B July 1802 I hear of another Bank to be ast agoing here under the Questices of the Mather the lower who is agent for the Futhick Books and get and who discensts many Bills for them melly I have not yet buden who one to be Partness or whether hather is to entrup this Poursals in opportion to the Salturk Puple - In this suppor it muy he information with them who by forcery their Omile Frank of mates into the barche him got ming by the That and want to get more - but frym more witho East do not fall upon some way of chicking this Bunking Birmfo by applying to the light have to probably the Govern A mites Inlud our System orgaines Reform - and you must army mest and us that Reform agoing for I have not had for it - Mikowed's geleter hun must somehand to get sid, and more despettete given ~ you cannot mayine what a Sume it was yesterday - aroan Their where hive yest our - I was asking how has Tollars ded - he says he has only ones that he always comes in the afternoons but that when hi has many small miles hi lates Me aforstame of the Porter to sort themin - Trager Typlino approximet I suppor a by ob Kinny , Interest and that shows that he has not list his Influence above - I much he had 2022 named a Inder the two make the Court men nerfickelle NatWest Group " then to is - it hurts me hohear fully spraking of the Court of Sipun as they de

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 February 1802 RB/837/547 Page 1 of 2

# 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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Then Payments of money here to les the on bedr are herene any numerous and ilin its recurs during a my an heron any Do it is certainly against the Bank - to dechie for the dache of anythis Rink to Ins Torner and moder for Once Palinon your on very large times that the gran to mit not lent you all mather some my alchen in the matter -Darry I am to ser one of Thelemon's Ms. Ms returned to Pay - 20 that in get from Surspect and sent you will no dont to last to more mind to first no changes on to - I suppor I must part send to least to our alloney I allera to harped to make a stat he can of it : 1 2022 NatWest Group 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 February 1802 RB/837/547 Page 2 of 2

These payments of money here to be paid in Edinburgh 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 through the year, it is not reasonable they should get the money next day in Edinburgh. I know not but you should make some regulation in that matter.

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

Ρ

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I July 1802 The Bart click has bed just as I've have maked to - I then the masons you mentions to a mark to has not good higher - Bu all is always calibring at it he has a tryl I dea of my laid as its Profits - I omest get him to tell our all alwart this. when he armes west - I am glad you had a phat will anten Gratan - he is a sold " ensite the blield always very discreat y commencedine to me - and really I can tody I find Garried atternine - you ho salle almos the ight haggon - I denne Shew not for plute terman the mentures findnow will every thing and you they go the those he talked of them to gerry only twice. mysto- his forglaint & don't think dangomes- it a part a Rheamakson a feeting ale has Sounts - find may confirm here Done time - pour Sandy Low has a worn Complaint an Inflamatum on his dunp and he is thought to be mear has land - The bup goes welad - had over my three many we expect at whe put into our hands I have the true Spier's one to be Tarbours on this and greenerth Bank - unlife they o Woom of their moved to Tund they well not bring much ming to at " and " is now and this and Pitis always madery accome tations - I shall be glad we get clear of him Group a lermith Black of man & Rain NatWes

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 February 1802 RB/837/548 Page 1 of 2

## 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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Colt Leven Grienal his litter ordering that Boco to scony in and not mark me lite of last my the and he wanted to be he want him by yester dys perti- I had to draw it my elf into boy after the Bank was what and had no bleshs or I then to initiate it - as our Porter tem alls it -1 2022 © NatWest Group

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 February 1802 RB/837/548 Page 2 of 2

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 <u>initiate</u> it, as our Porter William calls it.

RSM	
4 February	1802

Wm Simpson Esq

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8" Tuby 1802 your yertine my , Packet much no easy as to the mpiny tites but more than one of you seems to fall whe Blunders -our Porter when he but the cheers yertenday merry the me there was with Portioffice a Packet with the Roy Bank had directed for a house here unknown - I mmeduly cutter at the offers and for me my Saturday 1 Pachet for Down los - demeter popure ) Glasgen - I should out Glargens and put london upon to - to the go by our denden first yerlewing - I mell not blergene by where hims the address was under last you a hind gue him a Stald which you mobile to de as he beloom deserves it -I ho Lound James you workes about Sandy's meny - he says there is no phane of any of it aming his way as the has meres prephenes he thinks he intertiene & 3 10 m - Sandy uns just any ago - anothers andenformy Drobichhart a very surthy man was struck with an apoplery or Paley on shanding and ohne is me hope of his Receiving such we the warnings on me getting frut portate has been bothening me about the has the en Low on muchined with Publican - he hid me some builds ago that he we order Thendly Bannatyne obe to ampt them for his hener of I chow to allowed as & R-6° men apon them and good as FB Go- it was of one ansequence - only the care an they la related when due - he has unde Ballany on the take case of theme but he will have my let you know it was nother Franto they were not anoper - Gordon's Taller My intend in the Boys I shall give Willen Gillenpular who I have 2022 an South ant out the Bell to Myork ling a NatWest Group I shall delive yo mepage to the Ellin atrue he calls heavy demands I see army apin us tonight -San ohl and med - ou how Vellen har are you have on that makes

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 February 1802 RB/837/550 Page 1 of 2

# 8<sup>th</sup> February 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. I striked 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 recovering. Such are the warnings we are getting.

Con Corbett has been bothering me about the two bills on London mentioned in the Publican. He told me some weeks ago that he would order Findlay Bannatyne & Co to accept them for his honour if I chose it. 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 let you know it was not his fault 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?

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yn forget he hap offethalphat on Philimon's Bell but it hani dem it forgen yn sa . I sind the Bell by this port to our bleeler at dur pire to make the most he can of it Eden at he - Pary is you Director mortdinean 2022 Group NatWest 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 February 1802 RB/837/550 Page 2 of 2

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?

# RSM 8 February 1802

Wm Simpson Esq

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10 July 1802 -The Elder is the best hand I think to inform me about basal Shih - I have designed for Somes who in ere him at Sandy Lowe's funeral ho bin him call on me - I he dues not I will call on him in the Every and let you know to morrow I was asked - but as funends and in the Terencon to very (and own I cam allow them - I hope however hall a bosen Themes whe In found the lay me in the dust and hand with for no more -Our Tillers I are arm sometimes back in the afferrow -Eunsughan I some at it fully late hart night but to be sure the work is far two much for two - three Think might de fory www choir hands and their heart in thus bush - but to rimere all pomplicate and if populle gue the Perple dishalet and deliver on fun then foroweds I know no but to a he aders will to have four you must come west and well ate this - and sind us som a Supply of outes - only 1 m nemains on the Chest -In comes the & Der the says the last fine of Cand Sturk non 2250 - miny down -and that he thinks he could get you Tinkavers of bai Shans at that frie - why bent you answer his during about as less Shells on which he has a Bitt \_ to was a John his evening you fire 2022 NatWest Group Smont a three hells no address in to lay a heavy day upon the Brewery - er an the by on story ale it only meet queat opportun I sho nuch - Strementer when a Pt Card a farthing upon the The Atorter To was like to sure an Insurrection in linder

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 February 1802 RB/837/552 Page 1 of 2

# 10 February 1802

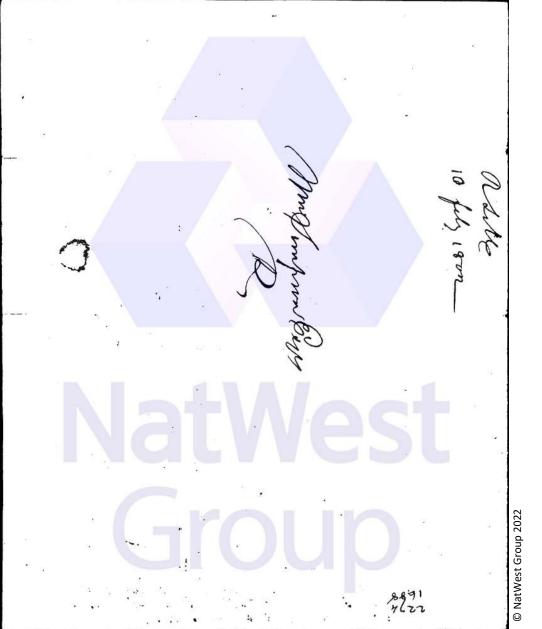
The Elder is the best hand I think to inform me about Canal Stock. I have desired friend James who would see him at Sandy Low's funeral to bid him call on me. If he does not I will call on him in the Evening and let you know tomorrow.

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 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 Oister 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 February 1802 RB/837/552 Page 2 of 2

RSM 10 February 1802

Wm Simpson Esq

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11 hly 1802 -I appnew much of Obucis Man but you need do o on at heter I have an opportunity of talking it over with Mr Dates and Shall made you to merrow - I only negret that herent Geinge Muld be brught away or king from the stamply and my Tear is That a Teller unacquaited with the Perfer him in the much at a Sup - online Mumpts where easy enough -but when a heap of Ascenarded B.us an Cald Sens to time to give the water. the Puple cutes I know not will him the and de - I must, halk again to Shiking and see if he then ho any of the aupto equal her a Toller - Bull ship on ohver Lands and clinc allendarm they give as dues Donaldson - but I doubt none of them had to a Tiller - to a to be sure a conformed my Businep - you must cartainly ame west to at thisp a going - Deavet that abundeen Elmited of you I swyen an me Think the authors hope - but of a man hus time & Talents to set, the Public ng to upon some subjects I think the is will employed - I nert some able hated and eppere to government and to the Publics Am dangers getteschiefs aris og form a Mullipherty of Manky a show papetato \_ and graham tites me In Tursdays deller to Monnear is miscamed if t does not cast up tomorrow one are to give him a 2913 lb Sandy dow James tills me has left they Tortum about 2022 10m to B threes equally and metiqueies I jur hear of a guarale mon theed -mor Muir Group a Surgeon knoched down Mr Whillow an dowh man and NatWest broke his Slick when him - to hellow was carried into a Ohop much hert - I sho much to a slut how with mus

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 February 1802 RB/837/557 Page 1 of 2

## 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.

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 would expose to Government and to the Public the dangers and mischiefs arising from a Multiplicity of Banks without Capitals.

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 2nd 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 Whitlaw an oldish man and broke his stick upon him – Whitlaw was carried into a shop much hurt. I should think it would stand hard with Muir.

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4 oloback and me wood of our stand on port - it must have met with some auchent - un sometimes a he Bills you in fini allen Tod do- I such they are antrod uned he he by Ret allow but we know bills of them on their Trink - who you' on her allow of he has of the a good bformon of theme - on they not RB and Parpaters and bot a put arrived with a Semice Packet and autor of the debut the Trinty - the bleers are not be bet and the after 7 - -.

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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 February 1802 RB/837/557 Page 2 of 2

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 February 1802

Wm Simpson Esq

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12 July 1802 you so all the amount of the defender hindy being signed is a Aun althe the Star to Day is as pester a over - I cannot think but if it had been tries to his here been annoance Narhament - you a candate our Glarge Tilks in supposing the Gambling Piley came from them - the order came findencon to do alshe her and he chuld not get one underwales here to truck it - he got a good thim down at great what it Ber - had I have on that Line Ish certainly have taken it for I have no denet have the Toraly been signed 30 parts to be have been known befresser I had a Chart with Midale last night - he sees nothing biller can be done than what your proper and he awher you and bring ment two chow Vilars to show what could be dine - he is clear for parking with three we have - the quest deficilly in my view is to get Tillers who can not only gue disputed but who have the Proper - on that amount I and tome popular to get any of our aumpto to go into that office - I have lives speaking to Beli and to Rep - of they while comes in Salis place - Bell is finder to and not undertake I Rep is much of the same mind - he says a Tuesday while conform him - but from her way of speaking I know not but he might be induced to make a made of it - and he say thile should be no defit on allond. march ale the aurap's new allend mort closely to morning to might - Surt I hear as bulles but shell confired which there is no daying when he are le levout this we by I Rip well lute mothing in the occarlence I was wishing you and your west the first Tuesday 2 of march to sur former on Perputin - 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 RB/837/558 Page 1 of 2

## 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 Accomptants 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 Accomptants 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 you theher day - what and you thank of an my west Tuesday An that believer on sharing Group with

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 February 1802 RB/837/558 Page 2 of 2

that is your election day. What would 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.



12 February 1802

Wm Simpson Esq

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13 July 1802 I sent you litter another of Tails to the folder but he was part going to the foundry is you now make uppert I have about the Cand Shares the musilay - This shortcorneys in the Packets cent you are must vegoing - Commingham rouge enstered of 24 over he was 24 short on the Day - for he complains that your do not mendin whose Includes were upon the Packet on who "The 24 and working - Geto Watsons shippy we come in good ami - I gow out the last lunge note this minning . no with yet of the defenders Treaky - but at appears the in a good arain - Mugh Barnelow caled purt now white hong " Ever with Sur Doil Hunter - he tells me Cher Stating is the a Partner in the own Greenoch Bush - we connet find out among them all where show homening which get to hay a for a thet - but on ou plunky of them that and mild to - The whethy setting it gover me both concern - of it were not that by being cheap it may limit the liver Perper to down to Mr Date is going to take a Rich mit much of it to Show bank and I am going with him - and may ship to bushburn to dinner and met come an tits the Enny - it is half part en ond Marbouch sit ame 2022 they bout apput it ill about 2 - I have bordered Group Norther to want and bring the Baps - and have desired shorting to and a PS. In this Publican when NatWest May 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 RB/837/561 Page 1 of 2

# 13 February 1802

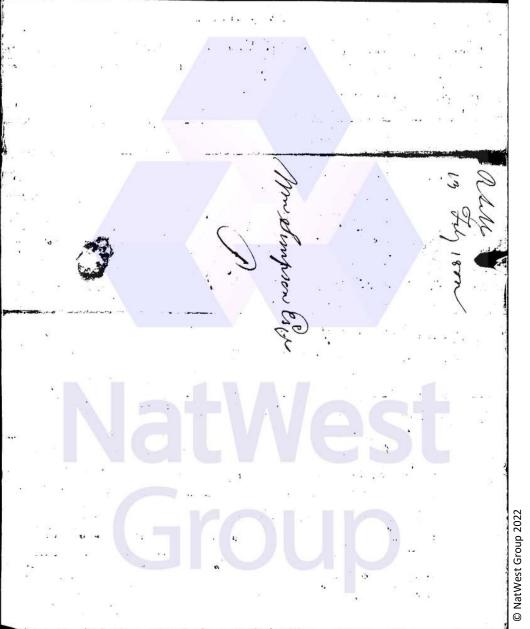
I sent your letter or rather C Tait's to the Elder but he was just going to the country so you need not expect to hear about the Canal Shares till Monday. These shortcomings in the Packets sent you are most vexing. Cunningham says instead of 20/ over he was 20/ short on Tuesday, and he complains that 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 Page 2 of 2

RSM 13 February 1802

Wm Simpson Esq

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16 hby 1802 -I shall say 0 to funning have about the 20% auch the yunser . t carts up with Kleggio - he and me that care tacques by the Portes or Bleer who crific of star them you may be some I shall look after such of our bashmens at an to begrund Bankers as seen as they set of I offer wither you that her him with them you for how seen here you Plan for the Glager B. W Prople and in to the aumpts offin (a) have done - as it was we we enough - the Poisenters of all the Edvalfacon tales had Whe the directs new marked-and we three who get our Males on Onen ( I which there were 27 this fremen ) that also to come into this office first to get their Bles Draw - and then to get these vigned - this the depend that Prople - in short this has out hum been now for the timeto part of the glanger track Trehs who an number 231 als onwed the Telus neral or that Tinger James hells me his man had gabulf he for he and got at 150 - he says Think is a Scheme much talked of to carry an Inn Waggon Glead place of a band between Glusgen of Governochen at seems the English an going mus about that made of anneyery Greads much chiefer your than water farmage and of this takes she tics will anher here he uppiets it will help of From a the formal heren bele blanen in all history in Trillay my to that you may en Buch on Values forescon - und you must really taking & Bed apstaces many have theophory of lathing our things withy in ctayt for I cannot he going after your to public houses - M at present and my wife thinks of going only Elimithy in in how a Row fory or lot and menthe no where so chovened

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 <u>initialled</u> 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 <u>iron waggon road</u> 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.

Pray is the Canal between Edinburgh and 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 take your 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.

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was saying to me put new that he les undartake Sellens hip of I moted m getting helless de butter their dent who is This car Autoni you was army nest an they some in here Saw NatWest ·. 1 1 .

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

Ross was saying to me just now that he would undertake the Tellership if I wished it, and I know not but he would 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.

RSM

16 February 1802

[annotation in pencil:] Iron Waggon Road

Wm Simpson Esq

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17 July 1802 your Plan of placing the amet of Bills descended descetty to the Gridt of Puplis ant. I fear for never do - Shaking a char that it and nut althe generally the Pople whe get discots have auto with us yet there are many who have not luck toolks who have on and with any Bank but part get the money for the Bills they gur in and pay it away as their occasions neguine that the head many of these here who have anots only to so that their ohe Prynts are on Tuesdays - there will at with the Teller by & and going the next placed to their and - Thirting thends of had multiply Immarkens qually-Mene find her about 200 Read to be crickted any Therebay frences - it s monthalle that some the offere was ablablested not on Martake has accounted in the way of guing backs B le to a wrong have - but if the Bills and left as in the Gave at all the Bands here and seems to be absolutely meepany - I do not see it makes any deflesion in front of Security agt such mulate whether they are delivered back by a Teller or by an arcomplant - but I we part delormine on no Man the you come west and open a far day a in the offer you will then he belles able to judge what can he down afour of George cand not a hard had paying on ground back Bills, he might at hand put the Tellers upon a more nequer after lions mode of chafaliting thets is safe and give this your depoirs without way - my openion & that I an had three or at most & negatar Tillers all with their hearts in the Business and willing to allow from mornery to make the work might she les carried on upen our for cant Sy i'm with approvent desputed glo general Salesfactera but something must be done emmedially. I was near to lufre the Tellers soom an char yesterdy - they had 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 to unlife additional hants we get - I have you was to be went the end of the bush when we alond deboring our by the inclused ber must put This her place UnBles atthe Aus 1 avour upon us is either from han advantere of their and the min In interne to this t they are when gring a planty they may be of less - mendont suthing the Country have nu al the deficiences in Group

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

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.

RSM 17 February 1802

### Wm Simpson Esq

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18 July 1802 feel mysilf ruther in an authorin Schuchen - hunny led the Ellers This you was arming nest the end of the week and that enory thing shall Then he sately I know not what he say to thim now - I will say O tele I hear from your tomerrow on the hope that you may yet hange yo onlow - I you shall not and the think your coming had do no gfrid - there deems mothing left for me but to make up makers with our Tellers the hert long in can and flett is not able to allend to appoint Rop in this place for without a third Leler atleast this mally impipuble the Burnep can go on - even upon that plan I you saw a unjupuble apartieny 2003 days here to bring muchands who the Tillers ring - I thought when you some our an openhan you who alle to proke a hat my to be appelled " required of our do Illers and that your admonthen my 20 2 a gen offert organ Them and perhaps they might be instand and what actually what might he required . Gung two form Gopiniance in the Tilling way upon seeing our Tillers method. my suggest some Improvements when for accare forfalth I shall richer achit Mays me can spare in night but dlar is meaning any from us again - there are only 3 Bays in the phist or in shull new what you can spend we lake the 5% mites in Jurynts - as many of the Bodies who pay Bills here africe not make to out fure were to reform them what a damper this is to pers Gue they and the Trank of Perple who had such anyum hopes from the Trade to that place - you are to as the game of and Markness to the place with 2022 NatWest Group is not throught of near the walnu - many a fine Scheme this will blew who

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

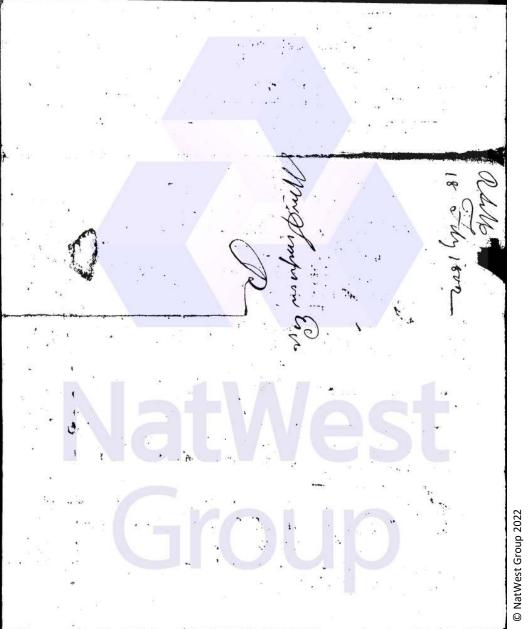
18 February 1802

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.

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 2 of 2

RSM 18 February 1802

Wm Simpson Esq

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19 hely 1802 I while say no more of our office arrangements but cannot help thinken you might have dene arosse them are and helped us make Them - were I he play waller they with our Tillers min) them mante off - pray him was the Busomp to be carried mapt day - I shall then living lele them you are not coming just descon them to ge on cerdeally with the opin bane of on two in place of best and two of it shall be filmed it is must impliasant to be able to about upon Amanto - but I new harris cannot de the I won air how to can be helped - I shale makere the Joken of law menday might tracks - each Dum shands for the while taken from each Inducate a hour - the forst 3 ball are generally anot of more Biles then one - The other Columns are for sing 13.45 - you so there with he alwan 190 and the ate what a gu Chalmer's Buch, alant - I he has antigen state such as you had and sent me a dight of two by of the nelional acque of the prograps of the Sheme for ; best I mist you to some me alo by In allenter to Gelson - but I know needy hind in the anogra Trude - The only him within grance what antidres is Hamilton & man be I shill be at Gardon this my lo for a heler to Map Rupele with I have Dory he will have no Objudice to geve me - but I cannot get open left lile late - Cunney here cunnet not mulater - the Variele was minde up lay our gamer the Portor avery herent laborenes in at your lund Biles but These things - I was fre hand to see them when up - Jother decher writer of 55 00 a year and must be very safes as to famile him to his an bonscience -They this is of during - they say the house ones 2 millions Masks hum fallen 12100" along ne was that Parke atambilion borny on reform hope the Trinedad news will not prove the what as how of Ires - you will be glad you are comos mest

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 RB/837/572 Page 1 of 4

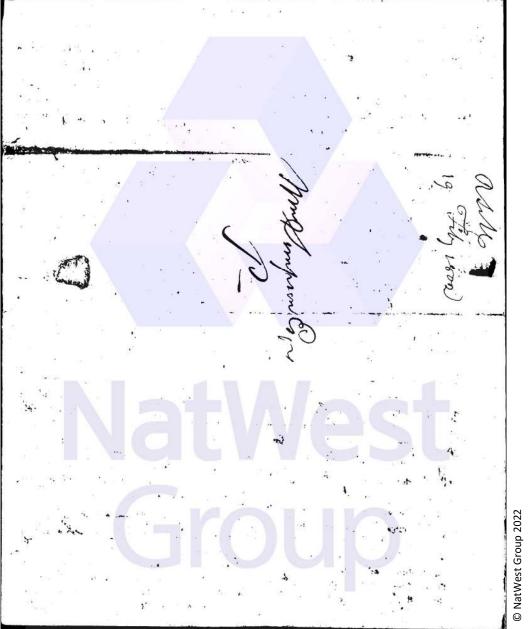
#### 19 February 1802

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 Dantzig 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 RB/837/572 Page 2 of 4

RSM 19 February 1802

Wm Simpson Esq

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424	100 -	86	164	413	581	300	
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48	200	350	200	191	14	46	
80	49	15	194	143	165	297	
58	200	92	280	59	60	126	
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100	126	211	65	257	193	2758	
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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 RB/837/572

Page 3 of 4

124	100	86	164	413	581	300
<del>9</del> 0	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
30	49	45	280	599	165	297
38	200	92	350	275	60	126
37	118	112	108	379	189	36
53	91	35	62	71	81	81
573	138	263	169	296	506	96
1105	216	134	198	85	231	34
350	179	112	111	95	132	105
160	390	142	784	61	189	296
354	86	65	71	161	302	50
70	1090	156	93	157	291	207
8	108	190	100	626	326	166
543	307	82	73	231	101	185
L29	100	302	55	30	73	141
85	100	55	65	126	193	2758
00	126	214	73	703	57	5951
290	85	381	165	93	31	7399
171	276	26	119	97	98	5578
L00	239	460	572	75	24	4852
309	280	121	107	276	158	6776
270	245	147	290	97	130	6571
36	216	600	47	97	64	39885
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5571	6776	4852	5578	7399	5951	

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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 RB/837/572 Page 4 of 4

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20 hey 1802 I work made of my har followed out yo original Han of coming and the land of this week for spirit some days with us when seeing how things went on onthe ye and Eyn, an might have converted our flans garrengements - but as you gave up that I had abonuersal in with Plerken last night when I form him very discreet and willing to gue torney alkowance if sufficient apartand un guna him for sorting mites que - from the other Banks for ducky refusing at the Egent to hake up minutes destimiting from the different Ellers and insisting that the whole of their him \* makes shall in one Bundle be given up, contrary to the practice with years, he represented to me that the Think of exchanging outes with each other and unsequeally sorting them - was beyond what you and support - but he said of shate arela or as there of her 3 mgular Ileus, and we we wind into the amount office from 1 to 3 . black alind along with Blair in sorting someting up the small rates that he the of to the Bussings wind he carted on fothey ale went hearthly into it - and he throught this supermenter hand mulpany on all wints to ame inplan of any that the he land noise by thehast on go away - I agree to this plan - Derte caled for the fort time to day me shakin - but is to arme to his Stateen on monitors having a sheled at I think it may perhaps he as well porthere you his to tall and see and or three ceredo here new This flan gois on - I have just her tulking Commyhams who is willing to follow out this plane but Group she sums refracting as to convery in the thinkings thinks it sufficient of this youngest Seller allends NatWest neces payont of Bills in the afterners - but I let him he must time and de his work competiated - I alles all you come ant on Mendoiry of an sure is hill to day to day 4~ 0

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 1 of 2

# 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 to a the finales in the Bh of Earl to place the and of Bills to the for of and and me may been this in intemplation - but to make later some thought to make such alkenge in anotyplan - Plushen says them and him her iloo Backs given in The Day merry toot and 30 her iloo Backs given in The Day merry toot and 30 or to that that that he an ease to the them but I fear to all another the armost whe as it is here i fear to all another the armost whe as it is here i have the do an tree and for mere as they are another the inda may of place is too true is much formate 202 NatWest Group 0

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

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24 Jul 1802 If you approve of the I tan mentioned in my last it suppose we shake part go on as we are dury lite quarter Day and Then tite mother that he mail good has place to I up and gue him a quarters Julary tite he can provide hims off-He ardundy by this have think have been for a lellers place - And he mit the shepederth - but Me Mer Tillers threw the Low mpin mm of belling Specie and porting miles, to May held him back - you in he pleased with Malorpy of renny ; when about first the this "" hunny 500m comenzaround an soon on a quit meter find of the 60 man takes the Management . Think they " huld yet de - The I am always frightened at their extension darkers of I have money there I dourt I shall be like you predent hunt - she must have been a sicker hand - I ripe you sund her the Sices me have a farbure here a buch thrun in the agency line Milin Stuart I have been buckey over them Bills and find we Aner coly how of their holdorsaliens but about 2 Dozen of this amplies mostly smill hims - and I think whe covered - May nove discreet lads - and and held at a expected min Expects where there detto - to used of al we have not more Fractures con Denny the dashing shiret of the help here There has been a deal of Than here to Day and My ling away into you quanter the foren into see

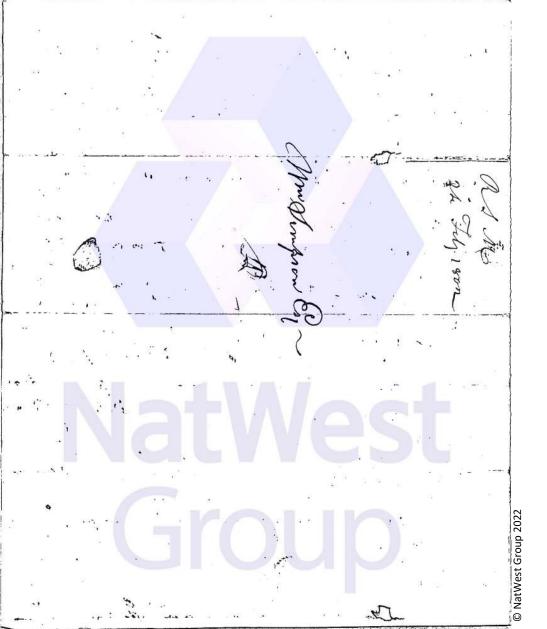
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 February 1802 RB/837/578 Page 1 of 2

# 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.

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 <u>Fractures</u> 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.

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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 RB/837/578 Page 2 of 2

RSM

24 February 1802

Wm Simpson Esq

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253 July 1802 -With a much althous to you and the 20 go and much up for the light Baryour he got of his Storts from me - to was I think 170 - I Refie the well as every after and ordering Quester ought to do - Just heave the Management to go on quiety on the present hands " at can be in tutter - you will are an advertes ment in the days Lordo in Paper form bushinghon jothers which with all Stellings. afairs to sight - what an alarm their Town make rais in Lindow a few days - they latter as if I had a ceasured a fall in the Twels some it dworts me to think that has obscure flamper todies & the ballant gellachence) other have " shipt for half the while anot of Sich les' but much Noice-or affecting either fubber on for ate thats Your Molaer is comprised by ledneps to day - me must have all arranged befor the quarker day - but I for mus news formed to be a man of Authority -new do I Bunk that is your hort my think - the', can talk the at do miles distance -The flanfrew this Banking 6 77 is it sums to be hed the beginning of agent - I suppose on the 12 day Gardin is not it sums to manage for them here - but Gullerst Kenner a neptim of to Orris and Valation Chus Shishops who has no doubt get him this agency Char I suppose will have must to say we that Basisils I do not think augurs much in its farrer Group Rennedy was Partour with Ranchen authen for who failed the has sime your ante the some Bussels with tralles NatWest the Connel agent ) and Logan Mendedy 0

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 Golf Barthie Goursbows at Eur put news . & 117. Bill we descention them not puteled the 15" Euro of whit adread him the old? And getting no answer I anto him again youterday - butte Litters and by the handles put - able no answer from well I ample the must be from home -17-4

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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NatWest Group

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27 July 1802 -I believe you god and equally unfit for the drile sergeant to orscreps my system of Gevernment is something like the late Mr. Mercer's theng substitute of Perth he had a member of Boys vising in the evere sometidy asked him how at happined his dois did so will when he has neither besterles money nor allenter upon them - He sold at he has to que them was their Will and he was own they had fling of that There to a story - in ritern for yr. Poem-for I have no mass -I have no doubt thill apris show Bankgle - whe like the the Goys take all measures fair gunfair to force their Notes into Such and or me he an addressed Plaque to us with their Wmile Aths - I never hear of shoking bury a failer of the I am al Hamilton Gurden Cor who were the most respectable mames on their Lest, have with drewn form the borners - but I hardly believe this - Garden and the me for time Sen him Kir M Fishes Go when we dritt he the Good Rjents my wep puld her hast a Mirs I and fer way descrut reinversible - mothing particular occurred - methery said of Medintents or democrats - My shitty what is thought of each Home's History of the Rebellion - as he has taken about 30 yours to write to I shall appent to will give Sabafaction if I will be interesting to three who needlest the Person . alments that made a noise 50 years of of it is much they to of I know not but I will throw 2022 any atmenes upinit NatWest Group bur borbute tills me that to have certain knowled Familion Guidon to an net for tw Partness in the new Bank - that he knows not the mason of their with orminas - and he says Bunkp is not to be bacher tot Patter

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 February 1802 RB/837/582 Page 1 of 2

#### 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 seem him. Sir W Forbes & Co will no doubt be the Edinburgh Agents.

Wy 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 RB/837/582 Page 2 of 2

RSM 27 February 1802

Wm Simpson Esq

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