from whom it was
supposed they originally came — I know not how
we shall get them Tuesday if you don't send us
a supply — I wish you would come out with them
and stay two or three nights with me

Wm Simpson Esq

The Elder has come in and paid
the £30 & £15 —
and the 5 bills returned yesterday
were taken up 1081 17 31

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

RB/837/406

Page 2 of 2

Cunningham says when you was at my elbow one or two parcels small notes were brought in to know if they should take these mixed notes and you desired us to refuse them and they were refused accordingly — with a view he says to their going back to Carrick and the Union from whom it was supposed they originally came. I know not how we shall get through Tuesday if you don't send us a supply. I wish you would come out with them and stay two or three nights with me.

The Elder has come in and paid the £30 & £15. All the 5 Bills returned yesterday were taken up.

RSM

10 October 1801

Wm Simpson Esq

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12 Oct 1801

It was with some hesitation after consulting Mr Dale - that Parke's note £1008.2.4 was taken - you did right to return it - I wrote Mr Smith this morning that the money must be repaid - or further security given - he called and said it was most reasonable - but that he had the very best account of the Man from Manchester to enquire he made then different Channels before he sold the Cotton for which the Bill was granted - Geo Brown & Co who have taken up the Bill returned on them give us the same account of Parke and seem to apprehend no danger - we settled it with Smith that he should lodge good Bills in our hands as a collateral security which he has done inclosing them in a letter dated on Friday - these Bills to be returned there when Parke's Bill is paid - so I send you it back inclosed - If you can send us no more silver I really don't know what will be the consequence - I dare say we must get quit of Blair - but we cannot set him off till we get another in his place for he is necessary to count the specie and 5/ notes and Cunningham says he does very well in sorting the large bundles of small notes - we must just keep him on till you can recommend another in his place - The sooner you send me the letter - for we are quite over done - and there is such a pressure of business that I know not what to think. You see the heap of London paper - the total sent you since this day sennight 53m odd.

Just now Mr Lawrie of George Brown & Co have called to show me a letter from Gregsons bankers at Liverpool saying that they consider Parke as a very safe man, and fully equal to all his engagements - it was upon this character Brown & Co sold him their cotton. I would hope therefore the inclosed will prove a good Bill -

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

RB/837/409

Page 1 of 2

12 October 1801

It was with some hesitation after consulting Mr Dale that Parke's note £1008.2.4 was taken - you did right to return it. I wrote Mr Smith this morning that the money must be repaid - or further security given - he called and said it was most reasonable - but that he had the very best account of the man from Manchester to inquiries he made through different channels before he sold the cotton for which the Bill was granted. George Brown & Co who have taken up the Bill returned on them give us the same account of Parke and seemed to apprehend no danger. We settled it with Smith that he should lodge good Bills in our hands as a collateral security which he has done inclosing them in a letter dated on Friday - these Bills to be returned there when Parke's Bill is paid - so I send you it back inclosed.

If you can send us no more silver I really do not know what will be the consequence.

I dare say we must get quit of Blair, but we cannot set him off till we get another in his place for he is necessary to count the specie and 5/ notes and Cunningham says he does very well in sorting the large bundles of small notes. We must just keep him on till you can recommend another in his place. The sooner you send west Fraser the better, for we are quite over done, and there is such a pressure of business that I know not what to think. You see the heap of London paper. The total sent you since this day sennight 53m odd.

Just now Mr Lawrie of George Brown & Co have called to show me a letter from Gregsons bankers at Liverpool saying that they consider Parke as a very safe man, and fully equal to all his engagements - it was upon this character Brown & Co sold him their cotton. I would hope therefore the inclosed will prove a good Bill.

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5 o'clock - Mr Fraser is arrived - he is a good like lad
I hope he may do - we have no word yet
of Mr Rutherford's youth -

In our list of drafts on Down 5th current there is one
to Thos Milne per £20 - and it is stated accordingly in
our Books as a London draft - but the Tellers think
it was a Bill on Edin - if it was so it must
have fallen due this day - let me know if such
a draft on you appeared - I hardly think our
Tellers can over take counting the saddlebags till tomorrow evening

Wm Simpson Esq

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

RB/837/409

Page 2 of 2

5 o'clock - Mr Fraser is arrived. He is a good like lad. I hope he may do. We have no word yet of Mr Rutherford's youth.

In our list of drafts on Down 5th current there is one to Thomas Milne per £20 and it is stated accordingly in our Books as a London draft, but our Tellers think it was a Bill on Edinburgh. If it was so it must have fallen due this day - let me know if such a draft on you appeared. I hardly think our Tellers can over take counting the saddlebags till tomorrow evening.

RSM

12 October 1801

Wm Simpson Esq

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13 Oct 1801

It is a puzzling matter to know how to do with these small notes by refusing them even when offered in parcels; we may not generally check the original issuers - but make innocent people into whose hands they come after passing through several others, suffer and I never could see how we could possibly refuse any notes of good Banks in payment of Bills - on the other hand while the Old Bank and other such low minded companies choose to force their small notes and them almost only into the circle, I know not how it is possible to carry on the money business - something should surely be done to check such disgraceful proceedings but how to manage it I know not - we must just do the best we can - I was not pleased at the refusal of Jo Taylor's notes in payment of a Bill - the only apology the Tellers had was that he was on the practice of sending payments in that manner - but they will not do so again. Fraser is at his work - he seems a well disposed lad but I fear it will be some time before he acquires the necessary quickness. I mean to put Scott into the Tellers' office in a few days on a salary of £80 - as we settled it with Mr More and to desire him to get his friends to grant a bond of security for him - but I doubt if Fraser will be fit to supply his place in the Accomptant's office soon. We got our cash and chest Books all neatly balanced last night and all your 25m notes counted over - the it kept us at it till 10 o'clock - but every all clearly settled I got a sound sleep. I got a second sheep - Mr Dale seems to have no objection to give us a slice of his house - he wants to know whether you wish only the two rooms that go south from our Accomptant's office on the same flat - or if you would take the whole house - the two rooms, we be quite sufficient for us as they are very large - but perhaps you would like the whole building that you might have the command of the tenants below and above you - you must come west and settle that matter.

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

RB/837/410

Page 1 of 2

13 October 1801

It is a puzzling matter to know how to do with these small notes. By refusing them even when offered in parcels, we may not generally check the original issuers, but make innocent people into whose hands they come after passing through several others suffer and I never could see how we could possibly refuse any notes of good banks in payment of Bills. On the other hand while the Old Bank and other such low minded companies choose to force their small notes and these almost only into the circle, I know not how it is possible to carry on the money business. Something should surely be done to check such disgraceful proceedings but how to manage it I know not - we must just do the best we can. I was not pleased at the refusal of Jo Taylor's notes in payment of a Bill - the only apology the Tellers had was that he was in the practice of sending payments in that manner - but they will not do so again.

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Mr Dale seems to have no objection to give us a slice of his house - he wants to know whether you wish only the two rooms that go south from our Accomptant's office on the same flat, or if you would take the whole house. The two rooms would be quite sufficient for us as they are very large, but perhaps you would like the whole building that you might have the command of the tenants below and above you - you must come west and settle that matter.

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These large Bills on you to day to Dennistouns & J Campbell
 are at Sight to pay duties - this Collector will take no Bills but
 at Sight and if we do not give them in that way they paying
 the Stamp - they must just send down our notes to Greenock
 I think it better to give them the Bills - but it is very hard
 that we should be obliged to discount Glasgow Bills to them
 for a great part of that money - yet if we don't do so
 they cannot go on - to be sure they give us the very best
 sugar Bills - Gabriel Watson died some time ago
 his wife was calling today to solicit our continuing the Box with
 her as she still keeps 2 or 3 horses - I wish we may be as
 safe with her - she says he left all his money to her & children

Wm Simpson Esq

137945
 4623
 100400
 254370
 513285
 229405

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

RB/837/410

Page 2 of 2

These large Bills on you today to Dennistouns and J Campbell Co are at sight to pay duties. The Collector will take no Bills but at Sight and if we do not give them in that way they paying the stamp, they must just send down our notes to Greenock. I think it better to give them the Bills, but it is very hard that we should be obliged to discount Glasgow Bills to them for a great part of that money – yet if we don't do so they cannot go on – to be sure they give us the very best sugar Bills.

Gabriel Watson died some time ago his wife was calling today to solicit our continuing the Box with her as she still keeps 2 or 3 horses. I wish we may be as safe with her – she says he left all his money to her and children.

RSM

13 October 1801

Wm Simpson Esq

P

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14 Oct 1801

Yes we are at our wit's end and Peace has at last come. I am thankful for it and I have no doubt our ministry have done their best and the best that could be done for the good of the Nation - but while France has given up nothing and still retains their horrible Principles with all their conquests from the Texel to the Mediterranean I see no ground for triumphing, or for hoping that it will be a secure and lasting Peace - unless the French when they have no Enemy shall fall out among themselves, overturn their wretched Government and return to their ancient state - with so fickle a People I hope this is not improbable.

Indeed if you get your note of Balances my good friend on the Wednesday morning - you must be content and I shall be thankful - you do not consider that the Tellers' Blotters from which the general Cash Book is wrote up cannot be got from them till 4 or perhaps 5 o'clock after they have balanced their Cash - and there is such a multiplicity of Transactions that if it is the general Cash Book is wrote up and balanced to check with the Tellers' Blotters by 8 or 9 o'clock at night I shall be well pleased and I must know the Bal of the general Cash Book before I receive up the money from the Tellers as it is by it I receive it - we have begun our new check cash Book which I am very well pleased with - but I cannot be reconciled to a Cash Book without balancing it as Mr More proposed - I therefore mean to include the Royal Bank articles (though very shortly stated) in it as well as the cash and deposit accounts, and to balance it with the other cash Book on Monday nights - this can do no harm and it will satisfy me that all is right.

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

RB/837/413

Page 1 of 2

14 October 1801

Yes we are at our wit's end and Peace has at last come. I am thankful for it and I have no doubt our ministry have done their best and the best that could be done for the good of the nation, but while France has given up nothing and she still retains their horrible principles with all their conquests from the Texel to the Mediterranean I see no ground for triumphing, or for hoping that it will be a secure and lasting Peace, unless the French when they have no enemy shall fall out among themselves, overturn their wretched Government and return to their ancient state. With so fickle a people I hope this is not improbable.

Indeed if you get your note of Balances my good friend on the Wednesday mornings you must be content and I shall be thankful - you do not consider that the Tellers' blotters from which the general cash Book is wrote up cannot be got from them till 4 or perhaps 5 o'clock after they have balanced their cash, and there is such a multiplicity of transactions that if it the general cash Book is wrote up and balanced to check with the Tellers' blotters by 8 or 9 o'clock at night, I shall be well pleased and I must know the balance of the general C Book before I receive up the money from the Tellers as it is by it I receive it. We have begun our new check cash Book which I am very well pleased with, but I cannot be reconciled to a cash Book without balancing it as Mr More proposed. I therefore mean to include the Royal Bank articles (though very shortly stated) in it as well as the cash and deposit accounts, and to balance it with the other cash Book on Monday nights. This can do no harm and it will satisfy me that all is right.

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I see in the new Check Cash Book 162 Receipts on cash & deposit
yesterday - only 70 orders - but the orders are more numerous
today the Receipts fewer - I fancy the operations at the
Root are not quite so numerous.

Jo Stirling goes in to Edr this afternoon and will wait
on you tomorrow about getting clear of this Bond you
have with their name and Stirling Hunter & Co's

Did you illuminate at P Green last night - what
a fine appearance your front will make when illuminated - but
it's not ready for that yet - it will be when we hear
of the definitive Treaty

Wm Simpson Esq
P

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

RB/837/413

Page 2 of 2

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15 October 1801

We must just refer doing anything about buying or building till you come west when we must have a grand consultation and I hope our Father will come with you and assist at the council and take one more look of his Child.

As to Gabriel Watson's wife – I will call at Archie Graham and see what he has done – and learn how Gabriel has left his affairs – his property I should think would be answerable to us til Whitsunday by his Bond.

We have it today that France is to restore Tobago, as payment of what they owe for supporting their Prisoners. I hope it is so. I saw Lord Hobart's letter to our Volunteers thanking them and desiring them not to relax till the definitive Treaty, which is very right. I have little dependence upon Bonaparte's good faith, or any of the French school. We have not a half Guinea remaining, and but a bag of silver pray send us if possible a bag of half Guineas or 7/ pieces in the Box tomorrow and silver if you have it.

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

RB/837/414

Page 2 of 2

This being a slack forenoon I have been drawing away at the cash account Gentry of whom you left me a note. Many a time I have been at them before, but saying that by your orders the demand is made and that if the accounts are not immediately paid up I must report to the Directors will I hope have a good effect.

I have also wrote the attorney at Liverpool about the Bills on Preston & Co as we settled it with Mr More.

This being a slack forenoon, I have been drawing away at the cash account Gentry of whom you left me a note. Many a time I have been at them before, but saying that by your orders the demand is made and that if the accounts are not immediately paid up I must report to the Directors will I hope have a good effect.

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15 October 1801

Wm Simpson Esq
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16 Oct 1801

I understood the Counsellor perfectly and had quite the same ideas of the purpose & object of the new Check Cash Book. I remember his saying we might insert the Royal Bank articles in it or not as we pleased - all I meant to say to you that as it was a Cash Book differing somewhat from a Bill Book I thought it would be satisfactory to have it balanced along with the general cash Book and as this can be done by inserting the other articles he mentions in so many lines - it can give little trouble and do no harm - Mr More will tell you it is long after 3 - before we can get the Tellers' room clear - it is at least half an hour after before they can give up their blotters - and if Donaldson who writes the cash Book from them can have it ready by 8 o'clock I shall think it very well.

Cunningham brought me in just now ^{1/4 from 3} a bundle of £600 small mixed notes paid in by Jo Taylor on his account which he suspects must originally have come from Carrick or the Union. I desired him to take them. Robert McNair is in a pucker about his Bill - he never doubted me about drawing at sight. I did know that I could not answer for your sending us the Bill but supposed you would.

Thank you for your information about the French funds which was quite new to me. I see ours seem rather drooping - if I had anything there I would sell out. They must drop more by the time the new loan of 20 millions comes on.

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

RB/837/415

Page 1 of 2

16 October 1801

I understood the Counsellor perfectly and had quite the same ideas of the purpose and object of the new check cash Book, and I remember his saying we might insert the Royal Bank articles in it or not as we pleased. All I meant to say to you that as it was a cash Book differing somewhat from a Bill Book I thought it would be satisfactory to have it balanced along with the general cash Book and as this can be done by inserting the other articles he mentions in so many lines it can give little trouble and do no harm. Mr More will tell you it is long after 3 before we can get the Tellers' room clear. It is at least half an hour after before they can give up their blotters, and if Donaldson who writes the cash Book from them can have it ready by 8 o'clock I shall think it very well.

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Geo Rutherford's young man Potts cannot come to us - but
he strongly recommends another who he says is an expert
clerk - was some years in a house here gave great satisfaction
but was obliged to go to the country last year for health
he is now quite recovered - he has wrote him and
let us know on Monday if he will come
The Tellers inform me that a greater than common
quantity of East Country notes chiefly Falkirk and Stirling
have come in this week - and many of them large notes
The Stirling to some have got £20 - the sum will
be too large for the Box

Ad. M.
16 Oct 1801

20 drafts on Down today about 4m.

Wm Simpson Esq

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

RB/837/415

Page 2 of 2

George Rutherford's young man Potts cannot come to us, but he strongly recommends another who he says is an expert clerk - was some years in a house here gave great satisfaction but was obliged to go to the country last year for health. He is now quite recovered. He has wrote him and will let us know on Monday if he will come.

The Tellers inform me that a greater than common quantity of East Country notes chiefly Falkirk and Stirling have come in this week, and many of them large notes. The Stirling it seems have got £20s. The sum will be too large for the Box.

20 drafts on Down today about 4m.

RSM

16 October 1801

Wm Simpson Esq
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17 Oct 1801

Glad shall I be to see our Father once more - and I hope his Child here will never be a discredit to him - it will be a very proper time to come on Monday sennight this thro being the last week in the month Tuesday will not exhibit one of our greatest mobs - our preachings are the end of that week so you must come the beginning of it -

Thanks for the specie - our small notes are nearly off but I hope we shall hold out till you come west -

I do not see how it is possible to avoid taking Bills on Leith - what could our traders who keep accounts with us do with them if we refused them? And the Leith gentry are too proud to accept payable in Edinburgh. I have desired our young man Scott to write his father (who is a very creditable house carpenter in Aberdeen) to see if he and his other friends will be surety for him and I have shown him the copy I had of Jack Waugh's bond for the terms of the obligation -

Mr Rutherford's other lad I find is still in such poor health that he will not do for us - Mr Dale has written to a friend at Montrose who had applied to him some months ago to get a place in this office for a son of his who had been in the Commercial Bank Aberdeen - and desired him if discharged to come up immediately -

I have long thought that the coach which goes in in 6 hours was the best conveyance for our Box - if the proprietors could give any decent security - I called for Archie Graham last night to help about this - he was gone to the country - I shall call again before I shut this and if I find him let you know what he says

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

RB/837/417

Page 1 of 2

17 October 1801

Glad shall I be to see our Father once more, and I hope his Child here will never be a discredit to him. It will be a very proper time to come on Monday sennight though that being the last week in the month Tuesday will not exhibit one of our greatest mobs. Our preachings are the end of that week so you must come the beginning of it.

Thanks for the specie - our small notes are nearly off but I hope we shall hold out till you come west.

I do not see how it is possible to avoid taking Bills on Leith. What could our traders who keep accounts with us do with them if we refused them? And the Leith gentry are too proud to accept payable in Edinburgh. I have desired our young man Scott to write his father (who is a very creditable house carpenter in Aberdeen) to see if he and his other friends will be surety for him and I have shown him the copy I had of Jack Waugh's bond for the terms of the obligation.

Mr Rutherford's other lad I find is still in such poor health that he would not do for us. Mr Dale has wrote to a friend at Montrose who had applied to him some months ago to get a place in this office for a son of his who had been in the Commercial Bank Aberdeen and desired him if disengaged to come up immediately.

I have long thought that the coach which goes in in 6 hours was the best conveyance for our Box if the proprietors could give any decent security. I called for Archie Graham last night to talk about this - he was gone to the country. I shall call again before I shut this and if I find him let you know what he says.

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3 o'clock - I have been at the Thistle but Archie had gone
to his country house an hour before - I must see him
on Monday - David Russell has brought 6m worth
more land - it is ^{96 acres} round his house and just completes him
he says he'd not give a penny for all the land in Scotland
now - and will never buy another inch - I asked how he
was to pay his 6m - he said no fear the Royal Bank
will do - I said I must take to the Bank of England
and sell out my stock there - this I suppose he means

Adm
17 Oct 1801

Wm Simpson Esq

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

RB/837/417

Page 2 of 2

3 o'clock - I have been at the Thistle but Archie had gone to his country house an hour before. I must see him on Monday. David Russell has brought 6m worth more land - it is 96 acres round his house and just completes him he says he would not give a penny for all the land in Scotland now - and will never buy another inch. I asked how he was to pay his 6m - he said no fear the Royal Bank will do - no said I you must take to the Bank of England and sell your stock there - this I suppose he means.

RSM

17 October 1801

Wm Simpson Esq

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19 Oct 1801

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

RB/837/418

Page 1 of 2

19 October 1801

Old William was so much taken up Saturday night with the improvements going on in the bank – bells, ventilators etc that he forgot the letters till too late but he put it into the Post Office yesterday and I hope you would get it this morning. I wish we may not be in a hobble about this new clerk as Mr Dale wrote his friend at Montrose to send up his son immediately if disengaged, as he had been in a bank before I would rather give him the preference for we have really too many young hands already, but as Blair it is likely will soon leave us perhaps his place may suit Stowe's Friend, but it shall be any way you please.

Saturday evening being moonlight I walked out to Mr Graham's house 2 miles from town and had a conversation with him on the subject of the Box. He is quite of your mind and had been trying the coach proprietors to see if they would convey it on any reasonable terms but as they would take no less than 1/ per £100, it put an end to the treaty. He does not think that any man could be got to come and go once a week who could be more trusted than the guard or driver, and we should have our whole dependence on that man as the coach people would not be responsible. It occurred to me and Mr Graham much approved of it as the most desirable plan if it could be brought about, that the coach proprietors should make two strong cases under the seats of each of their coaches that go off at 10 o'clock, to hold our two boxes, each of us to have a key here and at Edinburgh, that we should send these Boxes twice or rather thrice a week which would reduce the risk greatly and enable you and Mr Kinnear as these East Country notes are coming in upon us in such quantities, to insist on their being taken up twice or thrice a week in Edinburgh which would have the effect of checking their circulation. That the coach proprietors should be responsible only for a limited sum suppose £1000 only to each of us – this would secure their being careful, and that we should pay them 40 or £50 a year each – that would make it an object to them. Mr Graham thought this the best plan and that it was not unlikely the proprietors for 80 or £100

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a year and fall in with it - he was to speak to some of them
here and to call on me when he had done so and considered
further of the matter - you'll observe the Paisley mixtures
go into Edinburgh in his Box - for both he pays £30 a year
and the same Box brings back their notes when up in
Edinburgh. He sends in frequently 5 or 6m besides the Paisleys and he
thinks with you it is very dangerous having such a sum
- night upon the Road - none of the other Banks that
he knows of send in their notes.

Jo Stirling it seems has settled it with Andrew so as that the 5m odd deposited with us is to be
paid up immediately, as directed by Mr More. I told them that we could only pay upon an order
of court so an order is wrote for and a Bill on London is to be taken for us at 45 days for the exact
sum and interest as soon as the order comes.

Ad. M.
19 Oct 1801

Wm Simpson Esq

What a shocking story from Kilmarnock - from some trifling crack in the plaster of the church
there yesterday, the congregation took the alarm and crowding to get out run over one another,
and no fewer than 29 were killed many more much hurt so the Ayr mail coach guard tells me. Mr
McKinlay the minister had not come in.

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

RB/837/418

Page 2 of 2

a year would fall in with it. He was to speak to some of them here and to call on me when he had
done so and considered further of the matter. You'll observe the Paisley mixtures go into
Edinburgh in his Box, for both he pays £30 a year and the same Box brings back their notes when
up in Edinburgh. He sends in frequently 5 or 6m besides the Paisleys and he thinks with you it is
very dangerous having such a sum a night upon the road. None of the other banks that he knows
of send in their notes.

Jo Stirling it seems has settled it with Andrew so as that the 5m odd deposited with us is to be
paid up immediately, as directed by Mr More. I told them that we could only pay upon an order
of court so an order is wrote for and a Bill on London is to be taken for us at 45 days for the exact
sum and interest as soon as the order comes.

What a shocking story from Kilmarnock - from some trifling crack in the plaster of the church
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20 Oct 1801

I know not how to manage about this new Clerk - Mr Dale was
proposing to ~~stop~~ visit his friend at Montrose to stop his son
but as he wrote him to send him off directly if he was disengaged
it ~~had~~ be too late now - it is possible he may be otherwise engaged
we shall know in a day or two - and must see to make a place
for Stow's friend - you see Fraser's blunder in adding the
amt. of our drafts to the London Bills - the other errors you mention
are partly my own - in the note made up for me by Edward he had
always been in use to state the drafts on Edin first and next
the amt of the drafts on Down - on these two days he somehow I see by the note
reversed it and putting the amt of
the drafts on Down first I advised you them in place of
of the amt of Bills myself - but all is right enough
in the Books - we got ~~the~~ ^{two} Cash Books forward
and both balanced about half after 8 last night - and
after that the Teller's Balances accordingly delivered up
to me so that I had the Cash Book balanced and all
to rights by 9 o'clock - and I shall always be well
pleased when this can be done on such good time
Archie Graham has not yet called on me - but I wish we had
the Box put upon a more secure footing - we had above
10 m of East Country notes packed up for the Box last night - I
cannot think of trusting such a sum with Mrs Watson's cart
all night upon the Road - I have therefore desired the Tellers
not to put more than 7 or 8 m into the Box and as Jo Robertson James Walker's partner is
here just now to go into Edinburgh in a day or two I shall try if he will take the saddlebags with
what is left. This will be dividing the risk. We shall be sadly affronted this week - only 33m coming
in and the demands upon us very great we could not get off under 40. Yes take all the good Bills
offered. I never expect again to see those days while boundless Glasgow spirit of enterprise
remains.

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

RB/837/419

Page 1 of 2

20 October 1801

I know not how to manage about the new clerk. Mr Dale was proposing to write his friend at Montrose to stop his son but as he wrote him to send him off directly if he was disengaged it would be too late now. It is possible he may be otherwise engaged we shall know in a day or two, and must see to make a place for Stow's friend. You'll see Fraser's blunder in adding the amount of our drafts to the London Bills - the other errors you mention are partly my own - in the note made up for me by Edward he had always been in use to state the drafts on Edinburgh first and next the amount of the drafts on Down. On these two days he somehow I see by the note reversed it and putting the amount of the discounts on Down first I advised you them in place of the amount of Bills on yourself - but all is right enough in the Books. We got the two cash Books forward and both balanced about half after 8 last night - and after that the Tellers' balances accordingly delivered up to me so that I had the chest Book balanced and all to rights by 9 o'clock. And I shall always be well pleased when this can be done in such good time.

Archie Graham has not yet called on me, but I wish we had the Box put up on a more secure footing. We had above 10m of East Country notes packed up for the Box last night. I cannot think of trusting such a sum with Mrs Watson's cart at night upon the road. I have therefore desired the Tellers not to put more than 7 or 8m into the Box and as Jo Robertson James Walker's partner is here just now to go into Edinburgh in a day or two I shall try if he will take the saddlebags with what is left. This will be dividing the risk. We shall be sadly affronted this week - only 33m coming in and the demands upon us very great we could not get off under 40. Yes take all the good Bills offered. I never expect again to see those days while boundless Glasgow spirit of enterprise remains.

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Mr Robertson has just called - he his wife and some other friends
have taken tickets in the Telegraph which leaves this tomorrow
at 4 o'clock afternoon - as he goes forward to Leith, he is to take
the saddlebags on his arrival to my son Robert's house near the
Inn where the coach arrives unless you have some of your people waiting
for him there - you should have Duncan waiting him - it is an
inconvenient hour - but better submit to the trouble than
run the risk of Mrs Watson's cart - you see what
good stuff little King has got by a vessel arrived today from
Trinidad - he has also 3500 dollars for him - he's offered
only 4/8 for them here as they say the price is fallen 3d in
London - The office just closed 20 minutes after 4 -

Robert
20 Oct 1801

Wm Simpson Esq

As we have about 7m large mixed notes put up by themselves
I keep them to go by Mr Robertson with what more may
come in tomorrow and send only the £4900 odd small in the Box

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

RB/837/419

Page 2 of 2

Mr Robertson has just called. He his wife and some other friends have taken tickets in the Telegraph which leaves this tomorrow at 4 o'clock afternoon. As he goes forward to Leith, he is to take the saddlebags on his arrival to my son Robert's house near the inn where the coach arrives unless you would have some of your people waiting for him there. You should have Duncan waiting him - it is an inconvenient hour. But better submit to the trouble than run the risk of Mrs Watson's cart.

You see what good stuff little King has got by a vessel arrived today from Trinidad. He has also 3500 dollars for him - he's offered only 4/8 for them here as they say the price is fallen 3d in London.

The office just closed 20 minutes after 4.

As we have about 7m large mixed notes put up by themselves I keep them to go by Mr Robertson with what more may come in tomorrow and send only the £4900 odd small in the Box.

RSM
20 October 1801

Wm Simpson Esq
P

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21 Oct 1801

It was unlucky Stow did not mention his young man sooner and before Mr Dale wrote to his friend Dr Ross - he has this morning an answer from him saying he thankfully accepts the offer for his son who is in the sugarhouse in Dundee and after employing two days to bring up the Books under his charge and set off for Glasgow - so he will be here immediately - Mr Dale & I are vexed at this occurrence - but we shall do any thing you please - we must have Stow's friend and if we had room there is work enough for them all - but I do not see the Accomptants office would hold more - and that lad Blair who is very honest & attentive and does well enough in assisting to sort notes, I really have not nerves to set him off until his friend Mr Towers who recommended him can get some other berth for him - he is looking out for this and hopes to get some opening for him - Towers is doing his best and I hope will do well - but we need some abler hands in the Accomptants office - and now that two Cash Books are wrote in it and such a vast number of deposit accounts constantly to settle - I wish the the little and other things do not fall back - I will keep Scott in that office but he must take his station with the Tellers in a few days for the work there is too much for two and people are often obliged to wait an hour before it is their turn to be served -

I am afraid we have at last got a bad Bill - D & A Munro spirit dealers and grocers who kept a deposit with us and were in very good credit as you would see by the Bill of Stein's you sent us on them - they have stopped and a £76 Bill of theirs on Forsyth a grocer is protested. Mr Nimmo tells me they will pay only about 8/ per £ and Forsyth still worse. I have desired Mr Nimmo to try what he can work out of Forsyth, and have some hopes his friends may come forward

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

RB/837/421

Page 1 of 2

21 October 1801

It was unlucky Stow did not mention his young man sooner and before Mr Dale wrote to his friend Dr Ross - he has this morning an answer from him saying he thankfully accepts the offer for his son who is in the sugarhouse in Dundee and after employing two days to bring up the Books under his charge would set off for Glasgow. So he will be here immediately. Mr Dale and I are vexed at this occurrence, but we shall do anything you please. We must have Stow's friend and if we had room there is work enough for them all, but I do not see the Accomptants office would hold more. And that lad Blair who is very honest and attentive and does well enough in assisting to sort notes, I really have not nerves to set him off until his friend Mr Towers who recommended him can get some other berth for him. He is looking out for this and hopes to get some opening for him. Fraser is doing his best and I hope will do well, but we need some abler hands in the Accomptant's office, and now that two cash Books are wrote in it and such a vast number of deposit accounts constantly to settle, I wish the interest and other things do not fall back. I still keep Scott in that office but he must take his station with the Tellers in a few days for the work there is too much for two and people are often obliged to wait an hour before it is their turn to be served.

I am afraid we have at last got a bad Bill. D & A Munro spirit dealers and grocers who kept a deposit account with us and were in very good credit as you would see by the Bill of Stein's you sent us on them - they have stopped and a £76 Bill of theirs on Forsyth a grocer is protested. Mr Nimmo tells me they will pay only about 8/ per £ and Forsyth still worse. I have desired Mr Nimmo to try what he can work out of Forsyth, and have some hopes his friends may come forward.

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

RB/837/421

Page 2 of 2

Archie Graham has just called. He has been speaking to Burns of the Black Bull here who much relished the plan of carrying the Box I mentioned to you. He was to speak to the other proprietor here Bain today and if he was of the same mind they would apply to the Edinburgh proprietors. The plan is to carry the Box in one day and bring it out the next, a strong place to be fitted up in the coach for the purpose, a key at Edinburgh and another here, the proprietors to become bound to the extent of £1000 to each of us and to get £50 from each of us. Burns thought it an object and certainly it is - you had better try the Edinburgh people and get the matter settled soon for I fear we run great risk with Mrs Watson. I inclose you a letter from one Aitken an old clerk of Gabriel's which I had sent to Mr Graham. He only told the man that he would employ him if Mrs Watson gave it up and a better conveyance could not be got. He is very anxious to have it settled with the coach.

Past 4 o'clock. I have just seen the bags into the coach with John Robertson and hope they will go safe. Many more mixed notes came in today but we had no time to sort them. It was 4 o'clock before the office was clear.

RSM

21 October 1801

Wm Simpson Esq
P

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22 Oct 1801

I hope Duncan will wait till the Coach arrived last night for as Bob is from home John Robertson will not otherwise know what to do with the Bags - I wish indeed we had that Box business put upon a proper footing - Archie Graham said he would be glad to talk about it with you when you come west next week - King has packed up his dollars to go by the Berwick smack to London and he is to bring me the Receipt deliverable to Down & Co which I shall send to you and if you think proper you may desire them to deliver the Box to your Captain - but my idea is that Dollars are Penny Pies in London and no man will give more or less for them than the price of the day given by the Bank.

It was indeed a most shocking business that at Kilmarnock the Air Guard told me yesterday that the number who really died was 31 - and it was hoped no more would die.

Robert Graham Mr Stirling's writer was at me this forenoon to get payment tomorrow of £500 Receipt about which Mr More can inform you - he showed me a letter from Ninian Hill saying that the Lord on the Bills (Armadales) would take our cognizance of that receipt and therefore would give no order about it. I told him that from the forms of the receipt I could not pay it without an order of court or authority from you, so we settled it that he writes Mr Hill to call on you and Mr More tomorrow and if you approved I should pay on Saturday on getting up our receipt. You will therefore let me know in course what the Counsellor says. He is to take our Bill on London for the whole sum to remit James Hunter. I don't much like to draw on Down for such a sum. If you would rather prefer drawing on the Bank of England, you may send me your draft 45m at par payable to SM&D and I shall indorse it.

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

RB/837/422

Page 1 of 2

22 October 1801

I hope Duncan would wait till the coach arrived last night for as Bob is from home John Robertson would not otherwise know what to do with the bags. I wish indeed we had that Box business put upon a proper footing. Archie Graham said he would be glad to talk about it with you when you come west next week. King has packed up his dollars to go by the Berwick smack to London and he is to bring me the receipt deliverable to Down & Co which I shall send to you and if you think proper you may desire them to deliver the Box to your Captain. But my idea is that dollars are penny pies in London and no man will give more or less for them than the price of the day given by the Bank.

It was indeed a most shocking business that at Kilmarnock. The Ayr guard told me yesterday that the number who really died was 31, and it was hoped no more would die.

Robert Graham Mr Stirling's writer was at me this forenoon to get payment tomorrow of our £5500 receipt about which Mr More can inform you. He showed me a letter from Ninian Hill saying that the lord on the Bills (Armadales) would take our cognizance of that receipt and therefore would give no order about it. I told him that from the forms of the receipt I could not pay it without an order of court or authority from you, so we settled it that he writes Mr Hill to call on you and Mr More tomorrow and if you approved I should pay on Saturday on getting up our receipt. You will therefore let me know in course what the Counsellor says. He is to take our Bill on London for the whole sum to remit James Hunter. I don't much like to draw on Down for such a sum. If you would rather prefer drawing on the Bank of England, you may send me your draft 45m at par payable to SM&D and I shall indorse it.

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You will need to bring with on Monday a large supply of
notes of all kinds - there is only 2m small notes left in the
chest to day - and you must continue our supply
of at least £200 a week silver otherwise I should fear
we should be in danger of being mobbed -

some of these London Bills from the Dean are unconscionably long
winded - I had very near returned them - but in that case must
have sent back the shorter dated also - what needy greedy
hounds these rich West Indians are and what various ways
they fall upon to spang the old Royal!

RSM
22 Oct 1801

Wm Simpson Esq
P

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

RB/837/422

Page 2 of 2

You will need to bring east on Monday a large supply of notes of all kinds. There is only 2m small notes left in the chest today, and you must continue our supply of at least £200 a week silver otherwise I should fear we should be in danger of being mobbed.

Some of these London Bills from the Dean are unconscionable long winded. I had very near returned them, but in that case must have sent back the shorter dated also. What needy greedy hounds these rich West Indians are and what various ways they fall upon to spang the old Royal!

RSM

22 October 1801

Wm Simpson Esq

P

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23 Oct 1801

I have not seen Mr. Graham to know if the South People have come
 to a point but I suppose they will take some days to consult with
 their Partners in Ed. I shall call on him before he goes to the
 Country tomorrow - Barred the Union I do not find send any
 Prop. Mr. Paisley I wrote you put their notes in the Thistle Bag
 I have never yet seen Mrs. Ingram. nor has she asked on Mr.
 Oak - nor did Edward know any thing about her being here
 till I told him this morning. He has been calling on her and
 he tells me she has been saying a great deal about Bob -
 I really believe we shall have work enough for Shew's friend
 if we can contrive to get a borrower in the office for him - for
 Mr. Dunscomb seems to increase daily and it comes upon us
 with such a pressure at particular times that it is enough to
 confound one - we were slack enough to day till 12 o'clock
 but I wish you had been here from 1 to 2 - in that hour most
 of the Bills sent you come in - a number of deposit Bills were
 settled - and I drew 26 Bills on Brown - the former waiting in the
 accompaniments of their Vouchers - after they were dialed away
 the Tellers were filled with People paying in upon their funds
 and now long after 3 - it is not near clear of People who
 come on long before the hour - I wish we had the other Tellers
 at his place but it is impossible to let them away at least
 till 4 o'clock he quakes at the work and another comes in at 5
 place - I see the night will be a slack week as it is the
 last of the month and few Bills come due - so you have a
 chance not to see a mob - 10 m. shall be long with
 you will be well enough and the Tellers say you may bring
 20 or 30 m. of Notes - but with so good an opportunity you may
 bring 20 or 30 m. large of all kinds - we have no particular
 wish for any particular kind - or sort them as you please - if you
 can do it right you will be up to the mark which will be quite
 convenient and I shall be proud of my Ledger -

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

RB/837/423

Page 1 of 2

23 October 1801

I have not seen Mr Graham to know if the coach people have come to a point but I suppose they would take some days to consult with their partners in Edinburgh. I shall call on him before he goes to the country tomorrow. Carrick and Union I do not find send any Box. The Paisley I wrote you put their notes in the Thistle Box.

I have never yet seen Mrs Ingram, nor has she called on Mr Dale, nor did Edward know anything about her being here till I told him this morning. He has been calling on her and he tells me she has been saying a great deal about Bob.

I really believe we shall have work enough for Stow's friend if we can contrive to get a corner in the office for him, for the business seems to increase daily and it comes upon us with such a pressure at particular times that it is enough to confound one. We were slack enough today till 12 o'clock but I wish you had been here from 1 to 2 – in that hour most of the Bills sent you came in, a number of deposit accounts were settled, and I drew 26 Bills on Down. The crowd waiting in the Accomptant's office for the vouchers, after they were cleared away, the Tellers' room filled with people paying in upon their accounts and now long after 3, it is not near clear of people who came in long before the hour. I wish we had the other Teller at his place but it is impossible to let Scott away at least till Fraser be quicker at the work and another come in Scott's place. I see the next will be a slack week as it is the last of the month and few Bills come due. So you have a chance not to see a mob. 10m small to bring with you will do well enough and the Tellers say you may bring 2 or 3m Guinea notes – but with so good an opportunity you may bring 30 or 40m large of all kinds. We have no particular wish for any particular kind, so sort them as you please. If you and Mr R did right you would take your beds upstairs which would be quite convenient and I should be proud of my lodgers.

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It is very provoking - ~~after~~ 3 o'clock Carrick sends us
in no fewer than 8 Bills for his Balance today - I know
not if we should submit to this - our cash being short
I keep them till tomorrow as I suppose they will do as
well with you on Monday - his own draft only I st- on
Sir W Forbes & Co

Then says he does not suppose a better or worse
than the Market price of the day can be got for his
dollars but he has no objection to your desiring Down
to deliver them to your Captain if you think it will be for
his advantage - Stocks seem to be creeping up which
will put you in spirits I should sell & realise

Wm Simpson Esq
J

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

RB/837/423

Page 2 of 2

It is very provoking - after 3 o'clock Carrick sends us in no fewer than 8 Bills for his balance today. I know not if we should submit to this, our cash being short. I keep them till tomorrow as I suppose they will do as well with you on Monday. His own draft only at sight on Sir W Forbes & Co for £800.

King says he does not suppose a better or worse than the market price of the day can be got for his dollars but he has no objection to your desiring Down to deliver them to your Captain if you think it will be for his advantage. Stocks seem to be creeping up which will put you in spirits. I would sell and realise.

RSM

23 October 1801

Wm Simpson Esq

P

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24 Oct 1801

Mr Stirling's writer and clerk called with our Receipt at the foot of which they acknowledged the payment and got a Bill on Down for the whole at 45/ds £5526.7.10 payable to Jas Stirling - with ends that matter - John is at Cordale when he comes to town he is to call and discharge the Receipt - I had a card from Col Wight saying he would call at 12 with the Committee of officers' Bill and wishing I would have the money ready I wrote him for answer that we had orders to pay £1500 - to Lt Macdonald and that Capt Stenhouse had left a Bill on London with you for it - he and the other officers came down with their Bill which he sent you - he says Stenhouse is mad for thinking of drawing and he showed me a letter from the War Office saying that Stenhouse cannot act till his Bond of Security is executed so I gave the money for the Bill - as at all events we must be safe with it - by the next month I hope Capt Stenhouse will have all his securities expired - the Duke it seems is to be here on Thursday for a month - I had not small notes sufficient for Col Wight not one left in the chest so we shall have need of all you can bring us I have sent to the other Banks to get a thousand or two to serve us on Monday forenoon - I suppose you will be here by 2 or 3 o'clock - but I shall hardly get you spoken to till after the Ball at night - I wish you (and bring my Bird) went with you as a Pinning - my wife who is now alone and has omitted the letters of her for a few weeks and so would I you may say to her -

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

RB/837/425

Page 1 of 2

24 October 1801

Mr Stirling's writer and clerk called with our receipt at the foot of which they acknowledged the payment and got a Bill on Down for the whole at 45/ds £5526.7.10 payable to James Stirling, which ends that matter. John is at Cordale when he comes to town he is to call and discharge the receipt. I had a card from Col Wight saying he would call at 12 with the committee of officers' Bill and wishing I would have the money ready. I wrote him for answer that we had orders to pay £1500 to Lieutenant Macdonald and that Captain Stenhouse had left a Bill on London with you for it. He and the other officers came with their Bill which he sent you. He says Stenhouse is mad for thinking of drawing and he showed me a letter from the War Office saying that Stenhouse cannot act till his Bond of Security is executed so I gave the money for the Bill, as at all events we must be safe with it. By the next month I hope Captain Stenhouse will have all his securities expired. The Duke it seems is to be here on Thursday for a month. I had not small notes sufficient for Col Wight not one left in the chest so we shall have need of all you can bring us. I have sent to the other banks to get a thousand or two to serve us on Monday forenoon. I suppose you will be here by 2 or 3 o'clock, but I shall hardly get you spoken to till after the balance at night. I wish you would bring my Bird west with you as a Pinning. My wife who is now alone would be much the better of her for a few weeks and so would I you may say to her.

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

RB/837/425

Page 2 of 2

RSM

24 October 1801

Wm Simpson Esq

P

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28 Oct 1801

So we must be at the Ps again altho I have so little to say that I should not think of sending one if it were not that you will probably get no letter from me tomorrow being our fast day - The crowd in the office was not quite so great as you saw it yesterday - but from the circumstance of two days' business being thrown into one - we had rather more business than you saw and for some time the space between my desk and the door was quite full with people waiting for their Bills - The young man Ross from Montrose is arrived and seems a decent looking lad - but rather a young one and we have too many of these - Our Tellers have counted over all the small notes you brought and found them right - They have not yet overtaken the large ones but that will soon be done. In comes Jo Riddell who has an acceptance of R Mackay & Co's due on Friday £420 which he entreats and beseeches may be renewed and he solemnly promises to pay it when due, though he has not the money at present. He was so earnest that unless I would promise he said he could not go to the church tomorrow. What could I do, but what I know you would have done in the same situation? But we shall be sadly beyond the mark this week -

The inclosed note will show you how Watson & Hunter & Co's account stood at the two last Balances. You will consider what is to be done with their accounts. By this time 4 o'clock I hope you and our Father are snug at Barnton.

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

RB/837/432

Page 1 of 2

28 October 1801

So we must be at the Ps again altho I have so little to say that I should not think of sending one if it were not that you will probably get no letter from me tomorrow being our fast day. The crowd in the office was not quite so great as you saw it yesterday, but from the circumstance of two days' business being thrown into one, we had rather more business than you saw and for some time the space between my desk and the door was quite full with people waiting for their Bills. The young man Ross from Montrose is arrived and seems a decent looking lad, but rather a young hand and we have too many of those. Our Tellers have counted over all the small notes you brought and found them right. They have not yet overtaken the large ones but that will soon be done. In comes Jo Riddell who has an acceptance of R Mackay & Co's due on Friday £420 which he entreats and beseeches may be renewed and he solemnly promises to pay it when due, though he has not the money at present. He was so earnest that unless I would promise he said he could not go to the church tomorrow. What could I do, but what I know you would have done in the same situation? But we shall be sadly beyond the mark this week.

The inclosed note will show you how Watson & Hunter & Co's account stood at the two last Balances. You will consider what is to be done with their accounts. By this time 4 o'clock I hope you and our Father are snug at Barnton.

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- Bob comes across you - will you say to him that Edward has been calling frequently about his debenture and is surprised he has not got the money as those who sent debentures after him have got it -
There were too many returned Bills this morning but they are all taken up -

Wm Simpson Esq

PS

28 Oct 1801

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

RB/837/432

Page 2 of 2

If Bob comes across you, will you say to him that Edward has been calling frequently about his debenture and is surprised he has not got the money as those who sent debentures after him have got it.

There were too many returned Bills this morning but they are all taken up.

RSM

28 October 1801

Wm Simpson Esq

P

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30 Oct 1801

I am glad you got safe into Port - but I am not so clear that you are to remain there till the spring months - my opinion is that you should come here a week every month - lodge quietly upstairs and take a station in business hours in the front room - I should then have help at hand - in truth there is no arrangement but please me so well as this - we have had a hot conflict today by 4 days work being compressed into one - you see part of the result and what the bodies here are doing by the London paper sent you - I am pleased to see no returns the two last posts - yesterday I think was the first single letter we ever received from the bank - but I am in terror lest we get many returns soon from the state of produce particularly at Liverpool - there it seems the stagnation is so complete that not an article of any kind will sell at any price and how are the people to pay their Bills? I have been with Mr Graham about his friends - he is sure they have accepted for much less than the value consigned them, but he knows not what may be the consequence of this stagnation. I begged him to remit them what money he could spare. This was Robert Graham the writer - but Archie and he will do all they can to make their friends easy. I wish they may get through we have so much of their paper. The next Box shall be filled with empty bags, and I have told the Tellers to take none of the Berwick notes. I called on Archie Hamilton on Wednesday night and told him we would take no more orders for notes and that if large parcels of small notes were offered us in payments we should just refuse them. He said he could not find fault with this, and that he would write Mr Forrester to send large notes otherwise he did not know how they could go on.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 October 1801, enclosing a letter of the same date from David Graham to Robert Scott Moncrieff with an annotation by the latter explaining why he was forwarding it to Simpson

RB/837/433

Page 1 of 4

30 October 1801

I am glad you got safe into port, but I am not so clear that you are to remain there till the spring months. My opinion is that you should come here a week every month - lodge quietly upstairs and take a station in business hours in the front room. I should then have help at hand. In truth there is no arrangement would please me so well as this. We have had a hot conflict today by 4 days' work being compressed into one - you see part of the result and what the bodies here are doing by the London paper sent you. I am pleased to see no returns the two last posts. Yesterday's I think was the first single letter we ever received from the bank, but I am in terror lest we get many returns soon from the state of produce particularly at Liverpool - there it seems the stagnation is so complete that not an article of any kind will sell at any price and how are the people to pay their Bills? I have been with Mr Graham about his friends. He is sure they have accepted for much less than the value consigned them, but he knows not what may be the consequence of this stagnation. I begged him to remit them what money he could spare. This was Robert Graham the writer - but Archie and he will do all they can to make their friends easy. I wish they may get through we have so much of their paper. The next Box shall be filled with empty bags, and I have told the Tellers to take none of the Berwick notes. I called on Archie Hamilton on Wednesday night and told him we would take no more orders for notes and that if large parcels of small notes were offered us in payments we should just refuse them. He said he could not find fault with this, and that he would write Mr Forrester to send large notes otherwise he did not know how they could go on.

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Jo Taylor the grocer being here today I examined him closely. he solemnly declared that he never sent us a small note but what came in in the natural course of his business - that once a month or 6 weeks he sent a clerk to Falkirk Stirling etc to get payment of accounts - that 3/4 of the payments were in these small notes - that it was only then he sent such parcels - what else could he do with them? And what could I say, as I believe the man spoke truth. We had a work on Wednesday with an acceptance of Aitchison & Co, who keep their account with Carrick. Aitchison called to pay it when there was a crowd in the office he says he waited an hour, that Cunningham saw him but did not take the money from him, so he went off. We sent the porter with the Bill and got the money in the afternoon - Aitchison was highly enraged at his being kept so long and said he was going to write Mr Ramsay. Cunningham declares that he never saw him in the office - but he was certainly there, as the Porter saw him.

Adm
30 Oct
1801

If you are willing to have some of my money I will give it to you in notes if you are willing to have it in notes you will have it in notes

Wm Simpson Esq

Rd

Pray what do you with Belch's notes - they have always a sum lodged here and agreed to take up their notes on Monday afternoons but from what I think you wrote before our Tellers have been in the way of refusing them generally - they say Robt Allen now takes up their notes in Edinburgh. It is absurd such people being bankers.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 October 1801, enclosing a letter of the same date from David Graham to Robert Scott Moncrieff with an annotation by the latter explaining why he was forwarding it to Simpson

RB/837/433

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If you see Willie bid him mind Mrs Gray's pension. I suppose Bob is not yet returned to town.

RSM
30 October 1801

Wm Simpson Esq
P

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Glasgow 30th October 1801

Dear Sir

We had every prospect of being very easy in money matters next month, having only about £2000 to pay, & as we thought, a certainty of receiving remittances from the West Indies to a larger amount, which was promised to be sent in Government Bills, however we have been disappointed, as the packet which arrived a few days ago, sailed from Grenada before the Bills had come over from Martinique, where they are all drawn by the Commissary General, & probably missed her only by a few hours. Unfortunately the principal part of the £2000 falls due in London on the 7th & we shall have some little difficulty in providing for it, unless you can oblige us so far as to discount the enclosed Bill today & give us a draft on London in lieu of it, say for £1700. If you can do this we shall probably have no occasion to ask for any discounts on the usual days for a week or two to come.

I am, dear Sir, your humble servant,
David Graham

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[annotated in RSM's hand:]

This is from Thomas Hopkirk partner and only to show you the kind of demands that come upon us from all quarters. The Bill he inclosed was for above £1800 – borrowed from Newbigging. I told him it was impossible we could do it this week, we had exceeded so much already so he borrows the money from Newbigging I suppose and sent the £1800 Bill to us on Monday night to enable him to pay it back on Tuesday. So we go on. All distresses and disappointments come upon us.

NatWest

This is from Thomas Hopkirk's Partner
and only to show you the kind of
demands that come upon us from
all quarters – The Bill he inclosed
was for about £1800 – borrowed
from Newbigging. I told him it was
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