

2 August 1802

So daring a Robbery of the Mail is a new thing in this Country  
 I think it is hardly possible the Rascals can escape and  
 by this time I hope they are gripped - it could not have  
 happened when we had less at risk - you see the Edinburgh Bills  
 are all on your acquaintances - that for 50 lps on Patrick Anderson  
 you will take care to stop - and if necessary we can get a 2<sup>nd</sup> from  
 Fairful as we can of all the London Bills but I wait a  
 day or two till we see if the Letters cast up for I cannot think  
 the Villains would carry such a Bundle with them - the greatest  
 danger will be in regard to the Bill of £73.1.4 which falls  
 due the 6<sup>th</sup> Current - this Bill was remitted to poor  
 Blair by a Brother of his and is indorsed to us by Edward. The letter which  
 brought it to him accepted lay some weeks in our Post Office being  
 wrongly directed which was the cause of it being so long of giving  
 it in. I desired Edward to desire him to write the accepter this day  
 of the accident, and I hope he will pay the duplicate sent. I pity  
 the poor Dunfermline Clerk and am curious to know what return he  
 makes. What a disgrace to Middlesex that Sir Francis should be  
 returned. Mr T writes me that Mainwaring is confident of carrying  
 it by Petition. Viscount Dunira is a pretty Title but I cannot see  
 the sense of delaying it so long, and thereby having the Trouble  
 of a new Election for Edinburgh, and for Dumfries.

Jo Stirling rap'd loud at the Bank door on Saturday but could get  
 no access - it was after 12 - he then went to Musselburgh -  
 observed as he passed a most elegant grand house where yours  
 formerly stood. He stopped to ask whose house it was, and would  
 have driven up to you had he not observed company with you.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 August 1802

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2<sup>nd</sup> August 1802

So daring a Robbery of the Mail is a new thing in this Country. I think it is hardly possible the Rascals can escape and by this time I hope they are gripped. It could not have happened when we had less at risk. You see the Edinburgh Bills are all on your acquaintances - that for 50 Guineas on Patrick Anderson you will take care to stop, and if necessary we can get a 2<sup>nd</sup> from Fairful as we can of all the London Bills but I wait a day or two till we see if the Letters cast up for I cannot think the Villains would carry such a Bundle with them. The greatest danger will be in regard to the Bill of £73.1.4 which falls due the 6<sup>th</sup> Current - this Bill was remitted to poor Blair by a Brother of his and is indorsed to us by Edward. The letter which brought it to him accepted lay some weeks in our Post Office being wrongly directed which was the cause of it being so long of giving it in. I desired Edward to desire him to write the accepter this day of the accident, and I hope he will pay the duplicate sent. I pity the poor Dunfermline Clerk and am curious to know what return he makes. What a disgrace to Middlesex that Sir Francis should be returned. Mr T writes me that Mainwaring is confident of carrying it by Petition. Viscount Dunira is a pretty Title but I cannot see the sense of delaying it so long, and thereby having the Trouble of a new Election for Edinburgh, and for Dumfries.

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*A most delightful day yesterday and it promised as well this forenoon - but it has over cast again - the wind got in to the East and rain -*

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 August 1802

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RSM

2 August 1802

Wm Simpson Esq

P

62

*Robert Scott Moncrieff Esq*

62

*RSM  
2 Aug 1802*

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3<sup>d</sup> Aug<sup>t</sup> 1802

I never thought of writing you by the Telegraph - when I saw the copy of our Letter I was quite easy as you would be on getting it this morning - I still delay applying for second Bills in the hope that when the Linlithgowshire Postmaster has made a proper search the letters will be found - I don't recollect any thing particular that was in my P but my best wish that you might yet squish on many 30<sup>th</sup> Julys - and I bid you send us more small Gold as soon as you could - you may also send us more notes when you have a good opportunity - There is not a large note and only 1m small in the Chest. You see how we have extended in Bills discounted. I wish we may not get a Reprimand all the way from Buxton. I thought to have cut down the sum to day, but so great was the amount of Bills going in that to give every one a share has exhausted the whole that comes in this week. But observe how the cash accounts and deposit accounts stand. It is wonderful Gilbert's Operations do not lighten us.

I am curious to know the determination of the Clerk of Dunfermline. He would probably consult Adam Rolland and if so I should think he will do right. I have just seen a letter from John Brand to his nephew giving the account of his (as Delegate from Montrose) being seized on the Road to Brechin by armed men, forced out of his Carriage &c. With difficulty he escaped and got there in time to vote. John would make a ridiculous appearance in the hands of his assailants, but I should think they will be severely punished. Oh what dismal weather. It has rained incessantly since yesterday afternoon.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 August 1802

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3<sup>d</sup> August 1802

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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 August 1802

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RSM

3 August 1802

Wm Simpson Esq

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I wd be happy to see Mr R's name to the subscription as it wd  
take off the Impression many People here have that he is an Enemy  
of Henry's and on the democratic side - It mortifies me to see  
his Partner Mr M. taking such an active part on that side from  
which I fear the house will not increase their Respectability -  
These Democrats in general are a violent turbulent Crew and  
will stick at nothing to gain their end - a striking Instance of  
this is in their Conduct towards Mr Dale - they have taken it into  
their heads that he has something to say at Lanark altho he  
never meddled <sup>more</sup> in the Borough Policies than you did, having  
nothing about them and has now no Interest there - they have  
beset him and Mr M among the rest to employ his Influence  
for that mad Democrat Maxwell - there wd have been nothing  
in this - had they had such notice to him in plain words that  
if he does not interfere for Maxwell they will by the means of  
Sir J Nasmith's Interest with the Ladies of Coris, take away  
the water from Mr Owen's milns which by the Ladies' consent had  
been engaged for 16 or 17 years - I never heard of such a violent Proceeding  
as this - Mr D is much indignant at it - but they have taken the wrong  
Sow by the Lugs

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I would be happy to see Mr R's name to the subscription as it would take off the Impression many People have here that he is an Enemy of Henry's and on the democratic side. It mortifies me to see his Partner Mr M taking such an active part on that side from which I fear the house will not increase their Respectability. These Democrats in general are a violent turbulent Crew and will stick at nothing to gain their end. A striking Instance of this is in their Conduct towards Mr Dale. They have taken it into their heads that he has something to say at Lanark although he never meddled more in the Borough Policies than you did, knows nothing about them and has now no Interest there. They have beset him and Mr M among the rest to employ his Influence for that mad Democrat Maxwell. There would have been nothing in this, but they have sent notice to him in plain words that if he does not interfere for Maxwell, they will by the means of Sir J Nasmith's Interest with the ladies of Coris, take away the water from Mr Owen's milns which by the Ladies' consent has been engaged 16 or 17 years. I never heard of such a violent Proceeding as this. Mr D is much indignant at it, but they have taken the wrong Sow by the Lugs.

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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 August 1802

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PP

[pencil annotation in another hand:] Elections

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Advances for Muirkirk Co—

Bills due after 15 July	—	2528.19.9
in August	—	5280.1.5
September	—	4714.16.—
October	—	5410.17.5
November	—	3518.5.4
December	—	2015.14.3
		<u>£23468.14.2</u>

Guarantee Bills @ 4/mo }  
 £200 — 17 weeks running } 3400 —  
 Cash account 2000 —  
28868 14.2

Besides the Bond at Edin—

Indeed Mr M. in a letter to Andrew  
 with Mr D. saw threw out the threatening  
 I mentioned — and seemed to take merit  
 with the Party in suggesting it — and Sandy  
 Oswald called afterwards and told him  
 he was authorised by them — Erskine, Clark  
 etc. to tell him that the water of his  
 Mill was his — and that if he did not  
 interfere for many years — Mr D. has been  
 consulting Andrew Campbell who is shocked  
 at their conduct — says it is just like them  
 but from a late decision Mr D. is perfectly  
 out of their Reach — and it is not in their  
 Power to take the water from him — or rather  
 Mr Owen, after enjoying it so long.

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Advances for Muirkirk Co

Bills due	after 15 July	£2528.19.9
	in August	5280.1.5
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	October	5410.17.5
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	December	<u>2015.14.3</u>
		£23468.14.2

Guarantee Bills @ 4/mo }

£200 17 weeks running }	3400
Cash account	<u>2000</u>
	28868.14.2

Besides the Bond at Edinburgh

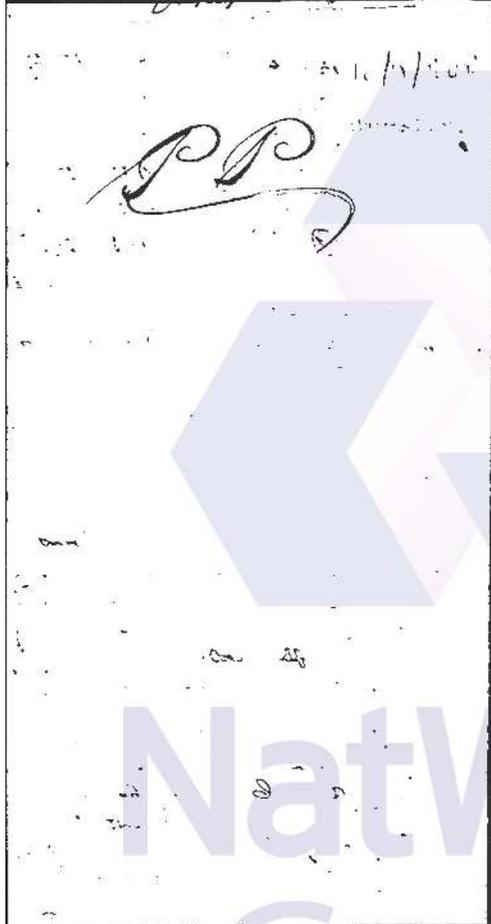
Indeed Mr M in a letter to Andrew which Mr D saw threw out the Threatening I mentioned, and seemed to take merit with the Party in suggesting it, and Sandy Oswald called afterwards and told him he was authorised by them – Erskine, Clark etc to tell him that the water would be taken from his Mills if he did not interfere for Maxwell. Mr D has been consulting Archie Campbell who is shocked at their Conduct, says it is just like them but from a late decision, Mr D is perfectly out of their Reach, and it is not in their Power to take the water from him or rather Mr Owen, after enjoying it so long.

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Notes in the handwriting of Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, sent to William Simpson, the bank's cashier, c.4 August 1802

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PP

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4 August

As the poor wretches are nabbed as I expected (and they will doubtless string for it - they will surely inform where the letters are and I hope there will be no occasion for 2<sup>d</sup> Bills - The hanging of these Rascals will I have no doubt prevent any mail Robberies in this Country at least for our time - but I wd rather run the risk of it as change the system of our posts which is most convenient at present - and any way you can plan it by a Mail Coach (which must go in the day time or it wd not have passengers) wd derange us exceedingly - suppose the Coach were to depart from both places at 4 or 5 - we could not get out the letters till next morning - that wd do well enough - but to answer the letter in time for the departure from this before 4 or 5 seems to me impossible - it is always past 3 before the Bills on Edinburgh & London that come in can be deposited with the Tellers and entered in the Bill Books - they are then brought to me for Indorsation - and before that is done and the letter written begins it is generally 4 sometimes long after it - then the Clerk has to come back to make the statement of the Bills perhaps 50 to 100 of them and copy the letter - how can all this be done before 4 or even before 5 - I am always pleased when the letter is ready for me to fold and direct at 6 - if the other Plan you mention - the Coach to go off at 9 - AM - were adopted - see what that wd lead to - we should get yr letters about 5 in the afternoon - a most disagreeable time for receiving letters - nothing should be done with these points as the Bank's wd be shut and People of Business wd be out of the way - so we could not answer that letter by 9 next morning - our answer could only go by 9 the following morning - so to yr letter sent off from Edin on Wednesday morning, you could only get a proper answer by our Wednesday's mail with a mark you that Evening when you was come at P Green - and if yr letter was sent the night before wd generally be the Case - it wd be 3 Days before you got yr answer and 4 Days before you could reply to that answer - we wd not then be a most absurd system? - They

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 August 1802

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4 August

So the poor wretches are nabbed as I expected, and they will doubtless string for it – they will surely inform where the letters are and I hope there will be no occasion for 2<sup>d</sup> Bills. The hanging of these Rascals will I have no doubt prevent any mail Robberies in this Country at least for our time – but I would rather run the risk of it as change the system of our posts which is most convenient at present – and any way you can plan it by a Mail Coach (which must go in the day time or it would not have passengers) would derange us exceedingly – suppose the Coach were to depart from both places at 4 or 5 – we could not get out the letters till next morning – that would do well enough – but to answer the letter in time for the departure from this before 4 or 5 seems to me impossible. It is always past 3 before the Bills on Edinburgh & London that come in can be adjusted with the Tellers and entered in the Bill Books – they are then brought to me for Indorsation, and before that is done and the letter wrote to you it is generally 4 sometimes long after it. Then the Clerk has to come back to make the statement of the Bills perhaps 50 to 100 of them and copy the Letter. How can all this be done before 4 or even before 5. I am always pleased when the letter is ready for me to fold and direct at 6. If the other Plan you mention – the Coach to go off at 9am – were adopted – see what that would lead to – we should get your letters about 5 in the afternoon – a most disagreeable time for receiving letters – nothing could be done with their contents as the Banks would be shut and People of Business would be out of the way – so we could not answer that letter by 9 next morning – our answer could only go by 9 the following morning – so to your letter sent off from Edinburgh on Monday morning, you could only get a proper answer by our Wednesday's mail which would reach you that Evening when you was snug at P Green. And if your letter was sent the night before as would generally be the Case, it would be 3 days before you got your answer and 4 days before you could reply to that answer. Would not this be a most absurd system? They

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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, 4 August 1802

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are talking here of having two mail coaches in the day – one to go off at 7 the other at 5. In this way we should get our Edinburgh letters of the day before between 2 and 3 o'clock – still there would be the difficulty of answering them so as to go off by 5. In short I know not how it can be arranged so well as it is at present. I shall tell Jo Stirling what you say and put him in mind of his Interest discharge – there is only one due and it we returned you as he said it behoved to be allowed. It's curious the Clerk of Dunfermline should take so much time. I doubt he will give it for Sir John.

Pray who was it that found out the Mail Robbers and how came they on the Scent. I hope they are both Irish.

RSM

4 August 1802

Wm Simpson Esq

P

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5 Aug 1802 -

You will see by my yesterday's P that I am no friend to the Mail Coach Scheme - however as it is my duty to obey orders I shall subscribe the Paper you mention when it comes and send it to the Provost and other Banks - none will be so much incommoded by it as ourselves, as none have such a multiplicity of Bills to remit daily - I was thinking if the Coach could delay setting off till 5 - or as our letters should be sent to the P Office a quarter before that time we might perhaps get it managed the other will surely be difficult and it will always put us in a hurry which I much dislike in Business - In that case I should delay the dinner till 5 - but I don't suppose the Coach People would venture on so late an hour as 5 - as few Passengers would like to travel so late especially in winter - find if they make it earlier it is utterly impossible to get the Bills of the day entered indorsed and sent off by that day's Post -

Notwithstanding what the Fellow said of burning the Bills I cannot but think a number of them will be found among the letters and as we will know for certain about that tomorrow I delay till then applying for the second Bills - The Paisley Bank one Adam Keir will surely give us when desired, as will such of the Drawers of the London Bills as are here, but the P Notes by Sir W Forbes & Co and the Leith Bank I suppose we can do nothing about them as they will surely be paid to you on your Guarantee. It will take some time to get Sureties & Co's 2nd on the British Linen Co - but would not they pay on your Guarantee without a second?

Lady Barnton would be delighted with the new Mansion of P Green - how strange tho her husband never went there - but every one has his own way.

I am glad worth Ally takes a little Respite. It is seldom he indulges in that way - every dog has his day. I once had my Engagements in the Country & summer Jaunts tho I was never at a watering place, but there was all over rain.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 August 1802

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We have had two fine days and I would fain hope the good weather is setting in. The moon they say has a good appearance. We have a story of some disturbances in Ireland and that Regiments from this are inclined there to quell them. I hope it is not a serious Insurrection yet I fear they will never be kept in order but by a military Force.

Several of our Customers get large sums up from Greenock in payment of debentures, which we paid by the Customs or Excise almost wholly in small notes of the Bank of Scotland or Gammels – McNairs have £1600 – they say all of these small notes to pay us tomorrow – should we submit to this? Peterkin desired them to carry the Old B small notes to Gilbert & Son and get large ones for them, but they will not give large notes as they say they have no more than they need themselves. Will this Old B—ch be forever a Plague to all who have to do with her. It's not my Fault that my stock there is not sold.

RSM

5 August 1802

Wm Simpson Esq

P

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RSM

5 Aug 1802

Wm Simpson Esq

NatWest Group

7 Aug<sup>t</sup> 1802

I got the application to the Postmaster last night and as I wish it to be first subscribed by our Provost I sent him a line this morning that I would meet him in the Coffee House between 1 & 2 and set the work a going. I saw Carrick last night who will readily subscribe. He said that our Bills & Letters of one day must just be kept for the Post of the following day - This is an awkward Business and I do not see how we can forward part of the Bills and not the whole, without confounding the Statements in our Books - but we shall see how it will answer - I don't find that any other application has been subscribed here as the Collector told me - at the Cross last night some of our People were saying that the Coach should go off at 6 which would make all easy - and some of them said that as it would be most convenient for People of Business to sit out after closing the Transactions of the day, they would engage that the Coach which carries only 4 Passengers would be filled with People of that description better at that hour than any other - they would get to their night quarters between 12 & 1 in the morning. I really think that our Business People admirably and I wish that Plan were tried - to remove all difficulties - how lucky you have got so many of our Bills - the Calder agent is not in Town to day - the Ballant who indorsed it is to get a second on Monday - the Perth Solicitor has sent our draft to Edington to his agent here who has given it up to me on Receipt - and I hope to tell the man who got it call for it - Edington I believe lives in Edinburgh - These forgeries are most vexing things - and new ones appearing almost every day is really alarming - but since they are going it is as well the Old B—ch got her share of them - 2 o'clock I have got the Petition signed by the Provost, Carrick, Graham & Leitch & Smith. I shall get half a dozen more respectable names on Monday and return you it by Wednesday's Box.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 7 August 1802

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7 August 1802

I got the application to the Postmaster last night and as I wish it to be first subscribed by our Provost I sent him a line this morning that I would meet him in the Coffee House between 1 & 2 and set the work a going. I saw Carrick last night who will readily subscribe. He said that our Bills & Letters of one day must just be kept for the Post of the following day. This is an awkward Business and I do not see how we can forward part of the Bills and not the whole, without confounding the Statements in our Books, but we shall see how it will answer. I don't find that any other application has been subscribed here as the Collector told me. At the Cross last night some of our People were saying that the Coach should go off at 6 which would make all easy - and some of them said that as it would be most convenient for People of Business to set out after closing the Transactions of the day, they would engage that the Coach which carries only 4 Passengers would be filled with People of that description better at that hour than any other. They would get to their night quarters between 12 & 1 in the morning. I really think this would suit Business People admirably and I wish the Plan were tried - it would remove all difficulties.

How lucky you have got so many of our Bills. The Calder Co agent is not in Town to day - the Callant who indorsed it is to get a second on Monday. The Perth Solicitor has sent our draft to Edington to his agent here who has given it up to me on Receipt, and I keep it till the man who got it call for it. Edington I believe lives in Edinburgh.

The man has just called and got up the Bill.

These forgeries are most vexing things, and new ones appearing almost every day is really alarming, but since they are going it is as well the Old B—ch got her share of them. 2 o'clock I have got the Petition signed by the Provost, Carrick, Graham & Leitch & Smith. I shall get half a dozen more respectable names on Monday and return you it by Wednesday's Box.

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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 August 1802

RB/837/768

Page 2 of 2

RSM

8 August 1802

Wm Simpson Esq

P

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9 Aug 1802

The Letter to the Postmaster I have got subscribed by as many of the principal houses as I had time to send to and I return it you by this post under Mr Kerr's Cover. Many more names I could have got but it seemed unnecessary. Stirling Gordon & Co were not in Town.

I have been thinking much too on the fittest hour for the departure of the Coach and in every view 6PM appears to me the best hour and such is the opinion of most of the People I have conversed with some of them indeed are for 7 or 8. You'll observe the Coach which goes off just now at 4 is the best filled of any of them - now two hours later would make little odds to most travellers. It is only his getting in to Edinburgh at 10 or at 12. But what chiefly leads me to prefer 6 is that it would suit admirably the other mail coaches which come in here from the Westward. The Air Coach comes in between 1 & 2. The Greenock Coach might come off at 2, be at Paisley at 4, and in here by 5, so that People might do Business at Greenock at Paisley and here - set off from this at 6 - get a night's rest in Edinburgh - take the Perth mail next morning and be there to dinner - such dispatch would secure all the Business People in the West of Scotland for Passengers not only to Edinburgh but to the Northward, and observe that the letters of Greenock & Paisley of the day would all be in Edinburgh that night and so as to go forward by the northern mail next morning to Perth Dundee Aberdeen etc - this Circumstance is greatly in favour of such an arrangement - now if the Coach were to go off in the morning the Letters of the day before would only go by it - these behoved to be at Edinburgh till the morning of next day for the northern Coach - see what a delay that would make in the Correspondence.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 August 1802

RB/837/769

Page 1 of 2

9 August 1802

The Letter to the Postmaster I have got subscribed by as many of the principal houses as I had time to send to and I return it you by this post under Mr Kerr's Cover. Many more names I could have got but it seemed unnecessary. Stirling Gordon & Co were not in Town.

I have been thinking much too on the fittest hour for the departure of the Coach and in every view 6PM appears to me the best hour and such is the opinion of most of the People I have conversed with some of them indeed are for 7 or 8. You'll observe the Coach which goes off just now at 4 is the best filled of any of them - now two hours later would make little odds to most travellers. It is only his getting in to Edinburgh at 10 or at 12. But what chiefly leads me to prefer 6 is that it would suit admirably the other mail coaches which come in here from the Westward. The Air Coach comes in between 1 & 2. The Greenock Coach might come off at 2, be at Paisley at 4, and in here by 5, so that People might do Business at Greenock at Paisley and here - set off from this at 6 - get a night's rest in Edinburgh - take the Perth mail next morning and be there to dinner - such dispatch would secure all the Business People in the West of Scotland for Passengers not only to Edinburgh but to the Northward, and observe that the letters of Greenock & Paisley of the day would all be in Edinburgh that night and so as to go forward by the northern mail next morning to Perth Dundee Aberdeen etc - this Circumstance is greatly in favour of such an arrangement - now if the Coach were to go off in the morning the Letters of the day before would only go by it - these behoved to be at Edinburgh till the morning of next day for the northern Coach - see what a delay that would make in the Correspondence.

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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 August 1802

RB/837/769

Page 2 of 2

Most people think that a Coach going off at 6 or 7 would be well employed and have most of the Business People for Passengers but as it must go by Falkirk, it is thought it should take the Cumbernauld road, which is shorter and much better than that by Kilsyth, and as there is little correspondence with the last place a Runner might bring the Bag from there to Cumbernauld.

I should have no objection to another Coach going off at 7 in the morning and this coming from Edinburgh at that hour would answer well to bring forward the letters for the West country which come by your London mail from Newcastle Hull etc. It would do very well too for taking from this such of our dispatches for Edinburgh as could not be got ready by 6 o'clock.

These are all my Lucubrations on the subject. I wrote Mr Stirling as you desire. Friend James goes in to Edinburgh tomorrow on his way to Newcastle. He takes Mrs Gordon & Peter with him and means to dine with you on Wednesday if you are disengaged.

RSM

9 August 1802

Wm Simpson Esq

P

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R.S.M.  
9 Aug 1802  
Mail coach

*Wm Simpson Esq*

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10 Aug 1802

After my last night's speculations on the mail Coach - I shall leave you to settle it with the post office People as you best can - but if we are to have 2 Coaches in the day which People say must be the Case, in order to bring forward the West country Letters for the East of England so as to be at Edinburgh before the departure of the London mail from there, and if it will answer you to receive our Letters about 2 o'clock I shall not be anxious how they settle it, as if we cannot dispatch our letters for you by an afternoon's coach, they can go by next morning's - I dare say the sum of the loan with S & P and what belongs to their Connections for whom they must advance will not be less than you suppose - and what a dreadful Cut it will be upon them - what will become of the Portion from the Profits of this Loan which Lord Carrington was to give with his daughter to Mr Pitt - It is pity Mr R did not enjoy a week or two of this fine weather at Buxton before he leaves it - He will stare at our Sum of Bills discounted - keep it out of his sight if you can till next week when I think it will be 10 or 12 m reduced - We have 55m coming in this week - Should you not send us a description of the Old Bank Forgery that our Tellers may be on their Guard - How the Dunfermline Clerk must be puzzled. I am curious to see the Return of to day from Holieroodhouse and whether Lauderdale gets in - He has the Prince of Wales' Proxy as the democrats assure me.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 August 1802

RB/837/770

Page 1 of 2

10 August 1802

After my last night's speculations on the mail Coach I shall leave you to settle it with the post office People as you best can, but if we are to have 2 coaches in the day which People say must be the Case, in order to bring forward the West country Letters for the East of England so as to be at Edinburgh before the departure of the London mail from there, and if it will answer you to receive our Letters about 2 o'clock I shall not be anxious how they settle it, as if we cannot dispatch our letters for you by an afternoon's coach, they can go by next morning's.

I dare say the sum of the loan with S & P and what belongs to their Connections for whom they must advance will not be less than you suppose, and what a dreadful Cut it will be upon them. What will become of the Portion from the Profits of this Loan which Lord Carrington was to give with his daughter to Mr Pitt.

It's pity Mr R should not enjoy a week or two of this fine weather at Buxton before he leaves it. He will stare at our Sum of Bills discounted - keep it out of his sight if you can till next week when I think it will be 10 or 12 m reduced. We have 55m coming in this week.

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Rd Mc  
W Simpson

Wm Simpson Esq

You see how our Cash accts are reduced - this is in part owing  
to J & R Watson having above 15m over lodged on their accts  
& am not sure if it is right to keep so much from them I suppose  
as it must be the Gourrock Bank money - shall I desire them  
to take it up and limit them to a certain sum as we  
do Hunters & Co - poor James Watson is very ill - they call  
it a Fever but I have no doubt it is mental derangement  
he was so before and of late I have seen a Tendency to it  
his brother Gilbert was sent for

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 August 1802

RB/837/770

Page 2 of 2

You see how our cash accounts are reduced. This is in part owing to J & R Watson having above 15m over lodged on their accounts. I am not sure if it is right to keep so much from them at 3 per cent as it must be the Gourrock Bank money - shall I desire them to take it up and limit them to a certain sum as we do Hunters & Co. Poor James Watson is very ill - they call it a Fever but I have no doubt it is mental derangement he was so before and of late I have seen a Tendency to it. His brother Gilbert was sent for.

RSM

10 August 1802

Wm Simpson Esq

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11 August 802

I should think it would be necessary for the Mail Coach to go by Falkirk & Linlithgow to carry Passengers & Letters to a firm theme, but if the Posthouse People prefer the Airdry road we can have no objection. But the Trustees on the Turnpike road will complain and with good reason at having their road cut up and no Tolls. I hear Lord Eglinton is come to Town from Edinburgh. We shall learn what accounts he brings of the Election. I hope Lauderdale is not one. Lord Douglas tells me he saw a circular letter from him promising to be a good Bairn, but Democrats are not to be trusted. James Watson is no better. I wrote Bob, and I wish he were clear of that money tumbling business. What delightful weather.

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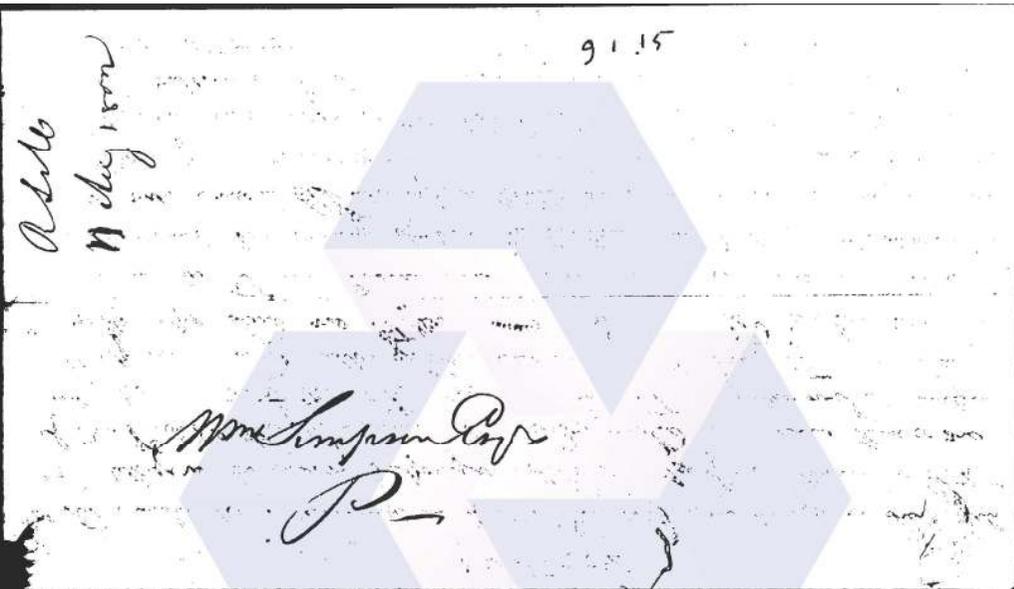
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 August 1802

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9 1 1 5

RSM

11 August 1802

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12 Augt 1802 -

Had I known that his Lordship was to see my Lucubrations I should have taken more pains with them - however Willie Kerr's Copy would at least be well written - was the letter to the Postmasters forwarded and did any more of your Edin People subscribe to? - I wonder who this new Postmaster can be it is July the appointment does not go to some one that needs it - I'll lay it is some of Hall's Friends - it seems he and the Duke of Montrose are not on speaking Terms - from a speech I heard of the latter at Ardconnell's last week, I should think his Grace is discontented and half a democrat - he said a Revolution to a certain degree in this Country is to be good I wonder to what degree he would have it and how he would contrive to stop it there. I am for no Revolutions to any degree. I suppose his Grace would be for carrying it no further than turning out Henry and making himself Minister for Scotland in his place. What Benefit would the Country derive from that? I have no doubt Andrew says what he thinks true, but in Election Matters you cannot believe a word said by a Party. He did make a considerable Number perhaps 8 or 10 of our Council and as many of Rutherglen, all of the lower orders - but I never heard that he had one in Renfrew or Dumbarton. He went upon the Idea that if he had got Rutherglen the Dumbarton Delegate rather as throw away his vote by giving it to Houston who in that Case would have held but one Borough would have given it to him. But People who know that Delegate say he never would have voted for Andrew. I am glad Lauderdale is out. I fear Captain Cochran will have up hill work of it with the double Return and that the Democrat will get the seal. Is not this Fall of the Stocks dreadful. I dare say it will break half the Omnium People - 6 per cent discount on millions is more than most of them can stand. What can be the meaning of it. What delightful weather now.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 August 1802

RB/837/773

Page 1 of 2

12 August 1802

Had I know that his Lordship was to see my Lucubrations I should have taken more pains with them. However Willie Kerr's Copy would at least be well written. Was the letter to the Postmasters forwarded and did nay more of your Edinburgh People subscribe to? I wonder who this new Postmaster can be it's pity the appointment does not go to some one that needs it. I'll lay it is some of Hall's Friends - it seems he and the Duke of Montrose are not on speaking Terms. From a speech I heard of the latter at Ardconnell's last week, I should [paper missing: possibly expect] his Grace is discontented and half a democrat. He said a Revolution to a certain degree in this Country would do good. I wonder to what degree he would have it and how he would contrive to stop it there. I am for no Revolutions to any degree. I suppose his Grace would be for carrying it no further than turning out Henry and making himself Minister for Scotland in his place. What Benefit would the Country derive from that? I have no doubt Andrew says what he thinks true, but in Election Matters you cannot believe a word said by a Party. He did make a considerable Number perhaps 8 or 10 of our Council and as many of Rutherglen, all of the lower orders - but I never heard that he had one in Renfrew or Dumbarton. He went upon the Idea that if he had got Rutherglen the Dumbarton Delegate rather as throw away his vote by giving it to Houston who in that Case would have held but one Borough would have given it to him. But People who know that Delegate say he never would have voted for Andrew. I am glad Lauderdale is out. I fear Captain Cochran will have up hill work of it with the double Return and that the Democrat will get the seal. Is not this Fall of the Stocks dreadful. I dare say it will break half the Omnium People - 6 per cent discount on millions is more than most of them can stand. What can be the meaning of it. What delightful weather now.

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Jo Stirling's Clerk has just called with a letter from him from Cordale desiring him to let me know he had recd my note and had writt Andrew about the Interest - which at any rate he should see paid in a few days - you may therefore send us back the discharge and if it is not on stamped Paper you may write a new one leaving blank the Person from whom the money is to be recd - for I don't yet know which of them is to pay it

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 August 1802

RB/837/773

Page 2 of 2

Jo Stirling's Clerk has just called with a letter from him from Cordale desiring him to let me know he had received my note and had wrote Andrew about the Interest, which at any rate he should see paid in a few days. You may therefore send us back the discharge and if it is not on stamped Paper you may write a new one leaving blank the Person from whom the money is to be received, for I don't yet know which of them is to pay it.

RSM

12 August 1802

Wm Simpson Esq

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13 August 1802

So you took the advantage of a holiday to cut me out of a P. But you see you make 0 of that.

Not one Bill of one kind or other lying over – you may tell Father when he arrives to put him in good humour with our Extending here.

How in the world came Bob Trotter to get this office. Upon what Grounds and what Interest? Hall's I suppose, but I never saw less Judgement in any of his arrangements. Gammell will not pay his forged notes. Ross has got one to day. He knows not from whom and they are so well done that I cannot blame him. I have given the Tellers the O B advertisement.

13 Aug 1802

So you took the Advantage of a Holiday to cut me out of a P. But you see you make 0 of that. Not one Bill of one kind or other lying over – you may tell Father when he arrives to put him in good humour with our Extending here. How in the world came Bob Trotter to get this office upon what Grounds and what Interest? Hall's I suppose, but I never saw less Judgement in any of his Arrangements – Gammell will not pay his forged Notes – Ross has got one to day. He knows not from whom and they are so well done that I cannot blame him. I have given the Tellers the O B advertisement.

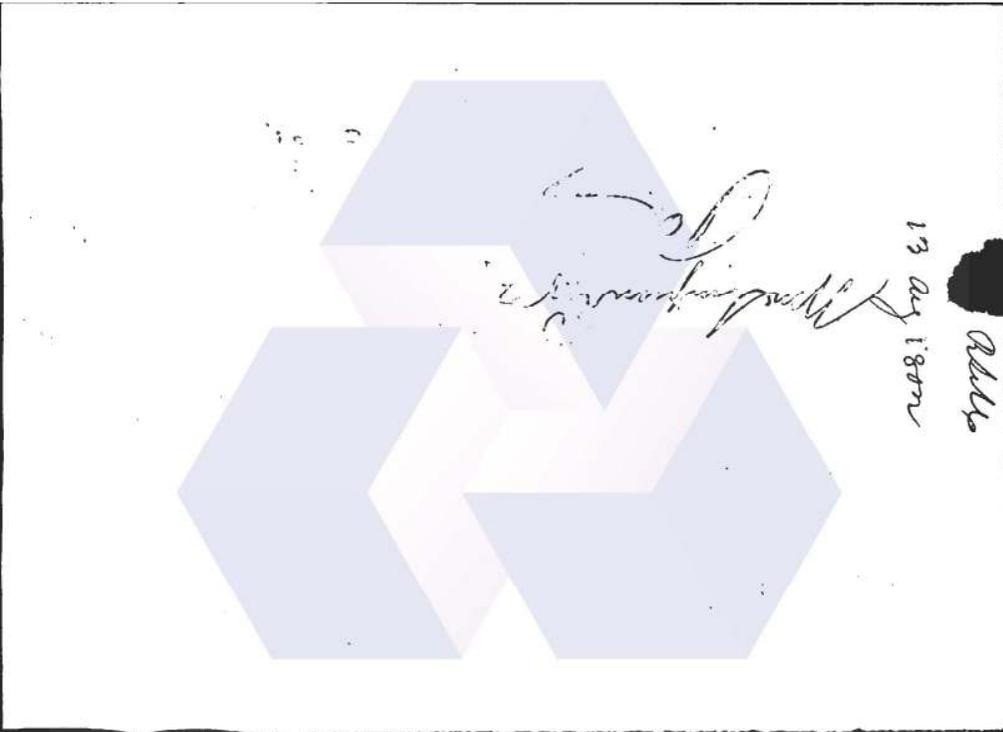
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 August 1802

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RSM

13 August 1802

Wm Simpson Esq

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14 Augt 802 -

The Connection with Lord Minto explains Trotter's appointment  
his Lordship has a claim for some such thing - but why should he not  
have come forward himself or his son - I dislike one man holding  
an office for another - I suppose Hall has O to say in this Business  
Dr Gregory popped in upon me a little ago - he is to be at Bill  
and promises to send me a paper before Winter which will divert  
me more than the last - How dreadful is Omnium today  
I do not wonder if it bring down some of the highest moneyed  
heads in London - what can be the meaning of it - surely  
there is no appearance of war at present - how the  
Democrats are mortified at this new French Constitution  
the upshot of all their uproar & clamouring for Liberty Equality  
& the Rights of man - This should convince them of the  
Nonsense of Reforms & Revolutions - but there is no curing  
discontent & democracy - I have sent Miss Glassford's  
letter carefully by our Porter Wm to her Brothers - By the Bye  
there is an old Sergeant of the Greys here a Mr Hunter who  
had been a member of years stationed here on the recruiting service  
and is now reduced with the Pension - but desiring to be idle, he  
would be thankful for any Employment - he was much respected  
in the Regiment - unless a good hand and so discreet good  
looking a man that I strongly recommended him to be Master  
of our Police - he was asking me to day if we wanted a Porter  
I told him we did not - but that I should mention him to you  
I should think him well as a Treasurer to any public office  
if you may let me know if you can think of any thing for him  
What reasonable delightful weather - we are going out  
to dine with the Laird of Rosebank today - if this weather  
continues I hope we shall have yet such a Harvest as will  
keep the country quiet let Omnium go as it may -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 August 1802

RB/837/775

Page 1 of 2

14 August 1802

The Connection with Lord Minto explains Trotter's appointment. His Lordship has a Claim for some such thing, but why should he not have come forward himself or his son. I dislike one man holding an office for another. I suppose Hall has O to say in this Business.

Dr Gregory popped in upon me a little ago - he is to be at Bill and promises to send me a paper before Winter which will divert me more than the last. How dreadful is Omnium today. I should not wonder if it bring down some of the highest moneyed heads in London. What can be the meaning of it. Surely there is no appearance of war at present. How the Democrats are mortified at this new French Constitution the upshot of all their uproar & clamouring for Liberty Equality & the Rights of Man. This should convince them of the Nonsense of Reforms & Revolutions - but there's no curing discontent & democracy. I have sent Miss Glassford's letter carefully by our Porter William to her Brothers. By the Bye there is an old Sergeant of the Greys here a Mr Hunter who had been a member of yours stationed here on the recruiting service and is now reduced with the Pension, but disliking to be idle, he would be thankful for any Employment. He was much respected and trusted in the Regiment, writes a good hand and so discreet good looking a man that I strongly recommended him to be Master of our police. He was asking me to day if we wanted a Porter. I told him we did not, but that I should mention him to you. I should think him indeed a Treasure to any public office. You may let me know if you can think of any thing for him.

What seasonable delightful weather. We are going out to dine with the Laird of Rosebank to day. If this weather continues I hope we shall have yet such a Harvest as will keep the country quiet let Omnium go as it may.

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I hear much of the Potato Oats here too and really hope  
they are a valuable acquisition to the Country - the history  
of them is curious - one stalk was found in a Potato  
Field - and it was the mother of all the vast fields now  
growing

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 August 1802

RB/837/775

Page 2 of 2

I hear much of the Potato Oats here too and really hope they are a valuable acquisition to the Country - the history of them is curious - one stalk was found in a Potato Field, and it was the mother of all the vast fields now growing.

RSM

14 August 1802

Wm Simpson Esq

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17 Aug<sup>t</sup> 1802 -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 August 1802

RB/837/776

Page 1 of 2

17 August 1802

I have no Idea what is the Cause or what will be the Consequence of this depression of the Funds. It makes little odds to those who are not obliged to sell they will be in no worse a situation than they were in a year ago, but the holders of Omnium who must pay up their Instalments will be ruined. Dreghorn tells me by his Information from London 3 per cents may be yet expected to come down to 60. He has no Omnium.

The Thistle Bank are the only People here I know of concerned in the Loan I think Smith Payne & Co are agents for some of the Paisley Banks if so they will no doubt be in for it.

Mr Dale not casting up at 7 this morning I concluded he was laid up with the Gout at Rosebank, and I am sorry to find it is so, but I hope it will not be a severe & tedious Fit. He was never attacked by it before in Summer. We have had many Bills at us to day. I see no Effect from Gilbert's doings. You see we have cut down Bills discounted about 10m last week, but I fear it will be up as much next week, as only 30m comes in this week. What mild merciful weather! How much depends upon its continuance!

Who were our Lodgers last night but Mrs Fordyce & her daughter in their way to Saltcoats to Mr Miller's. Both look much older than they did. She is anxious about her Bank Stock, and Jessie wants a Bonus. I advised her not to sell but hold and it would one day bring her something handsome.

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You forgot to send us a Bag of small Gold and we are very much in want of it - pray send it in next Box -  
You will return us a Bill on Faucet - Mcfie & Co the Drawers <sup>showing</sup> us a Letter from him saying that he offered payment to Down & Co but they wd not accept it unless he pd also 1/6 for noting - they had a right to do so no doubt but when the man wd not pay noting - its pity on that account to let the Bill come back with charges - it wd have been much better to have debited the Bank with the 1/6 and we shd have got it thankfully from Mcfie

Rd Mc

17 Aug 1802

William Simpson Esq

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 August 1802

RB/837/776

Page 2 of 2

You forgot to send us a Bag of small Gold and we are very much in want of it. Pray send it in next Box.

You will return us a Bill on Faucet. Mcfie & Co the Drawers were showing us a Letter from him saying that he offered payment to Down & Co but they would not accept it unless he paid also 1/6 for noting - they had a right to do so no doubt but when the man would not pay noting, it's pity on that account to let the Bill come back with charges. It would have been much better to have debited the Bank with the 1/6 and we should have got it thankfully from Mcfie.

RSM

17 August 1802

Wm Simpson Esq

P

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18 Aug 1802

I was looking at our light waggon last night and telling Bill a very discreet man who has the management here, that when the nights became long we behoved to have a Guard the evening & morning's stages - he said it was unnecessary the Rider had always Pistols and besides the safe in which the Boxes were was so strong that it was impossible any Robbers could get into it for a long time - I really believe from the last Circumstance there is little danger especially as within a few miles of Edinburgh & Glasgow there must always be People on the Road in these hours - but Bill was proposing that his People (Menzies & Stuart & Co) should contract for the Mail Coach and carry out to night in it - he thought having the Coach and be an advantage to their Berwick Shipping Co - and he had no objection to be 6 o'clock - I was to speak to Peter Stuart who goes in to Edinburgh this afternoon I desired him to call on you tomorrow and let you know what Menzies & Anderson thought of it - if there are to be two coaches in the day one to go off at 6 or 7 AM, I shall not care at what hour the Evening Coach goes as we shall in that case we should always send our letters to you by the morning coach but I still think 6 in the Evening would answer all purposes best. I have a line from Mr Dale his foot is rather easier to day. I mean to ride out in the Evening and see him. He bids me desire you to send west his Bill for the Tanwork as he wants to pay the Balance. I still think if I had half an hour of Addington I could convince him of the necessity of Government immediately interposing for regulating Scotch Banking and that my plan which I mentioned to you would answer all purposes the best. No Company ought to be allowed to bank whose paid in Capital is not known, nor to issue notes above a certain proportion of it. These are incontestable Principles and the necessary legislative Regulations should be grounded thereupon.

Cunr Corbett is sorry George Chalmers is come down as he wrote him on Saturday about Pell's statue - if he comes west here will you give him a line to me I should be glad to have a Chat with such a man - but I suppose he is gone north. I can

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 August 1802

RB/837/778

Page 1 of 2

18 August 1802

I was looking at our light waggon last night and telling Bill a very discreet man who has the management here, that when the nights became long we behoved to have a Guard the evening & morning's stages - he said it was unnecessary the Rider had always Pistols and besides the safe in which the Boxes were was so strong that it was impossible any Robbers could get into it for a long time. I really believe from the last Circumstance there is little danger especially as within a few miles of Edinburgh & Glasgow there must always be People on the Road in these hours, but Bill was proposing that his People (Menzies & Stuart & Co) should contract for the Mail Coach and carry our Boxes in it. He thought having the Coach would be an advantage to their Berwick Shipping Co and he had no objection to 6 o'clock. He was to speak to Robert Stuart who goes in to Edinburgh this afternoon. I desired him to call on you tomorrow and let you know what Menzies & Anderson thought of it. If there are to be two coaches in the day one to go off at 6 or 7 AM, I shall not care at what hour the Evening Coach goes, as we shall in that case we should always send our letters to you by the morning coach but I still think 6 in the Evening would answer all purposes best. I have a line from Mr Dale his foot is rather easier to day. I mean to ride out in the Evening and see him. He bids me desire you to send west his Bill for the Tanwork as he wants to pay the Balance. I still think if I had half an hour of Addington I could convince him of the necessity of Government immediately interposing for regulating Scotch Banking and that my plan which I mentioned to you would answer all purposes the best. No Company ought to be allowed to bank whose paid in Capital is not known, nor to issue notes above a certain proportion of it. These are incontestable Principles and the necessary legislative Regulations should be grounded thereupon.

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never think that any Combination by Morgan and a few  
Individuals could make such an Impression upon the Funds  
to arise from a deeper Cause

I wish Bob Watson may think of adopting his Brother Gilbert  
for a Partner - but I don't find any hint has been given  
yet of such an Intention - perhaps nothing will be resolved  
on till the Barrel is over with or tomorrow - you may say  
so to Bob if he comes across you and that Sandy Smith  
who is here told Penny he was to advise Gilbert being taken  
in as a Partner here - I doubt however if his Brother Robert  
will be for that - but get on I must write a line  
as he thinks this morning and includes my an Earthquake -  
somehow but is a great fear

Order No.

18 Aug 1802

18 Aug 1802

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, 18 August 1802

RB/837/778

Page 2 of 2

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I wish Bob Watson may think of adopting his Brother Gilbert for a Partner - but I don't find any hint has been given yet of such an Intention. Perhaps nothing will be resolved on till the Barrel is over which is tomorrow - you may say so to Bob if he comes across you and that Sandy Smith who is here told Penny he was to advise Gilbert being taken in as a Partner here. I doubt however if his brother Robert will be for that, but I see I must write a line.

We had Thunder this morning and the Ladies say an Earthquake. Some rain but it now fair.

RSM

18 August 1802

[pencil annotation in another hand:] Stagecoach

Wm Simpson Esq

P

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19 Aug 1802

I am glad to see Omnium is a little better to day - I wish for the sake of all concerned it were up at par -

I had a pleasant ride out to Rosebank at 6 last night and found the honest man in good spirits - his foot wrapped up and with some difficulty he was able to come from his bedroom to the dining room to tea - to day I am glad to find he is better - in my absence last night the Elder <sup>will</sup> ~~to~~ tell me he had finished his Bargain - he left a letter for me about the needful which I have furnished him to day, and he says he will hear from you about it tomorrow - he pays well I think for the Laird - but it was a very desirable Purchase and gives him Elbow room about his house which he had not before - with this and the fine house it is now a very desirable Freehold -

The Bell tolls for poor Jamie Watson's funeral which I could not attend as indeed I very seldom get to a Funeral - but ere long there will be one which I must attend if the Bank should go to pay turvey -

I forgot in answering your publican yesterday to say that the London Silver came safe and as Lumsdaine is saying a amount to I suppose it is going off - but are we not to have £200 weekly I do not see how we can do without it - Trade seems to be allowed at all hands to be brisk at present - every body is employed - it must be very well with the Manufacturers when they acknowledge that for they are generally disposed to growl -

In comes Capt Cochran to dinner so I shall take a touch of his hand to frank your letters -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 August 1802

RB/837/779

Page 1 of 2

19 August 1802

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 August 1802

RB/837/779

Page 2 of 2

RSM

19 August 1802

Wm Simpson Esq

P

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20 Augt 1802

The Servant from Rosebank to day says the honest man is  
no better - and this dismal day of Rain will lower his spirits  
I could not find the Tanwork Bill in your publican -  
what have I to do with Robert Allan's son being alive - or  
where am I to get the £3.15 for that - I suppose the  
Certificate must refer to the Tontine annuities and that  
I had got powers to receive it for him - I shall call for  
it as soon as I can get so far as Queens Street -  
I showed Cunningham that part of your letter which  
relates to him - he said he knew it before - but said  
no more - I suppose he will correspond with some of  
his Edinburgh Friends to come in Watson's place - but he may  
grudge this when he knows that none of the other Tellers  
find Security - I sympathise with your good Counsellor  
and suppose from what you write the poor Boy is no more  
I have heard O yet of Bob Watson's determination  
thankful shall I be if it is to adopt Gilbert, and that  
my Robert gets clear of the money tumbling business  
It was interesting last night and early this morning to some of our  
Linen Printers to try if they can get them to give a proper Compensation  
for the privilege of using a Gum from the Moss of Trees  
for which Lord Dundonald has got a Patent and he has assigned  
it to his son D Cochran - it is a most valuable discovery  
some of the Printers I am assured have saved above £1000  
a year by it - but Lord Dundonald has so mismanaged it  
that I am afraid his Family will make nothing of it  
I know not what D Cochran & the Captain will make  
of the Printers whom they were to go thro' this forenoon

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 August 1802

RB/837/783

Page 1 of 4

20 August 1802

The Servant from Rosebank to day says the honest man is no better, and this dismal day of Rain will lower his spirits. I could not find the Tanwork Bill in your publican.

What have I to do with Robert Allan's son being alive - or where am I to get the £3.15 for that. I suppose the Certificate must refer to the Tontine annuities and that I had got powers to receive it for him. I shall call for it as soon as I can get so far as Queens Street.

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I have heard O yet of Bob Watson's determination. Thankful shall I be if it is to adopt Gilbert, and that my Robert gets clear of the money tumbling business.

I was introducing Captain Cochran and his nephew last night and early this morning to some of our Linen Printers to try if they can get them to give a proper Compensation for the privilege of using a Gum from the Moss of Trees for which Lord Dundonald has got a Patent which he has assigned to his son Lord Cochran. It is a most valuable discovery. Some of the Printers I am assured have saved above £1000 a year by it, but Lord Dundonald has so mismanaged it that I am afraid his Family will make nothing of it. I know not what Lord Cochran & the Captain will make of the Printers whom they were to go thro' this forenoon.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 August 1802

RB/837/783

Page 2 of 4

RSM

20 August 1802

Wm Simpson Esq

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NatWest  
Group

It is a great Satisfaction to me that our Sentiments perfectly coincide as to the Partnership - as Bob knows my mind I must leave him to act for himself - I have advised him to propose relinquishing the whole of S M & W's present Business to Watson - and betaking himself wholly to the various Agency Business with Robertson - but Penny says he also will not quit Bob - and as above said he cannot force him - if so be I wish your Idea of their all going into the Wine & commission only were adopted - I am grieved at James Walker's Folly and will not expose him by stating the foolish grounds upon which he insisted on a separation but say 0 on this subject till you hear more of it

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It is a great Satisfaction to me that our Sentiments perfectly coincide as to the Partnership - as Bob knows my mind I must leave him to act for himself. I have advised him to propose relinquishing the whole of SM&W's present business to Watson, and betaking himself wholly to the wine & agency Business with Robertson, but Penny says Watson will not quit Bob, and as a Contract subsists he cannot force him. If it is so I wish your Idea of their all going into the Wine & commission business only were adopted.

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21 Aug<sup>o</sup> 1802

I meant to tell Cunningham what you say of his Cautioners heirs - but it is past 12 - and he & Peterkin are off -  
 It will you have ordered a weekly £200 - Silver - and I hope Down will get - for I know not how we can go on without it - perhaps with what we have we may work thro' next week - but we cannot go on the following unless you send us a supply - I have not heard of Gilbert giving Silver nor do I suppose he needs much - as he must have yet few or no Cash & deposit acc<sup>ts</sup> - and it is the holders of them that think themselves entitled to specie -  
 Capt Cochran went to Dumbarton yesterday - was to dine to day with Jo Stirling - he was so much taken up with the Lichen Patent Business that I hardly got a word from him about his Election - only that he was quite sure of being the sitting member -

Mr Dale's servant brings in word that he is much as he was but expects to come in to town tomorrow -

The Rascal Stobo who you remember forged an order upon us some years ago - and when the Counsellor caught so cleverly in a bawdy house - and on the Father's application, allowed him to be shipped off on board a man of war at Leith - he is taken up here for several acts of house breaking and more in Jail to be tried for his Life - and now in Jail to be tried for his Life -

The old Justice Clerk said truly that nothing will cure these fellows but hanging - it is remarkable that the Father of this Chap was convicted the other day of purloining his master's profits to a great amount - does thievery go in the Blood?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 August 1802

RB/837/785

Page 1 of 2

21 August 1802

I meant to tell Cunningham what you say of his Cautioner's heirs, but it is past 12 and he & Peterkin are off.

It's well you have ordered a weekly £200 silver which I hope Down will get, for I know not how we can go on without it. Perhaps with what we have we may work thro' next week, but we cannot go on the following unless you send us a supply. I have not heard of Gilbert giving Silver nor do I suppose he needs much, as he must have yet few or no Cash & deposit accounts and it is the holders of them that think themselves entitled to specie.

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2 o'clock - no word of Jo Riddell - I am going  
out to Kelvingrove to dinner and John is so  
sicker that I wish he may give the Bags to the  
Porters in my absence - It now rains hard  
here -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William  
Simpson, the bank's cashier, 21 August 1802

RB/837/785

Page 2 of 2

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that I wish he may give the Bags to the Porters in my absence. It now rains hard here.

RSM

21 August 1802

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R.S.M.  
21 Aug 1802

NatWest  
Group

24 Aug 1802

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 August 1802

RB/837/787

Page 1 of 2

24 August 1802

Assure Mr More of my sincere sympathy with him and Mrs More. I know what it is to witness the death of a dear infant it is a most affecting scene. I hope Henry & Co (Macneil's London house) and Down together will get the Treasury to pay these Bills. It was cruel to refuse them on so frivolous an objection as I have no doubt Blake was just the Indorser's way of spelling Black but as he lives at Trinidad there is no getting it altered, and if the Treasury will not pay you must just Desire Down to insist on Henry & Co giving them the money. I can hardly think the Report of Lord Eglinton's death is true as I have heard of it. It is as well you sent us no small notes in this day's Box, but we have no great stock - only 3m in the Chest - and if we had not got the large notes by Jo Riddell we should have been a ground for them - such are our Emissions. This is a terrible place. Pray have you got the new Party to keep his account with you? Robert Stuart tells me Mr Kerr was speaking of our mail coach going at 5 - that is a very bad hour for us - it will be often impossible to get your Letter dispatched so soon, and I cannot but think one hour later in the departure will be attended with more convenience in general than will compensate for any Inconvenience to Travellers - of how little moment is it to a Traveller whether he sets out at 5 or at 6.

How I was surprised by a Call from James Walker this morning. He takes it in high Dudgeon my approving of Bob's Connection with his dismissed Partner and is exceedingly hurt by it. It seems to me such nonsense that I think the Callant is crazy - yet he is a good hearted Lad and as the son of his worthy Father I cannot help feeling regret at his Imprudence and interested in his Prosperity. I expected to have heard from Bob to day of his having come to a point with Watson, whose Brother told me that he had offered to take him in as a partner - that Business has done so well that he refuses such an offer. I shall think he has not a sound Judgement. James left no will and I have not yet heard what fortune he has left

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but it cannot be near so much as you suppose - he  
lived expensively with his man servant and his horses -  
- they know of me I see in their account with us just now  
another Candleshop man who has a cash account has 6m  
with us - that accounts for the cash account balance being so low  
McIlwham's have about 23m - on their deposit account with  
us seldom less - and I suppose they know as much at Carrick  
with whom they do their Business because he is at their door  
- Can you send me in the Box a sight of the List of the Fife Bankers  
I don't know some of them and my old acquaintances whom I never  
expected to see Bankers

I am anxious to see by your letter  
tomorrow that the Bank of England notes I sent you yesterday  
have gone safe

Ad. 14  
24 Aug 1802

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 August 1802

RB/837/787  
Page 2 of 2

but it cannot be near so much as you suppose - he lived expensively with his man servant and his horses - they have 17m I see in their account with us just now. Another Candleshop man who has a cash account has 6m with us - that accounts for the cash account balance being so low. McIlwham's have about 23m on their deposit account with us seldom less, and I suppose they have as much with Carrick with whom they do their Business because he is at their door.

Can you send me in the Box a sight of the List of the Fife Bankers. I daresay some of them are my old acquaintances whom I never expected to see Bankers. I am anxious to see by your letter tomorrow that the Bank of England notes I sent you yesterday have gone safe.

RSM  
24 August 1802  
  
Wm Simpson Esq  
P

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25 Aug 1802 -

I shall give the Englishman  $\frac{1}{4}$  per cent - but will not part with the money till Tuesday next when if there is any thing bad in the Paper we must hear of it from you - but by his way of talking I know not when we may see him again -

We cannot expect in this world to have every thing to our wish - our Tellers who seem are not quite of the Cast to what I like - but they have good qualities too and I think they are honest - so I suppose we must hobble on with them

Mr Nimmo was saying to me this morning that he was going to take a protest against me for giving him no Bills to protest - long may you have such Compliments said I - it is really wonderful how regularly our Bills are paid

The Hirpler came in this forenoon and is pretty well again - He was in backward weather for Harvest - we had a great deal of Rain yesterday from your quarter - now the wind is got into the West and it blows fresh - but little sun - and the crop is as green as it should be in the beginning of July -

I see by Bob's letter to day Gilbert does not come to a point and I suspect he is not disposed to leave Edinburgh. He must determine in a few days and great Folly it will be in him if he decline his brother's offer.

Jamie Walker never appeared again so I suppose he returned immediately to Edinburgh. He made little of his conversation here. Poor Fellow he has no malignity in him, but has such a degree of Folly & Vanity as appears to me to approach to Insanity - while walking thro' in his comes - we have had a Battle - he cannot dine with me - but I believe I shall perhaps a great Reward for me - unless to Edinburgh

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 August 1802

RB/837/789

Page 1 of 2

25 August 1802

I shall give the Englishman  $\frac{1}{4}$  per cent but will not part with the money till Tuesday next when if there is any thing bad in the Paper we must hear of it from you - but by his way of talking I know not when we may see him again.

We cannot expect in this world to have every thing to our wish. Our Tellers to be sure are not quite of the Cast that I would like, but they have good qualities too and I think they are honest, so I suppose we must hobble on with them. Mr Nimmo was saying to me this morning that he was going to take a protest against me for giving him no Bills to protest - long may you have such Compliments said I. It is really wonderful how regularly our Bills are paid.

The Hirpler came in this forenoon and is pretty well again. Oh this is backward weather for Harvest. We had a great deal of Rain yesterday from our quarter - now the wind is got into the West and it blows fresh, but little sun, and the crop is as green as it should be in the beginning of July.

I see by Bob's letter to day Gilbert does not come to a point and I suspect he is not disposed to leave Edinburgh. He must determine in a few days and great Folly it will be in him if he decline his brother's offer.

Jamie Walker never appeared again so I suppose he returned immediately to Edinburgh. He made little of his conversation here. Poor Fellow he has no malignity in him, but has such a degree of Folly & Vanity as appears to me to approach to Insanity.

While writing this in he comes - we have had a Battle - he cannot dine with me, but I believe sincerely professes a great Regard for me - returns to Edinburgh tomorrow 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 August 1802

RB/837/789

Page 2 of 2

RSM

25 August 1802

Wm Simpson Esq

P



NatWest  
Group

*RSM*  
*25 Aug 1802*

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26 Aug<sup>r</sup> 1802 →

These Renfrew note pickers and their notes are a great Plague - I really fear our refusing them is much in their favour - when our Customers get them in payment which they cannot prevent and we refuse taking them - they have nothing for it but going thro' the Town to get them exchanged - this work is going on every day and by this means these notes are kept out while our own are brought in - Logan & Kennedy will not take them up from any but those Banks who exchange with them - I suspect the two chartered Banks will be obliged in self defence to take in these new Bankers' notes - and yet so many of them are springing up in every quarter - that I see not what the end of it will be - Poor James Walker - I am wae for him -

I am a little anxious to know Watson's determination to sell his old estate but I should think the Smiths would have influence with him to make him accept his brother's offer - in that case I hope Bob will have done with the money handling Business - the wine - agency - and earnest broking of the shares - will with Robertson's industry give him I should think full occupation -

It'll be glad to see the List of Fife Ragamuffins - so you think I was once a Buck - but I doubt I was never better qualified to make a Figure in that Line more than on any other -

Hugh Hamilton tells me Lord Eglinton is in good health - as is his son who it is supposed is waiting till Lady Mary is marriageable - that the two great Fortunes may be again united - What a slack day this has been!

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 August 1802

RB/837/790

Page 1 of 2

26 August 1802

These Renfrew note pickers and their notes are a great Plague. I really fear our refusing them is much in their favour - when our Customers get them in payment which they cannot prevent and we refuse taking them, they have nothing for it but going thro' the Town to get them exchanged. This work is going on every day and by this means these notes are kept out while our own are brought in. Logan & Kennedy will not take them up from any but those Banks who exchange with them. I suspect the two chartered Banks will be obliged in self defence to take in these new Bankers' notes - and yet so many of them are springing up in every quarter, that I see not what the end of it will be.

Poor Jamie Walker - I am wae for him. I am a little anxious to know Watson's determination. It's odd he should hesitate but I should think the Smiths would have influence with him to make him accept his brother's offer. In that case I hope Bob will have done with the money tumbling Business - the wine - agency, and Insurance broking if he chooses, will with Robertson's industry give him I should think full occupation.

I'll be glad to see the List of Fife Ragamuffins - so you think I was once a Buck - but I doubt I was never better qualified to make a Figure in that Line more than on any other.

Hugh Hamilton tells me Lord Eglinton is in good health, as is his son who it is supposed is waiting till Lady Mary is marriageable - that the two great Fortunes may be again united.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 August 1802

RB/837/790

Page 2 of 2

One of the House of Fife notes was offered here to day.

RSM

26 August 1802

Wm Simpson Esq

P

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27 Aug 1802 -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 August 1802

RB/837/792

Page 1 of 2

27 August 1802

George Chalmers' story of the Chapman Bank is a good one and quite in your line. I dare say we shall have Establishments of the same kind soon set up at every country Fair. I see in to day's Sun a curious account of King's Bank at which the Chancellor expressed his Indignation in strong Terms and very justly - they had swindled the Country out of £136,000. When does Mr Chalmers come west?

I rejoice to see the Fields are so forward with you. They do not appear in the least coloured here. We had a fine day yesterday and this morning it was delightful and I was hoping we were going to have fine settled weather - but alas the day has over cast and it now rains. This wet season must have answered well for your Barebones and your sheep will be enjoying the good Pasture, but I did not know before that black Doups was a good sign. I rather supposed that was the consequence of the Rot.

They tell me half a dozen Londoners have arrived yere yesterday & to day to buy Goods - some of them have not been here these 4 or 5 years. It's wonderful where all these Goods go. I was asking this of a Manchester man - he says the great Consumption is at home which to be sure is the best market. Trade is very brisk there too, and numberless cotton mills building. I am always frightened when I see Trade very brisk as a Stagnation generally follows. Trade is like a man diseased in his spirits - they rise and fall and the greater the Elevation the depression is always the deeper - but I hope we shall not see another '93. My wife & I are engaged to dine with Thomas Hopkirk & sisters tomorrow. O if you would put your foot in a Chaise at 10 o'clock and meet us at Hamilton.

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The Muirkirk Co's Bill on Edwards sent you I am afraid  
is not properly indorsed - but the money could not be wanted  
to day and Edward is a very good man - I shall desire  
Friend James when he returns to write them to direct  
their Friend in London to pay the Bill on the present  
indorsation - The 1/ short of last week's Packets  
is returned in tomorrow's Box

Wm Simpson Esq

Old M  
27th Aug 1802

NatWest  
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 August 1802

RB/837/792

Page 2 of 2

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RSM

27 August 1802

Wm Simpson Esq

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28 Aug<sup>r</sup> 1802

Its well with you that has such fine weather - it began to rain here about 1 o'clock yesterday and has been little fair since this morning it has been falling in Bucketfuls - but now it promises to clear up - and when the work is over we must set off for Hamilton - the Baillie & sisters would not forgive us if we disappointed them. We mean to come to Westburn all night

I have just told Cunningham what you write - he says that he had wrote to Edin on the subject and he will talk more to me about it on Monday - but he does not see any reason for such security being demanded of him when none of the other Tellers found any. I said it was understood they were all to find security - it had been delayed - I really think you and Stow must come west and settle this Business - I like the Idea of laying aside a sum for them to answer for Losses but as their Losses are generally large sums at a time what would £25 be to answer then? And if they are short 1 or £200 how is that to be paid? - if it should be strictly exacted I doubt it would run away with all their Salaries - I have a few Lines for Henry - he says money is growing a little more scarce and Stocks keep low - that his Bro Samuel & Lady are in Scotland on a visit to Lady Leven

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 August 1802

RB/837/793

Page 1 of 2

28 August 1802

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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 August 1802

RB/837/793

Page 2 of 2

RSM

28 August 1802

Wm Simpson Esq

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30 Aug 1802

I suppose you had none of our heavy rain on Saturday - for  
 by the time we got 5 or 6 miles towards Hamilton the Road  
 was dry and they had very little there - what a delightful day  
 was yesterday - and so it is now - I walked in from Westburn  
 before 8 this morning - not a miss for a man in his 65<sup>th</sup>  
 year and I don't feel much fatigued - I found Mr Chalmers abed  
 on Saturday afternoon - I called for him this morning and he and  
 Cunr Corbett are to taste my famous rum this Evening -  
 I told the Hopkirks that I had asked a friend to dine with  
 them - but was afraid he would not come - they regretted  
 it much when they knew who he was - your hunting  
 Birds I see prevented you - what a strange Lapsus Linguae  
 directing to a Water Closet instead of Water

I am very glad to find from Bob that Watson  
 is to leave him and come West - I hope he will  
 have done with the money tumbling Business -  
 speaking of tumbling - what think you of the stocks today  
 its awful - I wish it may not produce some Convulsion  
 - Bob Sherriff tells me the house of Turnbull Forbes &  
 have stopt - we have two of his Bills on them 700 & £1300  
 but he tells me its in consequence of a Credit he had  
 by a good foreign house on them and that they owe him  
 nothing - in the meantime he has given me two Bills on his  
 house in London for the same sums payable at the same  
 time and the £1300 one indorsed by Gillespie & Co but he  
 desires me to keep them a few days as there is some reason  
 to expect Turnbull & Co will be supported - What think  
 you of the inclosed letter from McCallum - these Renfrew  
 Banks seem to be no great things - I have a letter from  
 Samuel Thornton from Edinb in his way to Balgonie,  
 desiring me to bespeak 4 Beds for him in our best Inn  
 here by the 14 September - I would fain have him see  
 you before he leaves Scotland

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 August 1802

RB/837/796

Page 1 of 2

30 August 1802

I suppose you had none of our heavy rain on Saturday, for by the time we got 5 or 6 miles towards Hamilton the Road was dry and they had very little there. What a delightful day was yesterday, and so it is now - I walked in from Westburn before 8 this morning - not a miss for a man in his 65<sup>th</sup> year and I don't feel much fatigued. I found Mr Chalmers abed on Saturday afternoon. I called for him this morning, and he and Cunr Corbett are to taste my famous rum this Evening.

I told the Hopkirks that I had asked a friend to dine with them, but was afraid he would not come. They regretted it much when they knew who he was. Your hunting Birds I see prevented you - what a strange Lapsus Linguae directing to a Water Closet instead of Water.

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If Bob comes across you tell him I have his letter and am glad to find Watson has come to the wise Resolution - that I have not time to write him by this post - I left his mother this morning well at Westburn - she comes home tomorrow or Wedg - Jo Leven the Excise man at Greenock sends us an order on his account for that large Bill on you which he desires me be payable on Monday 6 September. I have wrote him that I understood it was settled by you & the Excise that our bills for money lodged by Excise Collectors should be payable on Tuesdays or Wednesdays - which was more convenient for us and that if he would alter the date from 30<sup>th</sup> to 31<sup>st</sup> so as the Bill should be payable on Tuesday I should allow him a day's interest at settling his account -

Wm Simpson Esq

30 Aug 1802

Cunningham says he cannot think security will be desired from him while it is not demanded from the other Tellers but he is going on his Jaunt which he asked leave for some weeks ago - on Wednesday next and will see you on his return - our Exchange with Gilbert left a Balance of only £107 due us - it was not worth taking a Bill

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 August 1802

RB/837/796  
Page 2 of 2

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RSM  
30 August 1802

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31 Aug 1802

I am glad you had a Chat with the Governor but regret he did not visit P Green - that he might have blasted away about it as much as George Chalmers - with whom I spent a very agreeable Evening - what a laborious undertaking that Book he is to publish - 4 Vols quarto - and what Information it will give us about Caledonia? - if the Bank of England's Payments are to depend upon the Exchange I should think they should get an Act of Parliament authorising their paying Gold in all time coming only when the Exchange was above a certain rate - and if they are to petition Parliament to prohibit the issue of any Notes under £5 - they should first provide a silver coinage to answer for the small notes - (Hugh Cross has been with me to inform me of Turnbull Forster & Co's Failure - there are hopes they may be supported as it is said they have 50m more than will pay their debt but he has little dependence on this - his house Rutherford & Co have about £3000 Bills running upon them for Goods sold them. I advised him strongly to provide for the Payment of these Bills in London and prevent their coming back which he is to endeavour to do - the Bills remitted to you are

£523.12 due 13<sup>th</sup> Sept  
626.8           — 23<sup>rd</sup> ditto  
157.18           — 1 Oct

Let me know in whose hands these Bills are as I promised to inform him on Thursday. The note set you by Lumsdaine was from a Notion he had somehow taken that we had advised £1000 loss which was not the case. Cunningham goes to see his Berwickshire friends tomorrow and Stirling tells me he is to be away 3 weeks - you will see him as he passes and can say what you think proper about Securities - indeed there should be no Exception. They should all find Security - but whether they can do so is the question and Peterkin always said he would not find security unless his salary was enlarged - he told you so.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 31 August 1802

RB/837/797  
Page 1 of 2

31 August 1802

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if the regular payment of the notes & accept of his drafts  
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they were duly honoured and that he may consider  
the value as at his command - Had there been  
any thing wrong about them we must have been  
advised by you this day - I wonder what or who  
he can be - I shall put his Card in the Box  
what blessed weather!

Adelle  
31 Aug 1802

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, 31 August 1802

RB/837/797  
Page 2 of 2

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RSM  
31 August 1802

Wm Simpson Esq  
P

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