

2 July 1802

This variable weather must be trying to weak constitutions - we had a very cold frosty morning too yesterday - at night it rained - a very fine frosty morning today - and by 11 o'clock a heavy fall of snow - but the frost preponderates and I regret it only for friend James's sake. It stops his machine for making Bars - and it stops the conveyance of his goods by the canal - he has 800 to £1000 value locked up in it -

This is a prodigious armament gone from France. I cannot think they intend anything hostile to us - yet it is odd they went off before the definitive Treaty was signed - and these short adjournments by Addington are unaccountable to me - I see Mitchell's fleet is arrived at Portsmouth. I doubt it is because they would not go to the West Indies. Some of our sugar merchants are saying that if the French are going to Jamaica it will make sugars sell - so there is no wind that does not blow good to somebody - Part of your Excellency's militia left us this morning and the remainder go on Monday. Major Hepburn called for the value of that bill sent you and told me that the Duke had set him down at the entry to the square, but his Grace has never called - what a thoughtless body! He sent an artillery man with that draft on Leith fort, and I gave him the full sum without charging interest. We have such a bunch on Saturday forenoons that I put up a placard in the office that business will be done here from 10 to 12, instead of 11 as the other banks have it which I hope will give us a little relief.

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

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2 January 1802

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RSM

2 January 1802

Wm Simpson Esq

P

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4 Jan'y 1802

I glanced yr Surgeon's Papers this morn'g and sent them
to Mr Dale to divert his Gout - They really seem to have
gone crazy I wonder some of them did not move to
read the Riot Act - That is a wonderful
Price you mention for a Shop - Things cannot surely
go on long in that way - My house is to let
at Candlemas the lease being out at Whitsunday next
I hope Willie will get me some Increase of
rent for it - We shall be expecting Edw
the 20 tomorrow - it is much the same
at what time our young men leave us for
we have always more ado than enough -
Just now honest Wm Pinkerton came in
and paid 10/- on his returned Bills - his Bro
writes that he will pay 2/6 or 3/ in two or three
weeks - and that he has been making money
since his stop - I shall have little dependence
upon him after taking in his Bro. here
so deeply - My wife sent a little square
note directed to my Bird Miss Duncan last week and
is much disappointed at having no answer - It
went under yr cover and she supposes has
not been forwarded - So clear yourself if you can

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

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4 January 1802

I glanced your Surgeons' Papers this morning and sent them to Mr Dale to divert his gout. They really seem to have gone crazy. I wonder some of them did not move to read the Riot Act. That is a wonderful price you mentioned for a shop - things cannot surely go on long in that way. My house is to let at Candlemas the lease being out at Whitsunday next. I hope Willie will get me some increase of rent for it. We shall be expecting Edward with his 20 tomorrow. It is much the same at what time our young men leave us - for we have always more ado than enough.

Just now honest William Pinkerton came in and paid 10/- per £ on his returned bills. His brother writes that he will pay 2/6 or 3/- in two or three weeks, and that he has been making money since his stop. I shall have little dependence upon him after taking in his brother here so deeply.

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RSM

4 January 1802

Wm Simpson Esq

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[Also includes some notation of figures in RSM's hand.]

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6 Jan 1802

I hope Edward will cast up before this is closed - we have no snow here to interrupt anybody and our London post comes in as early as in summer - it seems to be fresh today though I can't get out to see - The ficty Body I suppose is gone and has never come near us - for the which cause I will remove him and put Father in his place. None of us here ever heard of such a man as John Badd it will be some wrong headed Irishman who will be coming to Edinburgh and he will call for his letter.

All the lower story of my house is in shops and they are so well situated that I hope Willie will get a good rise of rent to increase the sum saved next year if I live so long.

This being Wednesday we have had a number of Country bodies with their deposit receipts, and some dull scenes - two fellows from Kilbride had sold bits of land to the minister and brought in about £800 of the price - one of them 500 the other 300 - the first said he had more money but he would not give it us till he saw if we kept our credit. The other wanted all the lads to sign his receipt but the first said that was needless - only get the old man at the desk to sign it. Then came a wife with 3 of our receipts 2 £10 and one £13 two of them dated in May and August last and she wanted them all put into one with the interest and £3 she was to add. I told her we would not pay interest to May. She teized me long enough - thus we go on.

The B--ch I understand at her Greenock branch has reduced interest on deposits from 1st current to 3%

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had very good travelling - I am sorry to see by
my Bird's letter she has been confined to bed -
wish she would come west and keep up my wife's
spirits in these long cold nights - I know you will be
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6 Jan 1802

Wm Simpson Esq

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7 Jan 1802

Altho Monday is one of our slackest days you will see by the inclosed Note of our Transactions that day that they are more numerous than yours. It was near 4 as I wrote you before the Tellers room was clear after that Mr Stirling spends a long time with the Tellers checking the Bills recd by each - so that it is always after 4 before we get all away - and it is not till after all this is done that the Tellers Cash Books & Blotters can be got from which the general Cash Books are wrote up the two Lads that do this are generally in the office by 5 o'clock and it takes them till 9 - so you see it is impossible we can balance as you do at 4 - for I never could take the Balance of Cash up from the Tellers by their Blotters till I saw their Balances checked by the Bal of the general Cash Book - I was asking Stirling if he thought any of our Accountants would do for a Teller - he does not think so - and he doubts if there is room in the Tellers Office for another - you must come out again and see what you think & do for us - The Tellers seem to draw well enough together and don't take long to dinner when they are wanted in the afternoon - but either by their slowness - or the time they take to take every Transaction as it is made - so from the increased number of operations, People are certainly detained too long on busy days and complain loudly - and I wish something could be done to remove these Complaints. So Hugh is gone to the Dogs at last - from the skin of his Face and other Circumstances it was to be expected. Yes if I were to live 20 or 30 years going on in this way and keeping clear of commercial Concerns, I might turn rich - but I have no reason to look for more than as many months now. And the savings in that time will not be a great sum. They will never make up the half of my loss by Monteith & Co. I do not see how your savings can be better employed than on the Front.

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

RB/837/1461

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You see we send you a Bill on London from the Paymaster of the Ayrshire Militia now come here. He says he got 1/8 per cent Prem from all other Banks and expects we will allow him the same on Settling his account, for he pays in the money on a deposit account. I told him I could not engage for this without your approbation. I fancy you will approve of our doing with him as we do with Captain Kennedy to whom we give 1/8 per cent added to the Interest at settling his deposit account.

Willie Gillespie sent us the 2nd Current a note to you at 6/mo per £410 for a Note for his Bank Stock he supposed due that day. It has not come to us – will you look if you have misplaced it. The Grahames' Bills I see are coming back, but which Archie & Robert Graham are much vexed. The latter has sent them a large sum to carry them thro' and he cannot doubt they have Property in their hands for these Bills, but cannot get it sold. I think we are safe with the Drawers – one by Gibson will be back to morrow.

RSM
7 Jan 1802
Tellers
Wm Simpson Esq
P

Tell Messrs MR & Co Mrs Douglas has never yet called – we had Thaw yesterday forenoon hard frost at night and to day.

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[pencil annotation in a different hand:] Staff

Wm Simpson Esq
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8 June 1802

I have desired the Tellers now to take Belch's notes - I doubt not they are safe enough but I wish Addington had been in some Measures for preventing the Country being inundated with such stuff - Indeed altho you & I may not live to see it I have little doubt the Blacks soon be Masters of all the W India Islands - I have always independent of the Iniquity of the Slave Trade thought it bad Policy in Britain to allow the annual Importation of such vast numbers of them into our Islands -

I have just got a long summons by Cunningham against me & all my Descendants and all the Moncrieff Tribe - insisting for Damages for threatening to prevent his sale of Bonington - so he has turned the Chance upon us - I dare say we shall make 0 of our threatenings, but I am not afraid of paying Damages

You see what a heap of Paper is come into us to day - its wonderful how our Bodies go on - speaking of bodies - a Lad Dalgleish a weaver's son in the Calton, who has done Business with us some years sent us a Bill on London the other day for about £300 - I knew he was a sober steady Lad in the manufacturing way but having lately separated from his Brother I thought the sum large and before I did take it I desired him to come and speak to me - he came and opened me up quite safe with him as he has been very successful and made a good sum - to confirm this he brought me next morning his Balance both with his Brother acquitted by which I saw he had a clear stock of 12m

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

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8 January 1802

I have desired the Tellers now to take Belch's notes. I doubt not they are safe enough but I wish Addington would take some Measures for preventing the Country being inundated with such stuff. Indeed altho you & I may not live to see it I have little doubt the Blacks soon be Masters of all the W India Islands. I have always independent of the Iniquity of the Slave Trade thought it bad Policy in Britain to allow the annual Importation of such vast numbers of them into our Islands.

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what shall we do with these abominable small notes
issued by Carrick - a man had a £500-odd accept
to pay here to day - he sent the payment wholly in small
East Country notes - Cunningham has refused them - at 3 o'clock
a Notary came to me with the Bundle telling me it was
refused and that altho it might not be a legal Tender
he came to take a protest that it was offered and did
send Copy of the Protest to all the Banks whose notes they
were to show that they were refused - he prevented any
further noise I took the Bundle in payment - I do not
see how any current notes can be refused in payment of
Bills, but we are such a sort out yet for the trouble our
Tellers give and yet I don't wonder at their grudging
to be troubled with such Bundles at 3 o'clock - Some
general Rule should be laid down and kept by. The
Thistle I understand takes all notes readily, but such Bundles do
not come in to them - I have just been talking to Peterkin
he says that some thousand of these small notes were refused to day
that if we take them, People will be still longer detained in the office and the Complaints
louder, and that another Teller is absolutely necessary to give dispatch -

8 Jan 1802

Wm Simpson Esq

P. 7

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RSM

8 January 1802

[Pencil annotation in a different hand:] Slavery

Wm Simpson Esq

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9 Jan 1802

I put your P into honest David Stirling's hands and we must have a talk with the tellers on Monday to see if they can contrive to give us their blotters in the way you do. David says the only objection that occurs to him is that as the R Bank articles the bills on Down and you, you must be placed together in the general cash book - that cannot be done till the blotters are closed with the tellers - but he says as the RB articles take about a whole page in the general Cash Book - a page may be left blank for that purpose till the afternoon. I wish indeed we could get matters arranged better and in the Tellers' office so as people might get [paper missing] dispatch. The Elder called today for his dividend [paper missing] near an hour before he could get sight of Peterkin and was the fonder on his shewings in despatching them. I should be happy if you or the Counsellors were present and he might see us true or show strong days - to see if you could point out any improvement - at least you would find out where the defect lies and when the disease is known it may be cured - altho by Mr More's mode of stating the transactions - the writing in the general Cash Book is not much more than yours - yet the number of bills received payment of and the number of London bills discounted gives a good deal of work to the Tellers. I think there was 87 of the former and 43 of the latter. I am going to dine with Dainty Davy - he is in pretty good spirits but still confined to his room (excepting Sunday afternoons) and I don't like the gout hanging so long about him without coming to a proper crisis.

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What is the flying waggon doing? Mr Graham tells me Kinnear is much against the new plan for the trouble it will give him to send for the boxes, but I understood that Menzies & Co were to send the boxes to the bank and to him and [paper missing] sure it would be troublesome otherwise. You must get this settled with Menzies. The boxes are to be delivered at the office just at their courtyard and Mr Graham has no objection to send his porters to us for his box.

RSM

9 January 1802

Wm Simpson Esq

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I have not yet had courage to throw off the poor small depositors - were any coming in with a new deposit of 20 or 30 - I could refuse it - but a poor servant maid brought our receipts for £15 - on Saturday for her 12/ interest. I could not find it in my heart to refuse renewing it - nor do I think it worth while to make any alteration if we are still to take in such sums as £30 - nor would that save us much trouble, unless you follow the Aberdeen Bank and take no sums under £100 to lie for some months at least. It's hardly worth altering your system, and yet these deposits are increasing so fast that unless something is done it will be impossible to manage them.

Friend James is sadly distressed - with that bill sent you on Stuart he took up his £300 pledge, but he has 12 or £1500 to pay at Muirkirk this week and he is quite run out of bills - and the Frost locks up all his Pigs for Newcastle and other places - he says he must give me back his Newcastle pledge bill tomorrow for £300 and I know not where he is to get other bills - we have done a great deal for him this week past - without a weight upon us that business is - and never like to be better -

I have not yet had courage to throw off the poor small depositors. Were any coming in with a new deposit of 20 or 30 I could refuse it, but a poor servant maid brought our receipts for £15 on Saturday for her 12/ interest. I could not find it in my heart to refuse renewing it. Nor do I think it worthwhile to make any alteration if we are still to take in such sums as £30 - nor would that save us much trouble, unless you follow the Aberdeen Bank and take no sums under £100 to lie for some months at least. It's hardly worth altering your system, and yet these deposits are increasing so fast that unless something is done it will be impossible to manage them.

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12 Jan 1802

Yr P was most distinct on the subject - but nobody saw it but Stirling - I hope you will get Kinneer to be reconciled to the waggon and it put upon such a footing that neither you nor he will have much trouble - I think the waggon should drive up the Grassmarket through the Lawnmarket and in passing at the Cross deliver the boxes to you and Mr Kinneer - and so call for them as he passes from Leith - a key of the iron case should be at the Bank and another here - that our Porters might open it and take out the boxes - settle you all these matters with Menzies - yes if we could get a percentage on all the Bills that we indorse it would even make us much more - but we might not be a bit wiser or happier - From the Accounts I had of Mr Dundas, the notification of his death this morning did not surprise me - honest man, I shall ever owe much gratitude & respect to his memory - in his latter days he was quite unfit for business and entirely led by others - hence he gave that most vexing life rent tack of the beautiful spot which he often told me should never be out of the Proprietor's Power. It cannot now be helped. I had resolved not to stir as it appeared to me impossible, but on showing my letters this morning to Mr Dale he insisted so positively that I should go and assured me it will be no hardship upon him to attend for two or three forenoons as he intended coming out at any rate, so I think of leaving this in Thursday afternoon's Telegraph and taking a chaise at Uphall for Duddingston.

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

RB/837/534

Page 1 of 2

12 January 1802

Your P was most distinct on the subject, but nobody saw it but Stirling. I hope you will get Kinneer to be reconciled to the waggon and it put upon such a footing that neither you nor he will have much trouble. I think the waggon should drive up the Grassmarket through the Lawnmarket and in passing at the Cross deliver the boxes to you and Mr Kinneer, and so call for them as he passes from Leith. A key of the iron case should be at the Bank and another here, that our porters might open it and take out the boxes. Settle you all these matters with Menzies. Yes if we could get a percentage on all the bills that we indorse it would even make us much more, but we might not be a bit wiser or happier.

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whether I will get to Edin as a matter of doubt.
I am frightened to go there for so short time I could
have it would be impossible for me even to see half of
my friends - and those I could not see would be offended.
There will be a large sum of debt on the premises
and there will be no getting the better of that life rent
abominable lease - so that I know not if I myself
will ever touch any thing by it - but it will
be secured to Willie & Bairns - As soon as I
have the command of the O Bank shares I shall
you may depend on it get clear of them & Hay
Smith - and if not to pay debt transfer them
to the Old Royal.

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

RB/837/534

Page 2 of 2

Whether I will get to Edinburgh is a matter of doubt. I am frightened to go there for so short time I could have it would be impossible for me even to see half of my friends, and those I could not see would be offended.

There will be a large sum of debt on the premises and there will be no getting the better of that life rent abominable lease - so that I know not if I myself will ever touch anything by it - but it will be secured to Willie & Bairns. As soon as I have the command of the O Bank shares I shall you may depend on it get clear of them and Hay Smith, and if not to pay debt transfer them to the Old Royal.

RSM

12 January 1802

Wm Simpson Esq

P

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13 Jan 1802

Few events have given me greater pleasure than that you announced to me this morning - it is what I have been ardently wishing for years - most heartily do I rejoice on the appearance of another Wm Ramsay offer my kind congratulations to the grand Father and all concerned - and let me know how mother & child go on -

I am sorry I shall be out of the way when Ally comes west but I hope he will stay the best part of next week for I should wish much to have him here in our crowds that I may see if he could suggest any improvements - having so good an opportunity there will be no harm in sending 20m of all kinds by him - but pray if you possibly can send a bag of half guineas for we are quite out of them - our silver is now accumulating - we have 10 bags in the chest - so you may stop silver a few weeks - Talbock's bills are never entered into any book with us - but from a note I keep of the whole we got from George they stand as under

£290.6 - Thos Toler Chester 12 Feb 1800 on & accepted by Chas Talbock London 3mo date
290 - Ditto Ditto Ditto Ditto

I hope this will be sufficient for you

You see we send you Philemon's bill but when Dallern our attorney sent it he desired and we gave him our guarantee against Recourse upon him. I wish it may be paid

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

RB/837/538

Page 1 of 2

13 January 1802

Few events have given me greater pleasure than that you announced to me this morning. It is what I have been ardently wishing for years - most heartily do I rejoice on the appearance of another William Ramsay. Offer my kind congratulations to the grand father and all concerned, and let me know how mother and child go on.

I am sorry I shall be out of the way when Ally comes west but I hope he will stay the best part of next week for I should wish much to have him here in our crowds that I may see if he could suggest any improvements. Having so good an opportunity there will be no harm in sending 20m of all kinds by him, but pray if you possibly can send a bag of half guineas for we are quite out of them. Our silver is now accumulating - we have 10 bags in the chest - so you may stop silver a few weeks.

Talbock's bills are never entered into any book with us, but from a note I keep of the whole we got from George they stand as under

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Put a seal on the enclosed and send it to the
Director

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

RB/837/538

Page 2 of 2

Put a seal on the enclosed and send it to the Director.

RSM

13 January 1802

Wm Simpson Esq

P

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14 Jan 1802

I really do not think my presence here is of great moment. I dare say a good sensible dog like Beaux might be bred to do all that I do yet my hand being in the routine of the business, I cannot express what uphill work it is with me to go away - and the thought of flying like lightning through Edinburgh and disobliging half my friends by not seeing them is not very pleasant - yet go it seems I must and there is an absolute necessity for my being back on Monday by mid day - I really believe it will be a greater mortification to me than to you if I don't see the Front - I am planning if I can possibly get in to Edin by 12 or 1 o'clock on Saturday to make it my first object to call at the bank and try if possible to get an hour's walk with you to P Green by ourselves and so take that opportunity of discussing Bank Business - then I must see to get some time with Director Duncan to discuss the business of my entails - and then fly about among friends - I thought it better to go direct to Duddingston, than to go on to Edin about 11 at night and then set out to Duddingston next morn. Mr Gray who is a very fine Chield goes with me and will probably return with me. I shall be much mortified if I do not find Ally here on my return. Mr Dale is pretty easy this morning and will be in the office by 10 tomorrow - in the meantime I have given the keys to honest David Stirling who I am sure will give due attention to every thing -

I have been pestered for some days with people calling to wish me joy which makes me look very awkward for I can yet count upon nothing and I cannot expect so much will be got from the subject during my life as will pay the debt. If the honest man had died 20 years ago the case would have been very different. The subject was then quite free and no tack. Were it out of lease, there are I think 80 acres of it completely enclosed which in that situation should bring at least £4 per acre rent besides the public house and Ross and wife have the whole for life at £250 I think.

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

RB/837/539

Page 1 of 2

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I must try what Bribery & Corruption will do with Trotter Mr Dundas' factor who I doubt was the origo mali - to see if he will get Ross to take a piece of money for the tack - according to my present view of the property I don't think £1000 would be ill bestowed for that tack, but I will do so without director Duncan's opinion.

I gave Stirling your number of entries and he has given me the inclosed - you see with our 3 Tellers we still beat your 4 - especially if you take in the N of Bills on both sides, each of which is an operation to the Teller and keeps a man standing in the office.

1/2 past 3.

Ad M
14 Jan 1802
Wm Simpson Esq

Wm Simpson Esq

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

RB/837/539

Page 2 of 2

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1/2 past 3.

RSM

14 January 1802

Wm Simpson Esq

P

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18 Jan'y 1802 -

There I am again - after a very agreeable journey I got safe home about half past 1 - I was in good time for the Exchange with Gilbert and you see the Effect of my Packet. I am glad to find no mischief has happened in my absence - the only Information I have yet got from Mr Dale is that a new Bank is to be set up in Greenock by our Customers Hamilton Garden & Co - and by Walter Ritchie & others - this I suppose is owing to their being displeased with Gammell and the old B Agent - but if some means are not fallen upon to check this Banking Mania the country will be overwhelmed at their notes. Ally has given me a call and I am glad to find is not to leave this till Wednesday, so he shall see how we go on tomorrow. How mysterious is Addington with these adjournments!

Can you get no discontented Royalist who likes the Bitch Stock better to take my 6 Shares of Bank Stock and give me Royal stock in place of it - I would like much better to be Proprietor of the latter than of the former -

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

RB/837/541

Page 1 of 2

18 January 1802

Here I am again, after a very agreeable journey I got safe home about half past 1. I was in good time for the Exchange with Gilbert and you see the Effect of my Packet. I am glad to find no mischief has happened in my absence. The only information I have yet got from Mr Dale is that a new bank is to be set up in Greenock by our customers Hamilton Garden & Co, and by Walter Richie and others. This I suppose is owing to their being displeased with Gammell and the old B Agent, but if some means are not fallen upon to check this banking business the country will be overwhelmed at their notes.

Ally has given me a call and I am glad to find is not to leave this till Wednesday, so he shall see how we go on tomorrow. How mysterious is Addington with these adjournments!

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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 January 1802

RB/837/541

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RSM

18 January 1802

Wm Simpson Esq

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20 Jan'y

Ally saw but little of us yesterday - there were but 2 or 3 dozens in the office while he was here - Robt McNair carried him off before our mob at 3 o'clock - which I regretted - I hope by this time he and his saddlebags are safe with you - There is no doubt but I will sell out the B—ch's stock - and if I keep stock at all it must be the old Royal's - but I am not yet quite resolved whether I should not apply the proceeds of that stock towards payment of Mr Dundas's debt - so you may just let matters stand as they are till we see how things look - if any thing could be brought in from my Tobago debt I wd like much better to apply it towards the extinction of the Entailer's debt - so as I might hold some Royal stock which I hope one day you will make a good thing - I am glad Jamie Innes has come in so well - he has shrewder like mine will not soon bring much ready money into his hands and he has not the advantage I have of heirs male to succeed - tell him to acquire this advantage by getting a wife - and she must remove all his complaints - How you & the Director go on - and how I should like to be one at these sparrings - I found Scott in consequence of his Lecture, at his sorting last night - none of the other two - nor has anything more yet passed. I am expecting some formal intimation after they have consulted -

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

RB/837/542

Page 1 of 2

20 January

Ally saw but little of us yesterday. There were but 2 or 3 dozen in the office while he was here. Robert McNair carried him off before our mob at 3 o'clock, which I regretted. I hope by this time he and his saddlebags are safe with you. There is no doubt but I will sell out the B—ch's stock, and if I keep stock at all it must be the old Royal's, but I am not yet quite resolved whether I should not apply the proceeds of that stock towards payment of Mr Dundas's debt. So you may just let matters stand as they are till we see how things look. If anything could be brought in from my Tobago debt I would like much better to apply it towards the extinction of the entailer's debt so as I might hold some Royal stock which I hope one day you will make a good thing.

I am glad Jamie Innes has come in so well though his successor like mine will not soon bring much ready money into his hands and he has not the advantage I have of heirs male to succeed. Tell him to acquire this advantage by getting a wife, and she might remove all his complaints.

How you and the Director go on – and how I should like to be one at these sparrings.

I found Scott in consequence of his Lecture, at his sorting last night – none of the other two – nor has anything more yet passed. I am expecting some formal intimation after they have consulted.

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

RB/837/542

Page 2 of 2

RSM

20 January 1802

Wm Simpson Esq

P

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21 Jan'y 1802

It was unlucky we did not think of your holiday as we could easily have made the Collectors Bill payable the day after which would have enabled you to balance exactly with the B—ch. But it will help to keep down next week's Balance. Fraser Garden has just called and does not deny the Plan of a new Bank at Greenock but says it is not yet finally settled nor will be till they see Peace settled. He says it is entirely owing to my Friend Gammell's unpopularity as nobody will do business with him that can avoid it—and to the old Bank's restricting Plan—Alex Dunlop is to be their manager—

I was an hour taken up this forenoon in a Conversation with John Stirling who showed me a long Correspondence between him & Andrew who seems to me to be much in the Fault in not giving WS & Son that security in Relief for the two Bonds which they are entitled to demand and which they have demanded in the mildest Terms—John would have me send you the inclosed opinion of Mr Ross (which you may return in the Box) that you may see how he stands and you have also inclosed a note of what he wants from you—he would do any thing to prevent a quarrel with Andrew and he is satisfied with much weaker Security than he has a right to require—but from this opinion of Ross he is afraid that the Hunters may pay up and then an Assignment from you to these Bonds in which case they might attack WS & Sons personally—to prevent this he wishes the particulars in the note, and has and told him he had paid £2000 in part of these Bonds he is anxious that that sum shall be so stated as that the Bank can assign no more than £8000 and so all future Payments shall be applied in extinction of that debt in the

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

RB/837/1463

Page 1 of 2

21 January 1802

It was unlucky we did not think of your holiday as we could easily have made the Collector's Bill payable the day after which would have enabled you to balance exactly with the B—ch. But it will help to keep down next week's Balance. Fraser Garden has just called and does not deny the Plan of a new Bank at Greenock but says it is not yet finally settled nor will be till they see Peace settled. He says it is entirely owing to my Friend Gammell's unpopularity as nobody will do business with him that can avoid it, and to the old Bank's restricting Plan. Alex Dunlop is to be their manager.

I was an hour taken up this forenoon in a Conversation with John Stirling who showed me a long Correspondence between him & Andrew who seems to me to be much in the Fault in not giving WS & Son that security in Relief for the two Bonds which they are entitled to demand and which they have demanded in the mildest Terms. John would have me send you the inclosed opinion of M Ross (which you may return in the Box) that you may see how he stands and you have also inclosed a note of what he wants from you. He would do any thing to prevent a quarrel with Andrew and be satisfied with much weaker Security than he has a right to require. But from this opinion of Ross's he is afraid that the Hunters may pay up and take an assignment from you to these Bonds in which case they might attack WS & Sons personally. To prevent this he wishes the particulars in the note, and as Andrew told him he had paid £2000 in part of these Bonds he is anxious that that sum shall be so stated as that the Bank can assign no more than £8000 and so all future Payments shall be applied in extinction of that debt in the

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first place and then when Andrew shall make Payments on the Canal Bonds WS & S will engage to pay an equal sum and at the same time with him - He said it would make him perfectly easy if the Bank wd agree in the event of your assigning the two £5000 Bonds - to assign only the heritable and not their personal Security - as by such an Engagement you wd give up nothing as you wd still hold them and the Lands both bound to you, and might prosecute them for Payment when you pleased, I cannot see as great Objection to your engaging not to put it in the power of another to prosecute them personally - but you are best Judge as to this

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

RB/837/1463

Page 2 of 2

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RSM

21 January 1882

[pencil annotation in another hand:] West India Trade

William Simpson Esq

P

Mr Garden tells me his house at Barbados bought up a Spanish Prize Cargo of Skins which are likely arrived in London on which they will make more than ever they did on any adventure. I forget how many thousand skins there are but they cost 7/6 and sold for 20/- He is to draw 5m in them to us to morrow at 90/ds and about as much next week. The American Government is to pay £600000 in full for the bad British debts.

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23 Jan'y 1802. —

It was a numerous and a pleasant meeting you had - but you sat too long at the Blue for a christening - however well may the Boy be -
I sent Jo Stirling your letter which will rather be a Damper to him but I wrote him that the Bank must always proceed in a formal cautious manner - from the documents I saw I am quite satisfied Andrew is in the fault for John and James asked no more than what any reasonable man would have given without asking - security against these bonds coming upon them - I have not yet got the length of Gilbert Hamilton to enquire about the American payment but I shall call this evening and know from him what may be expected to Dunlop's estate - I never mentioned to any of his people how we got the 10m large Notes - my son Robert left me this morning for Edinburgh he brought James Watson to me to talk about the Agency Business I spoke of to you - he is very sick - and did not I really believe advise their going into danger - I told them that I had no objection to S. M. & W. undertaking the agency provided they were not to be brought into advance, and that the remittances to them were in good Edinburgh paper or notes but that if they were to be remitted in London Paper I saw it would lead them into an extensive scale, and I had a horror at the idea of their becoming Bankers as I knew not a more hazardous Business or more wretched Beggars than Bankers with small capitals such as they had - that I had consulted you upon the subject and your sentiments were mine - my own
Mr Watson said that he by no means wished them to go into the Banking Line extensively - that he had no view of remitting them in Bank notes or Bank Branch Bills on Edinburgh payable in a few days on which he thought they had easily got money if they needed it to pay their drafts on them -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 January 1802

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It was a numerous and a pleasant meeting you had, but you sat too long at the Blue for a christening, however well may the Boy be.

I sent Jo Stirling your letter which will rather be a Damper to him but I wrote him that the Bank must always proceed in a formal cautious manner. From the documents I saw I am quite satisfied Andrew is in the fault for John and James asked no more than what any reasonable man would have given without asking - security against these bonds coming upon them. I have not yet got the length of Gilbert Hamilton to enquire about the American payment but I shall call this evening and know from him what may be expected to Dunlop's estate. I never mentioned to any of his people how we got the 10m large notes.

My son Robert left me this morning for Edinburgh. He brought James Watson to me to talk about the agency business I spoke of to you. He is very sick and would not I really believe advise their going into danger. I told them that I had no objection to S. M. & W. undertaking the agency provided they were not to be brought into advance, and that the remittances to them were in good Edinburgh paper or notes, but that if they were to be remitted in London paper I saw it would lead them into an extensive scale, and I had a horror at the idea of their becoming Bankers as I know not a more hazardous business or more wretched beings than Bankers with small capitals such as they had, that I had consulted you upon the subject and your sentiments were much my own. Mr Watson said that he by no means wished them to go into the Banking Line extensively, that he had no view of remitting them but in bank notes or bank branch bills on Edinburgh payable in a few days on which he thought they would easily get money if they needed it to pay their drafts on them.

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

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

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 January 1802

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Of these branch bills in Edinburgh a very great sum comes in to them as the people he said often brought them to them rather as wait an hour in a throng day to get the money from us. As to London bills he declared he seldom or never took any of our traders' drafts. He only took the English country banks' drafts on London bankers which to a great amount came to him for the above reason and because he gave 25 or 30 days interest that he would not have given £10 to guarantee all the London bills he had taken these ten years past. His idea is to send a few hundreds of these London bills to SM&W occasionally just to be disposed of by them when they can do it to advantage, and when they cannot to send them forward to Andrews & Co on their account. The only way of disposing of them he recommends is to indorse them to English Riders or Houses at 45/ds par they getting them at 30 ds and that is the only banking business he would propose for them at least for some time. He says it is the most profitable and safe business he has been engaged in. Having bills put into his hands by these English houses and travellers, to collect the payment he occasionally and when convenient advances a few hundreds upon the bills being lodged. When the whole are paid he makes up an account remits the balance by bill on London and charges ½ per cent commission he thinks he could recommend a good deal of this business to SM&W. I own if they could be kept to that branch of banking only, it might be safe enough. But I fear they might be tempted to go wider. I have laid the whole matter before you my good friend, think of it and give my boy your best advice. He will call on you on Monday. There is no reason to be sure for my plaguing you with the concerns of my Bairns, but I cannot help wishing you to be joint with me in that Business.

RSM

23 January 1802

Wm Simpson Esq

P

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