

B July 1802

I hear of another Bank to be set agoing here under the auspices of Charles Walker the Grocer who is agent for the Falkirk Bank and who discounts many bills for them weekly - I have not yet heard who are to be partners or whether Walker is to set up this Business in opposition to the Falkirk People - I rather suppose it may be in connection with them who by forcing their small trash of notes into the circle have got money by the trade and want to get more - but if you wise men in the east do not fall upon some way of checking this Banking Business by applying to the Legislature to prohibit the issuing of notes beyond the extent of Capital, I know not what will become of us - Indeed our System requires Reform - and you must come west and set that Reform agoing for I have not head for it - the crowds and detention must somehow be got rid of and more despatch given - you cannot imagine what a scene it was yesterday - Adam Keir called here just now - I was asking how his Tellers did - he says he has only one that he always comes in the afternoon but that when he has many small notes he takes the assistance of the Porter to sort them - Fraser Tytler's appointment I suppose is by old Henry's interest and that shows that he has not lost his influence above - I wish he had named a Judge that would make the court more respectable than it is. It hurts me to hear People speaking of the Court of Session as they do -

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

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3<sup>rd</sup> February 1802

I hear of another Bank to be set agoing here under the auspices of Charles Walker the grocer who is agent for the Falkirk Bank and who discounts many bills for them weekly. I have not yet heard who are to be partners or whether Walker is to set up this business in opposition to the Falkirk people. I rather suppose it may be in connection with them who by forcing their small trash of notes into the circle have got money by the trade and want to get more. But if you wise men in the east do not fall upon some way of checking this Banking Business by applying to the legislature to prohibit the issuing of notes beyond the Extent of Capital, I know not what will become of us.

Indeed our system requires reform, and you must come west and set that reform agoing for I have not head for it. The crowds and detention must somehow be got rid of and more dispatch given. You cannot imagine what a scene it was yesterday. Adam Keir called here just now. I was asking how his tellers did. He says he has only one, that he always comes in the afternoons, but that when he has many small notes he takes the assistance of the Porter to sort them.

Fraser Tytler's appointment I suppose is by old Henry's interest and that shows that he has not lost his influence above. I wish he had named a judge that would make the court more respectable than it is. It hurts me to hear People speaking of the Court of Session as they do.

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These Payments of money here to be paid in Edin are become very numerous - and when we receive sums in mixed notes as we often do it is certainly against the Bank - Jo Leckie for the Duke of Argyll's Rents to James Ferrier and Moodie for David Paterson's pay in very large sums thro' the year - it is not reasonable they should get the money next day in Edin - I know not but you will make some regulation in that matter -  
Sorry I am to see one of Philemon's bills returned today - so that we get from Liverpool and send you will no doubt be back tomorrow - mind to put no charges on it - I suppose I must just send it back to our attorney Dallern at Liverpool to make what he can of it -

R. Leckie  
Edin, 1802

Wm Simpson Esq  
Edin

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

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Page 2 of 2

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Sorry I am to see one of Philemon's bills returned today. So that we got from Liverpool and sent you will no doubt be back tomorrow - mind to put no charges on it. I suppose I must just send it back to our attorney Dallern at Liverpool to make what he can of it.

RSM  
3 February 1802

Wm Simpson Esq  
P

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5 Feb 1802

The Bank Stock has sold just as I had hoped it -  
I think it had not been lower and for the reasons you  
mention it is as well it has not gone higher - Bob Allan  
is always catching at it - he has a high idea of my laid  
aside profits - I must get him to tell me all about them  
when he comes west - I am glad you had a chat with  
Archibald Graham - he is a solid sensible Chield always very  
discreet & communicative to me - and really I cannot say  
I find Carrick otherwise - you had settle about the  
light waggon - I desired Stewart Campbell & Co's man to  
bid Menzies & Anderson settle every thing with you before  
they got the box - he talked of them to going only twice  
a week till end of March - I called on Scott last  
night - his Complaint I don't think dangerous - it is just  
a Rheumatism affecting all his joints - and may confine him  
some time - poor Sandy Low has a worse Complaint -  
an inflammation in his lungs and he is thought to be  
near his end - The Cup goes round - and soon my friend  
may see spirits it will put into our hands  
I hear the two Spiers are to be Partners in this  
new Greenock Bank - unless they sell some of their  
movable Funds they will not bring much money to  
the Bank - and Peter always ready accomo-  
dations - I shall be glad we get clear of them -  
a terrible Blast of Wind & Rain -

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

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4 February 1802

The Bank Stock has sold just as I would have wished it. I think it should not have been lower and for the reasons you mention it is as well it has not gone higher. Bob Allan is always catching at it. He has a high idea of your laid aside profits. I must get him to tell me all about them when he comes west. I am glad you had a chat with Archie Graham. He is a solid sensible Chield always very discreet and communicative to me, and really I cannot say I find Carrick otherwise. You would settle about the light waggon. I desired Stewart Campbell & Co's man to bid Menzies & Anderson settle everything with you before they got the box. He talked of it going only twice a week till end of March. I called on Scott last night. His complaint I don't think dangerous - it is just a rheumatism attacking all his joints, and may confine him some time. Poor Sandy Low has a worse complaint - an inflammation in his lungs and he is thought to be near his end. The cup goes round. And soon my friend may we expect it will put into our hands.

I hear the two Spiers are to be partners in this new Greenock bank, unless they sell some of their movable funds they will not bring much money to it. Archibald is now and then and Peter always needing accommodations. I shall be glad we get clear of them.

A terrible blast of wind and 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, 4 February 1802

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Col Leven Greenock his letter ordering that £3000 bill on you did not reach me till 9 last night and he wanted it to be sent him by yesterday's post. I had to draw it myself long after the Bank was shut and had no Clerks or Tellers to initiate it, as our Porter William calls it.

RSM

4 February 1802

Wm Simpson Esq

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Recd  
4 Feb 1802

Wm Simpson Esq

NatWest Group

8<sup>th</sup> July 1802 -

Your yesterday's Packet made us easy as to the missing letters but more than one of you seems to fall into blunders - our Porter when he brought the letters yesterday morning told me there was in the Post Office a Packet with the Royal Bank Seal directed for a house here unknown - I immediately called at the office and found your Saturday's Packet for Down & Co - directed (& paid) Glasgow - and struck out Glasgow and put London upon it - so it would go by our London post yesterday - I will not tell you by whose hand the address was wrote lest you should give him a scold which you would not like to do as he seldom deserves it -

I told Friend James your wishes about Sandy's money - he says there is no chance of any of it coming his way as he has nieces and nephews he thinks he will leave 8 or 10m - Sandy was just my age - another contemporary Dr Lockhart a very worthy man was struck with an apoplexy or Palsy on Saturday and there is no hope of his Recovery such are the warnings we are getting -

Genl Corbett has been bothering me about the two bills on London mentioned in the Publican - he told me some weeks ago that he had order Findlay Bannatyne & Co to accept them for his honor if I chose to - I said as CR & Co were upon them and as good as FB & Co it was of no consequence - only take care they be retired when due - he has wrote Bannatyne to take care of them - but he will have me lit of your name to was with his friends they were not accepted - Gordon's letter you send in the box I shall give Willie Gillespie & Co who I have no doubt sent out the balance to N York long ago - I shall deliver your message to the Elder when he calls

Heavy demands I see coming upon us tonight - 41m coming in this week but I fear it will not do. Scott still confined - our two Tellers harassed - what are you to do on that matter?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 February 1802

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I shall deliver your message to the Elder when he calls.

Heavy demands I see coming upon us tonight. 41m coming in this week but I fear it will not do. Scott still confined - our two Tellers harassed. What are you to do on that matter?

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You forgot to keep off the charges on Philemon's bill but I  
have done it for you you see. I send the bill by this post  
to our solicitor at Liverpool to make the most he can of it  
— Pray is your Director Mr Duncan in Edin at present?

R 11/6  
& July 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, 8 February 1802

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You forgot to keep off the charges on Philemon's bill but I have done it for you you see. I send the bill by this post to our solicitor at Liverpool to make the most he can of it. Pray is your Director Mr Duncan in Edinburgh at present?

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10 Feb 1802

The Elder is the best hand I think to inform me about Canal  
Stock - I have desired friend James who wd see him at Sandy  
Low's funeral to bid him call on me - if he does not I will  
call on him on the Evening and let you know tomorrow  
I was asked - but as funerals are in the forenoon it is very  
seldom I can attend them - I hope however half a dozen Friends will  
be found to lay me in the dust and I wd wish for no more -  
Our Tellers I see come sometimes back in the Afternoon -  
Cunningham I saw at it pretty late last night - but  
to be sure the work is far too much for two - three I  
think might do if they were clever hands and their heart  
in their work - but to remove all complaints and if possible  
give the People dispatch and deliver us from these crowds  
I know not but it wd be advisable to have four  
You must come west and settle all this - and pray  
send us soon a supply of notes - only 1m 20/ notes  
remains in the chest -

In comes the Elder he says the last price of  
Canal Stock was £250 - money down - and that  
he thinks he could get you Purchasers of 6 or 7  
Shares at that price - why dont you answer  
his Query about Oyster Shells on which he has  
a Bett - it was a Joke his evening your fine  
Front to them - he tells me Addington is  
to lay a heavy Tax upon the Brewery - or wd  
at least on strong ale - it will meet great opposition  
I shd think - I remember when old Pitt laid a farthing upon  
the Pot of Porter it was like to raise an insurrection in London

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

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I was asked, but as funerals are in the forenoon it is very seldom I can attend them. I hope however half a dozen friends will be found to lay me in the dust and I would wish for no more.

Our Tellers I see come sometimes back in the afternoon. Cunningham I saw at it pretty late last night, but to be sure the work is far too much for two. Three I think might do if they were clever hands and their heart in their work, but to remove all complaints and if possible give the people dispatch and deliver us from these crowds I know not but it would be advisable to have four. You must come west and settle all this. And pray send us soon a supply of notes - only 1m 20/ notes remains in the chest.

In comes the Elder. He says the last price of Canal Stock was £250 money down, and that he thinks he could get you Purchasers of 6-7 shares at that price. Why don't you answer his query about Oyster Shells on which he has a Bett. It was a Joke his evening your fine Front to them. He tells me Addington is to lay a heavy tax upon the brewery, so we should all buy in strong ale. It will meet great opposition I should think. I remember when old Pitt laid a farthing upon the Pot of Porter it was like to raise an insurrection in London.

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*Wm Simpson Esq*  
*10 Feb 1802*  
*RSM*

NatWest  
Group



11 July 1802 -

I approve much of Stowe's Plan. but you need do 0 in it till I have an opportunity of talking it over with Mr Dale <sup>in the Evening</sup> and I shall write you tomorrow - I only regret that honest George should be brought away so long from his family - and my fear is that a Teller unacquainted with the People here w<sup>d</sup> be much at a loss - orders & Receipts w<sup>d</sup> be easy enough - but when a heap of discounted Bills are laid down to him to give the value when the People calls I know not well how he would do. I must talk again to Stirling and see if he thinks any of the Accomptants could be a Teller. Bill and Ross are clever lads and close attendance they give as does Donaldson, but I doubt none of them would be a Teller - it is to be sure a confounding business. You must certainly come west to do things a going - I covet that Aberdeen friend of yours -

I see you are no friend to authorship, but if a man has time and talents to set the public right upon some subject, I think he is well employed. I wish some able hand w<sup>d</sup> expose to Government and to the Public the dangers & mischiefs arising from a Multiplicity of Banks without Capitals - Andrew Graham tells me his Tuesday's letter to Kinnear is miscarried if it does not cast up tomorrow we are to give him a 2<sup>d</sup> Bill - Sandy Low James tells me has left his Fortune about 10m to 3 nieces equally and no legacies -

I just hear of a quarrel in our street - Mr Muir a Surgeon knocked down Mr Whittlaw an oldish man and broke his stick upon him - Whittlaw was carried into a shop much hurt - I sh<sup>d</sup> think to be sh<sup>d</sup> had not muir

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

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11 February 1802

I approve much of Stowe's plan, but you need do 0 in it till I have an opportunity of talking it over with Mr Dale in the Evening and I shall write you tomorrow. I only regret that honest George should be brought away so long from his family, and my fear is that a teller unacquainted with the People here would be much at a loss - orders and receipts would be easy enough, but when a heap of discounted bills are laid down to him to give the value when the People calls I know not well how he would do. I must talk again to Stirling and see if he thinks any of the Accomptants could be a Teller. Bill and Ross are clever lads and close attendance they give as does Donaldson, but I doubt none of them would be a Teller - it is to be sure a confounding business. You must certainly come west to set things a going. I covet that Aberdeen friend of yours.

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Archie Graham tells me his Tuesday's letter to Kinnear is miscarried if it does not cast up tomorrow we are to give him a 2<sup>d</sup> Bill.

Sandy Low James tells me has left his fortune about 10m to 3 nieces equally and no legacies.

I just hear of a quarrel in our street - Mr Muir a surgeon knocked down Mr Whittlaw an oldish man and broke his stick upon him - Whittlaw was carried into a shop much hurt. I should think it would stand hard with Muir.

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4 o'clock and no word of our London post - it must have  
met with some accident - we sometimes take bills you  
see from Allan Tod & Co. - I think they were introduced to  
us by Robert Allan but we know little of them or their  
Trade - will you ask Robert Allan if he has still a  
good opinion of them - are they not R Bank Proprietors  
The Post is just arrived with a Jamaica Packet and  
accounts of the definitive Treaty - the letters are not to be  
out till after 7 -

RSM  
11 Feb 1802

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, 11 February 1802

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12 Feb 1802

You see all the accounts of the definitive Treaty being signed is  
a Hum altho the Star to day is as positive as ever - I cannot  
think but if it had been true it had been been announced to  
Parliament - you scandalize our Glasgow Folks in supposing  
the Gambling Policy came from them - the order came from London  
to John Alston here and he could not get one underwriter here  
to touch it - he got a good sum done at Greenock and at Edinburgh  
O'er - had I been in that line I sh<sup>d</sup> certainly have taken  
it for I have no doubt had the Treaty been signed 30 past  
it had been been known before now

I had a chat with Mr Dale last night - he sees nothing  
better can be done than what you propose - and he wishes  
you could bring west two clever Tellers to show what  
could be done - he is clear for parting with those we  
have - the great difficulty in my view is to get Tellers  
who can not only give dispatch but who know the  
Peop<sup>l</sup> - on that account I wish it were possible to get  
any of our Accountants to go into that office - I have been  
speaking to Bell and to Rep - if they would come in  
Scott's place - Bell is perhaps he could not undertake to  
Rep is much of the same mind - he says a Tuesday  
would confound him - but from his way of speaking  
I know not but he might be induced to make a trial  
of it - and he says there should be no deficit in attendance  
indeed all the Accountants now attend most closely from  
morning to night - Scott I hear is better but still  
confined and there is no saying when he will be out  
shall we try if Rep will take his Box in the meantime  
I was wishing you could come west the first Tuesday  
of March to see our Crowd in Perfection - but I observe

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

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12 February 1802

You see all the account of the definitive Treaty being signed is a Hum altho the Star today is as positive as ever. I cannot think but if it had been true it would have been announced to Parliament. You scandalize we Glasgow Folks in supposing the Gambling Policy came from them. The order came from London to John Alston here and he could not get one underwriter here to touch it. He got a good sum done at Greenock and at Edinburgh. Had I been in that line I should certainly have taken it for I have no doubt had the Treaty been signed 30 past it would have been known before now.

I had a chat with Mr Dale last night. He sees nothing better can be done than what you propose, and he wishes you could bring west two clever Tellers to show what could be done. He is clear for parting with those we have - the great difficulty in my view is to get Tellers who can not only give dispatch but who know the people - on that account I wish it were possible to get any of our Accountants to go into that office. I have been speaking to Bill and to Ross - if they would come in Scott's place. Bill is positive he could not undertake it. Ross is much of the same mind - he says a Tuesday would confound him - but from his way of speaking I know not but he might be induced to make a trial of it. And he says there should be no deficit in attendance indeed all the Accountants now attend most closely from morning to night. Scott I hear is better but still confined and there is no saying when he will be out. Shall we try if Ross will take his box in the meantime.

I was wishing you could come west the first Tuesday of March to see our Crowd in Perfection - but I observe

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That is your Election day - what do you think of coming west  
next Monday seeing the operations of that night and Tuesday  
and after that determining on sending George west with  
Lumsdain who if Ross went into the Tellers' office would succeed  
here as an Accomptant - who is to be your new Director

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

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13 Feb 1802

I sent your letter or rather C Tait's to the Elder but he was just going to the country so you need not expect to hear about the Canal Shares till Monday - These shortcomings in the Packets sent you are most vexing - Cunningham says instead of 20/ over he was 20/ short on Tuesday - and he complains that you do not mention whose initials were upon the packet in which the 20/ was wanting - Gilbert Watson's supply will come in good time - I gave out the last large note this morning - we wait yet of the definitive Treaty - but it appears to be in a good train - Hugh Hamilton called just now who is to be a Partner in the new Greenock Bank - we cannot find out among them all where much money will be got to pay in for a stock - but we see plenty of them that will need it - The whisky selling ill gives me little concern - if it were not that by being cheap it may tempt the lower people to drink too much of it - Mr Dale is going to take a Ride out to Rosebank and I am going with him - and may stop to Westburn to dinner and not come in till the evening - it is half past one and Mr South not come they don't expect it till about 2 - I have ordered a Porter to wait and bring the Bags - and have desired Stirling to add a P.S. to the Publican when they come -

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

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13 February 1802

I sent your letter or rather C Tait's to the Elder but he was just going to the country so you need not expect to hear about the Canal Shares till Monday. These shortcomings in the Packets sent you are most vexing. Cunningham says instead of 20/ over he was 20/ short on Tuesday, and he complains that you do not mention whose initials were upon the packet in which the 20/ was wanting. Gilbert Watson's supply will come in good time. I gave out the last large note this morning.

No word yet of the definitive Treaty, but it appears to be in a good train. Hugh Hamilton called just now on his way to Edinburgh with Sir David Hunter - he tells me Charles Stirling is to be a Partner in the new Greenock Bank. We cannot find out among them all where much money will be got to pay in for a stock, but we see plenty of them that will need it.

The whisky selling ill gives me little concern, if it were not that by being cheap it may tempt the lower people to drink too much of it.

Mr Dale is going to take a ride out to Rosebank and I am going with him, and may stop to Westburn to dinner and not come in till the evening. It is half past one and the Coach not come. They don't expect it till about 2. I have ordered a Porter to wait and bring the Bags, and have desired Stirling to add a PS to the Publican when they come.

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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 February 1802

RB/837/561

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RSM

13 February 1802

Wm Simpson Esq

P

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16 Feb 1802 -

I shall say 0 to Cunningham about the 20/ note till you see if it casts up with Heggie - he told me that each Pacquet was initialled by the Porters or Blair who counted & sorted them -

You may be sure I shall look after such of our Customers as are to be Greenock Bankers as soon as they set up - and close accounts with them - I often wished you had been here this forenoon you would have seen how your plan for the Glasgow Bill People coming in to the Accomptants' office would have done - as it was we were crowded enough - the presenters of all the Edinburgh & London Bills had to stand till the discounts were marked, and all those who got our Bills on Down (of which there were 27 this forenoon) had also to come into this office first to get their Bills drawn, and then to get these signed - then the deposit receipt people - in short there had not been room for the tenth part of the Glasgow Bill Folks in number 231 who crowded the Tellers room so that Friend James tells me his man had to wait an hour & a half before he could get £150. He says there is a scheme much talked of to carry an Iron Waggon Road in place of a canal between Glasgow & Greenock. It seems the English are going mad about that mode of conveying Goods as much cheaper & better than water carriage and if this scheme takes here, he expects it will help off the Pigs well.

Pray is the Canal between Edinburgh & Glasgow now to be set a going?

I hope you will be here on Friday night that you may see the bunch on Saturday forenoon - and you must really hurry & bed upstairs that I may have the opportunity of talking over things with you at night for I cannot be going after you to public houses - there is no body with us at present and my wife thinks of going into Edinburgh with you to see her mother - I wish George would be my lodger - we have a room for you both and you can be no where so convenient

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 February 1802

RB/837/566

Page 1 of 2

16 February 1802

I shall say 0 to Cunningham about the 20/ note till you see if it casts up with Heggie. He told me that each Pacquet was initialled by the Porters or Blair who counted and sorted them.

You may be sure I shall look after such of our customers as are to be Greenock Bankers as soon as they set up, and close accounts with them. I often wished you had been here this forenoon you would have seen how your plan for the Glasgow Bill People coming in to the Accomptants' office would have done. As it was we were crowded enough - the presenters of all the Edinburgh and London Bills had to stand till the discounts were marked, and all those who got our Bills on Down (of which there were 27 this forenoon) had also to come into this office first to get their Bills drawn, and then to get these signed - then the deposit receipt people - in short there would not have been room for the tenth part of the Glasgow Bill Folks in number 231 who crowded the Tellers' room so that Friend James tells me his man had to wait an hour and a half before he could get £150. He says there is a scheme much talked of to carry an iron waggon road in place of a canal between Glasgow and Greenock. It seems the English are going mad about that mode of conveying goods as much cheaper and better than water carriage and if this scheme takes here, he expects it will help off the Pigs well.

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Ross was saying to me just now that he wd undertake  
the Tellership if I wished to and I know not but he wd  
do better than Scott who is still confined but getting better  
I told him you was coming west and we should not  
determine on any thing since we had got over Tuesday  
till we saw you

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William  
Simpson, the bank's cashier, 16 February 1802

RB/837/566

Page 2 of 2

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RSM

16 February 1802

[annotation in pencil:] Iron Waggon Road

Wm Simpson Esq

P

Ad. Mon  
16 Feb 1802  
Iron Waggon  
Road  
Wm Simpson Esq  
R

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17 July 1802 -

Your Plan of placing the Am<sup>t</sup> of Bills discounted directly to the  
Credit of People's Accounts I fear would never do - Stirling is clear that  
it wd not - altho generally the People who get discounts have acc<sup>ts</sup>  
with us yet there are many who have not - little folks who have  
no acc<sup>ts</sup> with any Bank but just get the money for the bills they  
give in and pay it away as their occasions require thro' the week  
many of them too who have acc<sup>ts</sup> order it so that their chief  
payments are on Tuesdays - these settle it with the Teller by taking  
away with them so much of their discounted Bill as they need  
and getting the rest placed to their acc<sup>ts</sup> - Stirling thinks y<sup>r</sup> Plan  
wd multiply Transactions greatly - there wd be about 200 acc<sup>ts</sup>  
to be credited every Tuesday forenoon - it is remarkable that  
since the office was established not one mistake has occurred  
in the way of giving back Bills to a wrong hand - but if the Bills  
are left as is the case at all the Banks here and seems to be  
absolutely necessary - I do not see it makes any difference in point  
of security after such mistake whether they are delivered back by  
a Teller or by an Accomptant - but I wd just determine  
on no Plan till you come west and spend a few days in  
the office you will then be better able to judge what can  
be done and if George could not undertake paying or giving  
back Bills, he might at least put the Tellers upon a more  
regular & expeditious mode of dispatching the Business and  
give them good lessons in that way - My opinion is that  
if we had three or at most 4 regular Tellers all with their  
hearts in the Business and willing to attend from morning  
to night - the work might still be carried on upon our present  
System with sufficient dispatch & general satisfaction -  
but something must be done immediately - it was near 4 before the  
Tellers room was clear yesterday - they told me they were not

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

RB/837/567

Page 1 of 2

17 February 1802

Your plan of placing the amount of bills discounted directly to the credit of people's accounts I fear would never do. Stirling is clear that it would not, altho generally the people who get discounts have accounts with us yet there are many who have not - little folks who have no accounts with any bank but just get the money for the bills they give in and pay it away as their occasions require thro' the week. Many of those too who have accounts order it so that their chief payments are on Tuesdays - these settle it with the Teller by taking away with them so much of their discounted bill as they need and getting the rest placed to their account, and many have no bank books. Stirling thinks your plan would multiply transactions greatly - there would be above 200 accounts to be credited every Tuesday forenoon - it is remarkable that since the office was established not one mistake has occurred in the way of giving back a bill to the wrong hand. But if the bills are left as is the case at all the banks here and seems to be absolutely necessary, I do not see it makes any difference in point of security against such mistake whether they are delivered back by a Teller or by an Accomptant - but I would just determine on no plan till you come west and spend a few days in the office you will then be better able to judge what can be done and if George could not undertake paying or giving back bills, he might at least put the Tellers upon a more regular expeditious mode of dispatching the business and give them good lessons in that way. My opinion is that if we had three or at most 4 regular tellers all with their hearts in the Business and willing to attend from morning to night, the work might still be carried on upon our present system with sufficient dispatch and to general satisfaction, but something must be done immediately - it was near 4 before the Tellers' room was clear yesterday. They told me they were not

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able to go on with it unless additional hands were got - I said  
you was to be west the end of the week when we should determine  
what was to be done - if Scott cannot attend by that time  
we must put Ross in his place - you see by the inclosed  
what demands come upon us - I passed the Bills altho they  
have no claim upon us either from attachment to the Bank  
or the advantage of their account - The new Greenock Bank shall  
be welcome to them as customers - but they are respectable  
and when money is plenty they may be of use - you don't say  
how your Exchange did yesterday - I say nothing to Cunningham about  
the 20/- I wish that were all the deficiency with him - they  
are all short too much

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

RB/837/567

Page 2 of 2

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RSM

17 February 1802

Wm Simpson Esq

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NatWest  
Group

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18 July 1802

I am sadly disappointed by your P this morning and feel myself rather in an awkward situation - having told the Tellers that you was coming west the end of the week and that every thing should then be settled, I know not what to say to them now - I will say 0 till I hear from you tomorrow in the hope that you may yet change your mind - if you should not and still think your coming will do us good - there seems nothing left for me but to make up matters with our Tellers the best way we can and if Scott is not able to attend to appoint Ross in his place for without a third Teller at least it is really impossible the business can go on - even upon that plan and if you saw it impossible after being 2 or 3 days here to bring in new hands into the Tellers room - I thought when you saw our system in operation you would be able to judge what might be expected and required of our old Tellers and that your admonition might have a good effect upon them and perhaps they might be induced to undertake cordially what might be required. George too from his experience in the Telling way upon seeing our Tellers methods might suggest some improvements to them for accuracy & dispatch - I shall return what bags we can spare in next box - but silver is wearing away from us again - there are only 3 bags in the chest so we shall need what you can spare - we take the 5/ notes in payments - as many of the Bodies who pay Bills here could not make it out if we were to refuse them -

What a damper this is to poor George King and the Trinidad people who had such sanguine hopes from the Trade to that place - you see it is to be given up and Martinica taken in its place which is not thought of near the value. Many a fine scheme this will blow up -

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

RB/837/571

Page 1 of 2

18 February 1802

I am sadly disappointed by your P this morning and feel myself rather in an awkward situation, having told the Tellers that you was coming west the end of the week and that every thing should then be settled, I know not what to say to them now. I will say 0 till I hear from you tomorrow in the hope that you may yet change your mind. If you should not and still think your coming would do no good, there seems nothing left for me but to make up matters with our Tellers the best way we can and if Scott is not able to attend to appoint Ross in his place for without a third Teller at least it is really impossible the business can go on. Even upon that plan and if you saw it impossible after being 2 or 3 days here to bring in new hands into the Tellers' room, I thought when you saw our system in operation you would be able to judge what might be expected and required of our old Tellers and that your admonition might have a good effect upon them and perhaps they might be induced to undertake cordially what might be required. George too from his experience in the Telling way upon seeing our Tellers' methods might suggest some improvements to them for accuracy and dispatch.

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

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RSM

18 February 1802

Wm Simpson Esq

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19 Feb 1802

I shall say no more of our office arrangements but cannot help thinking you might have done worse than come and helped us to make them - were I to play Walter Hog with our Tellers and bid them march off - pray how was the Business to be carried on next day - I shall this evening tell them you are not coming west and just desire them to go on cordially with the assistance of one in place of Scott and two if it shall be found necessary. It is most unpleasant to be obliged to submit to and depend upon Servants - but if new hands cannot do the duty I see not how it can be helped - I shall inclose the jotting I took of last Monday night's bills - each sum stands for the whole taken from each individual & house - the first 3 columns are generally the amount of more bills than one - the other columns are for single bills - you see there would be above 190 accounts to credit - what a Geo Chalmers' Book, about - if he has sent you a state such as you had and sent me a sight of two or 3 years ago of the progress of the scheme for paying off the national debt, I wish you would send me a copy of it -

we shall pay due attention to Gibson - but I know nobody here in the Dantzic trade. The only house in this quarter connected with Barbados is Hamilton Garden & Co. I shall be at Garden this night for a letter to Miss Russell which I dare say he will have no objection to give me. But I cannot get the office left till late. Cunningham cannot account for the 20/ mistake. The parcel was made up by our junior William the Porter a very honest laborious creature. How vexing these things. I was frightened at your returned bills but I am glad to see them taken up. John Leckie writer is a laird of £500 a year and must be very safe. As to James D I leave him to his own conscience. What a shocking story this is of Lennox. They say the house owes 2 millions and that stocks have fallen ½ per cent in consequence. Oh the woes that pride and ambition bring on mankind! I would fain hope the Trinidad news will not prove true. What a storm of snow - you will be glad you are not coming west.

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Letter with enclosed page of figures from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 February 1802

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19 February 1802

I shall say no more of our office arrangements but cannot help thinking you might have done worse than come and helped us to make them. Were I to play Walter Hog with our Tellers and bid them march off - pray how was the Business to be carried on next day. I shall this evening tell them you are not coming west and just desire them to go on cordially with the assistance of one in place of Scott and two if it shall be found necessary. It is most unpleasant to be obliged to submit to and depend upon Servants, but if new hands cannot do the duty I see not how it can be helped. I shall inclose the jotting I took of last Monday night's bills. Each sum stands for the whole taken from each individual & house - the first 3 columns are generally the amount of more bills than one - the other columns are for single bills. You see there would be above 190 accounts to credit.

What is George Chalmers' book about. If he has sent you a state such as you had and sent me a sight of two or 3 years ago of the progress of the scheme for paying off the national debt, I wish you would send me a copy of it.

We shall pay due attention to Gibson, but I know nobody here in the Dantzic trade. The only house in this quarter connected with Barbados is Hamilton Garden & Co. I shall be at Garden this night for a letter to Miss Russell which I dare say he will have no objection to give me. But I cannot get the office left till late. Cunningham cannot account for the 20/ mistake. The parcel was made up by our junior William the Porter a very honest laborious creature. How vexing these things. I was frightened at your returned bills but I am glad to see them taken up. John Leckie writer is a laird of £500 a year and must be very safe. As to James D I leave him to his own conscience. What a shocking story this is of Lennox. They say the house owes 2 millions and that stocks have fallen ½ per cent in consequence. Oh the woes that pride and ambition bring on mankind! I would fain hope the Trinidad news will not prove true. What a storm of snow - you will be glad you are not coming west.

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RB/837/572

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RSM

19 February 1802

Wm Simpson Esq

P

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424	100	86	164	413	581	300
90	180	140	431	228	225	210
30	83	94	165	300	234	300
48	143	350	200	191	214	82
77	200	94	194	243	156	46
80	49	45	280	59	165	297
58	200	92	350	275	60	126
87	118	112	108	379	189	36
53	91	35	6	71	81	81
673	138	253	169	296	506	96
1105	216	134	198	85	231	34
350	179	112	111	132	132	105
160	390	142	784	189	291	296
854	86	65	71	302	101	50
770	1090	156	93	291	73	207
48	108	190	100	326	101	166
543	307	82	73	101	73	185
129	100	302	55	231	193	141
285	100	55	65	30	57	2758
100	126	214	73	126	31	5951
290	85	381	165	703	98	7399
171	476	26	119	93	24	5578
100	239	460	572	97	158	4852
<del>108</del>	280	121	107	75	130	6776
309	245	147	290	276	64	6571
270	216	600	47	97	804	39885
86	195	75	400	97	150	
84	584	69	66	194	176	
179	372	89	66	1200	30	
82	80	220	66			
<u>6571</u>	<u>6776</u>	<u>4852</u>	<u>5578</u>	<u>7399</u>	<u>5951</u>	

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53	91	35	62	71	81	81
673	138	263	169	296	506	96
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350	179	112	111	95	132	105
160	390	142	784	61	189	296
854	86	65	71	161	71	50
770	1090	156	93	157	157	291
48	108	190	100	100	302	207
543	307	82	73	291	291	166
129	100	302	55	326	101	185
285	100	55	65	101	73	141
100	126	214	73	231	193	2758
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309	280	121	107	97	158	4852
270	245	147	290	75	130	6776
86	216	600	47	276	64	6571
84	195	75	400	97	804	39885
179	584	69	66	97	150	
82	372	89	66	194	176	
	80	220	66	1200	30	
<u>6571</u>	<u>6776</u>	<u>4852</u>	<u>5578</u>	<u>7399</u>	<u>5951</u>	

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NatWest

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20 July 1802

I wish indeed you had followed out your original Plan of coming west the end of this week and spent some days with us when seeing how things went on with your own eyes, we might have converted our plans & arrangements - but as you gave up that I had a conversation with Peterkin last night when I found him very discreet and willing to give evening attendance if sufficient assistance was given him for sorting notes etc - from the other Banks here positively refusing at the Exchange to take up their notes distinctly from the different Tellers and insisting that the whole of their notes shall in one Bundle be given up, contrary to the practice with you, he represented to me that the trouble of exchanging notes with each other and consequently sorting them - was great beyond what you could suppose - but he said if Scott would attend so as there should be 3 regular Tellers, and we would send Ross into the Tellers' office from 1 to 3 o'clock to assist along with Blair in sorting & making up the small notes there he thought the business could be carried on if they all went heartily into it. - and he thought this supplementary hand necessary in all events to come in place of any of them that should be laid aside by sickness or go away - I agreed to this plan - Scott called for the first time to day much shaken - but is to come to his Station on Monday - having so settled it. I think it may perhaps be as well you postpone your visit till we see two or three weeks how this plan goes on - I have just been talking to Cunningham who is willing to follow out this plan - but still seems refractory as to coming in the evenings - he thinks it sufficient if the youngest Teller attends to receive payment of Bills in the afternoon - but I told him he must come and see his work completed - if after all you come west on Monday I am sure I shall be glad to see you.

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

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20 February 1802

I wish indeed you had followed out your original Plan of coming west the end of this week and spent some days with us when seeing how things went on with your own eyes, we might have converted your plans and arrangements. But as you gave up that I had a conversation with Peterkin last night when I found him very discreet and willing to give evening attendance if sufficient assistance was given him for sorting notes etc. From the other banks here positively refusing at the Exchange to take up their notes distinctly from the different Tellers and insisting that the whole of their notes shall in one bundle be given up, contrary to the practice with you, he represented to me that the trouble of exchanging notes with each other and consequently sorting them was great beyond what you could suppose. But he said if Scott would attend so as there should be 3 regular Tellers, and we would send Ross into the Tellers' office from 1 to 3 o'clock to assist along with Blair in sorting and making up the small notes there he thought the business could be carried on if they all went heartily into it. And he thought this supplementary hand necessary in all events to come in place of any of them that should be laid aside by sickness or go away. I agreed to this plan. Scott called for the first time to day much shaken - but is to come to his station on Monday. Having so settled it I think it may perhaps be as well you postpone your visit till we see two or three weeks how this plan goes on. I have just been talking to Cunningham who is willing to follow out this plan, but still seems refractory as to coming in the evenings. He thinks it sufficient if the youngest Teller attends to receive payment of bills in the afternoon, but I told him he must come and see his work completed. If after all you come west on Monday I am sure I shall be glad to see you.

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I know it is the practice in the Bank of England to place the amount of bills to the credit of accounts - and we may have this in contemplation - but it will take some thought to make such a change in our system - Peterkin says there had been 160 Books given in Tuesday morning last and 30 or 40 receipts - that it would be an ease to the Tellers - but I fear to add overwhelmed the Accomptants - who as it is true as much to do on Tuesday forenoons as they can manage - the Trinidad news I fear is too true several private letters from London say it is believed there.

Recd  
20 Feb 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, 20 February 1802

RB/837/573  
Page 2 of 2

I know it is the practice in the Bank of England to place the amount of bills to the credit of accounts, and we may have this in contemplation, but it will take some thought to make such a change in our system. Peterkin says there would have been 160 books given in Tuesday morning and 30 or 40 receipts, that it would be an ease to the Tellers but I fear it would overwhelm the Accomptants who as it is have as much to do on Tuesday forenoons as they can manage.

The Trinidad news I fear is too true several private letters from London say it is believed there.

RSM  
20 February 1802

Wm Simpson Esq  
P

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24 Feb 1802

If you approve of the Plan mentioned in my last I suppose we shall just go on as we are doing till quarter day and then tell Mr Blair that he must give his place to Ross and give him a quarter's salary till he can provide himself - He certainly by this time should have been fit for a teller's place had he not been slapdash - but the other Tellers threw the load upon him of telling specie and sorting notes, so they kept him back - you wd be pleased with the copy of Henry's letter about Scott & Co - their having 500m coming round so soon is a great matter and if the old man takes the management I think they should yet do. Tho' I am always frightened at these extensive dashers and if I had money there I doubt I should be like your prudent aunt - she must have been a sicker hand - I hope you sent her the £100.

We have a failure here a little house in the agency line Milvin & Stuart I have been looking over their bills and find we have only two of their indorsations but about 2 dozen of their acceptances mostly small sums - and I think well covered - they were discreet lads - and I am told it is expected their effects will pay their debts - It's wonderful we have not more Fractures considering the dashing spirit of the People here. There has been a deal of rain here to day and the wind away into your quarter. The Green will soon be under water which it has not been of a long time.

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

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24 February 1802

If you approve of the plan mentioned in my last I suppose we shall just go on as we are doing till quarter day and then tell Mr Blair that he must give his place to Ross and give him a quarter's salary till he can provide himself. He certainly by this time should have been fit for a Teller's place had he not been slapdash, but the other Tellers threw the load upon him of telling specie and sorting notes, so they kept him back. You would be pleased with the copy of Henry's letter about Scott & Co - their having 500m coming round so soon is a great matter and if the old man takes the management I think they should yet do. Tho' I am always frightened at these extensive dashers and if I had money there I doubt I should be like your prudent aunt - she must have been a sicker hand - I hope you sent her the £100.

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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 February 1802

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RSM

24 February 1802

Wm Simpson Esq

P

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25<sup>th</sup> Febry 1802 -

Willie is much obliged to you - and the 20 lbs will make up for the bad bargain he got of his stocks from me - it was I think 170 - I hope he will as every extra and ordinary Director ought to do - just leave the Management to go on quietly in the present hands - it cannot be in better - you will see an advertisement in the day's London Paper from Lushington & others which sets all D Scott & Co's affairs to rights - what an alarm their pause raised in London a few days - they talked as if it had occasioned a fall in the stocks etc - it diverts me to think that two obscure Glasgow bodies (the Callant & Mackenzie) should have stopt for half the whole amount of SM&Co's debt without making much noise or affecting either public or private stocks - Poor Blair is confined by sickness to day - we must have all arranged before the quarter day - but I am now forced to be a Man of Authority - neither do I think that is your Fort my friend - tho' you can talk <sup>understandingly</sup> at 40 miles distance - The Renfrew Shire Banking Co<sup>y</sup> is it seems to be launched the beginning of April - I suppose on the 1<sup>st</sup> day Garden is not it seems to manage for them here - but Gilbert Kennedy a nephew of Jo Orr's and Relation of Chas Stirling who has no doubt got him this agency Char. I suppose will have most to say in that business with I do not think augers much in its favour - Kennedy was Partner with Rankin Aitken & Co who failed - he has since gone into the wine business with Walter Logan (the Canal agent) and Logan & Kennedy have a cash account with us -

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

RB/837/581

Page 1 of 2

25<sup>th</sup> February 1802

Willie is much obliged to you, and the 20 guineas will make up for the bad bargain he got of his stock from me. It was I think 170. I hope he will as every extra and ordinary Director ought to do, just leave the management to go on quietly in the present hands. It cannot be in better.

You will see an advertisement in the day's London paper from Lushington & others which sets all D Scott & Co's affairs to rights. What an alarm their pause raised in London a few days. They talked as if it had occasioned a fall in the stocks etc. It diverts me to think that two obscure Glasgow bodies (the Callant & Mackenzie) should have stopt for half the whole amount of SM&Co's debt without making much noise or affecting either public or private stocks.

Poor Blair is confined by sickness to day. We must have all arranged before the quarter day, but I was never formed to be a Man of Authority - neither do I think that is your Fort my friend - tho' you can talk wondrous big at 40 miles distance.

The Renfrew Shire Banking Company is it seems to be launched the beginning of April - I suppose on the 1<sup>st</sup> day. Garden is not it seems to manage for them here, but Gilbert Kennedy a nephew of Jo Orr's and relation of Charles Stirling's who has no doubt got him this agency. Charles I suppose will have most to say on that business which I do not think augers much in its favour.

Kennedy was partner with Rankin Aitken & Co who failed. He has since gone into the wine business with Walter Logan (the Canal agent) and Logan & Kennedy have a cash account with us.

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Is Coll Baillie Cairnbrae at Edin just now - a £117 bill we  
discounted to him was protested the 15<sup>th</sup> current - of wh<sup>ch</sup> I advised him  
the 16<sup>th</sup> and getting no answer I wrote him again yesterday - both  
letters went by the Hamilton post - still no answer - from wh<sup>ch</sup>  
I suspect he must be from home.

Recd Me  
26 Feb 1802

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, 25 February 1802

RB/837/581

Page 2 of 2

Is Coll Baillie Cairnbrae at Edinburgh just now. A £117 bill we discounted to him was protested the 15<sup>th</sup> current of which I advised him the 16<sup>th</sup> and getting no answer I wrote him again yesterday. Both letters went by the Hamilton post – still no answer – from which I suspect he must be from home.

RSM  
26 February 1802

Wm Simpson Esq  
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27 Febry 1802 -

I believe you and I are equally unfit for the drill Sergeant Business. My System of Government is something like the late Mr Mercer's Sheriff substitute of Perth - he had a number of Boys rising in the world somebody asked him how it happened his sons did so well when he had neither bestowed money nor attention upon them - He said all he had to give them was their Will and he was sure they had plenty of that - This is a story in return for your Poem for I have no Muse -

I have no doubt the Renfrewshire Banking Co will like the other companies take all measures fair and unfair to force their Notes into the circle and so will be an additional Plague to us with their small Notes - I never heard of Stirling being a Partner of Carrick's I am told Hamilton Garden & Co who were the most respectable names in their list, have withdrawn from the concern, but I hardly believe this - Garden was the first time I saw him with Mr Forbes Co who no doubt be the Edinburgh Agents -

My wife paid her visit to Mrs I and found her very discreet & conversable - nothing particular occurred - nothing said of Methodists or democrats - My son says what is thought of John Home's History of the Rebellion - as he has taken about 30 years to write it I should expect it will give satisfaction if it will be interesting to those who recollect the Persons & Events that made a noise 50 years ago - if it is much thought of I know not but I will throw away a Guinea upon it -

Con Corbett tells me that to his certain knowledge Hamilton Garden & Co are not to be Partners in the new Bank - that he knows not the reason of their withdrawing - and he says I think is not to be Partners but Patten.

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

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27 February 1802

I believe you and I are equally unfit for the drill Sergeant Business. My System of Government is something like the late Mr Mercer's sheriff substitute of Perth - he had a number of Boys rising in the world somebody asked him how it happened his sons did so well when he had neither bestowed money nor attention upon them. He said all he had to give them was their will and he was sure they had plenty of that. This is a story in return for your poem for I have no muse.

I have no doubt the Renfrewshire Banking Co will like the other companies take all measures fair and unfair to force their notes into the circle and so will be an additional plague to us with their small notes. I never heard of Stirling being a partner of Carrick's. I am told Hamilton Garden & Co who were the most respectable names in their list, have withdrawn from the concern, but I hardly believe this. Garden will tell me first time I see him. Sir W Forbes & Co will no doubt be the Edinburgh Agents.

My wife paid her visit to Mrs I and found her very discreet & conversable. Nothing particular occurred. Nothing said of Methodists or democrats. By the Bye what is thought of John Home's History of the Rebellion - as he has taken above 30 years to write it I should expect it will give satisfaction, if it will be interesting to those who recollect the persons and events that made a noise 50 years ago. If it is much thought of I know not but I will throw away a Guinea upon it.

Con Corbett tells me that to his certain knowledge Hamilton Garden & Co are not to be partners in the new Bank - that he knows not the reason of their withdrawing, and he says Dunlop is not to be cashier but Patten.

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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 February 1802

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RSM

27 February 1802

Wm Simpson Esq

P

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