

2 June 1802

Our Glasgow Folks are so much taken up with the concerns of this world that I do not think, like Samuel Hutchison they have any Views towards securing their Interest in the next. The Merchants House voted by a Majority of 25 against 2 (Sandy Oswald & John Stirling) that some public Testimony & Memorial of their respect for Mr Pitt should be erected in this City - and also a committee was appointed for the purpose - this inclement weather still continues - and the Grass Crop must be irrecoverable - Robert Hope who keeps an account with us breakfasted with me this morning on his way to Dumbarton fair where there is a great Cattlemarket to morrow - his says Prices are very high but must fall with this weather - Robert has extensive Farms about Leadhills and is a most respectable intelligent man - he has above 10000 sheep - and he tells me he sold last week to an Englishman deliverable 20 June 1800 - 2 year old Wethers at 25/- what a price that is - no wonder that mutton is dear -

These long dates from Sharp & Mackenzie are towards enabling them to make their first Payment 11th Current. They are for Cotton and we are told the accepters are undoubted People. Little King has some large Cotton bills too. We did 450 for him yesterday - and that note of Stirling's to day - but his wants are too great for us - The Exciseman will be upon you next week.

The Collector tells me John Leven keeps his Greenock account with the Renfrew Bank - Gammell it seems would only take the Collections of notes on two days of the week but the Greenock Bank takes them every day - so it (will appear they are to be upon the accommodating Plan

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

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RSM

2nd June 1802

Wm Simpson Esq

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3rd June 1802

So Jack Waugh's design is known - he informed me of it here (and you may believe I much approved - it is just the thing for both). - I was travelling yesterday for the Elder with old Sword and I think it likely he will yet get his Bargain - but it was not his fault that it was not at once put in writing - you are mistaken in thinking Moffat is with us - Ned has nearly left us this week - I put Fraser in his place - to write up the Glasgow Bill Book - and Dickie is in Fraser's place - it is he that now writes the states in your publican - I mean to call for Moffat tomorrow and bid him come next week but if he comes there will not be a seat for another - what a fine Rain we have to day tho with an easterly wind - it will keep up the demand for Cattle - a man from the Highlands told me just now that he met a number of Drovers going beyond Dumbarton to buy up the cattle before they came to the Market - that some Drovers he saw small 3 year old Stots bought at 11 lbs a head - above three times the price they would have brought 8 years ago. That it was supposed they were bought at 1/6 of their weight as they stood - what a price this - Beef must be still higher - Mr Nielson from Dundee informs me of the particulars of Jobson & Marshall's Business, and a black Business it is - Sorry I am to find honest George Dempster has 3 shares of that Bank - The destruction of Rosneath is much to be regretted but it's well the Duke can bear the loss. He behaved nobly they say - was thankful that he had another home to go to. I suppose Lord Armadale has ordered that sum of George Miller's to be paid into the old B-ch. It is part of 8m which has been lying with us.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 June 1802, enclosing a slip concerning a bill drawn by Hanna & Co

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You are mistaken in thinking Moffat is with us. Ned has nearly left us this week. I put Fraser in his place to write up the Glasgow Bill Book and Dickie is in Fraser's place. It is he that now writes the states in your publican. I mean to call for Moffat tomorrow and bid him come next week but if he comes there will not be a seat for another.

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We have no fewer than 170 Bills due this day! -
Friend James tells me the Cadells have bought out
Edington from the Clyde Iron works - they have been
long at loggerheads - who is to manage these works
now I have not heard -

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3rd June 1802
3 March sent a Bill to James Hanna at 27 Febry at
91 days on Nisbet Stewart & Nisbet London for £270 —
The accepters have stopt But Hanna sd the drawers
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Messrs Hugh & John Johnston & Co — without protesting
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3rd June 1802

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4 June — long live the King —

I mean to solemnize the day by keeping quietly at home and leave the Magistrates and the mob to make the uproar in the streets — We have had a delightful rain since midday yesterday — it never was more wanted — the oldest man does not remember to have seen our Green so bare at this day — no Cows yet admitted to it for they would get O — but this Rain will make the Grass green —

Mr Newbigging told me yesterday he had got in about £200 Renfrew notes in payment of a Bill which he did not know what to do with as he could not find it in his heart to send them along with a large Parcel of ours to the Printfield — I commended his Zeal for our Interest and desired him to get some of his Friends to pay them in to the Ship or Thistle who would get them exchanged by Logan & Kennedy tomorrow — P Spier's man was calling to pay up the Calcreuch account, but it was by our discounting a long dated Bill. I told him we were not uneasy about the Security we had, and that would be only changing it. It was the payment we wanted but would not press him for a week or two if inconvenient. The Collector Corbett says there is such an outcry against us for not taking these notes that if we continue to refuse them we shall be burnt in Effigy. It's wonderful what a number of these Whisky Bills you get and what mischief must be done by their value. I cannot help thinking the Paper in your (last night's Packet) is much more for the Good of the Country than what you send us —

Asburnham the Dragoon officer who courted Miss Ritchie and who proved to be a swindler, by the sentence of the court marshal was yesterday in the Presence of 7 Troops of Dragoons at Hamilton dismissed the King's Service his sash cut in three & thrown in his face —

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Archie Hamilton has been calling - it would be much more convenient for him and our Tellers to settle the Exchanges on the Tuesday mornings as with the other Banks - or on Tuesday & Fridays - instead of the Monday afternoons as at present - and when they begin upon their new Plan with they expect to do next week - it is not supposed the Balance will be much against either of us - I wish you would talk to Mr Forrester about this and arrange matters so as we may go on with them as with the other Banks - They should also send in their mixed notes to Edin as we and the other Banks (but Carrick) do - this is surely their Interest and they should pay large sums in large Notes - It is shameful for such a Bank to pay a £1000 Bill in so many small notes -

Wm Simpson Esq

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RMS [sic]
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5 June 1802

I shall keep Mr Park's letter and let you know if there is like to be any opening in this office - but Alex Peterkin does not speak of leaving us at any fixed time - he is only as I understand looking out for a better berth - and perhaps it may be some time before he find one - I shall be sorry to part with him I did not meet with Moffat yesterday - but expect to see him to day and say his coming on Monday in Ned's place - I do not know that the old Bank is yet taking money here at 4 per cent - That 5m from George Miller was by order of Court as he told me to be lodged with the Edinburgh Office and I suppose they will give only 3 per cent - Parker has fixed with the Watsons as Agents for the Kilmarnock Bank and I understand he is to begin as soon as his notes can be got signed - so the work will go on - Mrs. Parkin is most provoking - she had an acceptance of John Phillips for £1000 - due today it was wholly paid in small mixed notes he got from the Ship - Never was there a more seasonable Rain I took a walk last Evening and thought the Corn & Grass was visibly growing I met some Drovers of Highland Cattle from Dumbarton going for England - what a stomach John Bull has for Scotch Beef

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I do not know that the old B—ch is yet taking money here at 4 per cent. That 5m from George Miller was by order of Court as he told me to be lodged with the Edinburgh Office and I suppose they will give only 3 per cent.

Parker has fixed with the Watsons as agents for the Kilmarnock Bank and I understand he is to begin as soon as his notes can be got signed. So the work will go on. That Carrick is most provoking. We had an acceptance of John Phillips for £1000 due to day. It was wholly paid in small mixed notes he got from the Ship.

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7 June 1802

You got the Birthday well over in Edin and so did we here but what a shocking affair this is at Aberdeen - the officer must have been so drunk that I wonder the soldiers obeyed him - do you know who he is? If caught I suppose he will be hang'd - who is this Lord Darlington you have such an ill will to that you rejoice he is cut out by Lonsdale. He must be some never do well.

It's curious what Pretences folks fall upon to go where their heart inclines them - you say you want to Barnton to shun the Noise - would you not have been as quiet at Parsons Green - what is the meaning of Stocks coming down this way - how lucky we have none of the Omnium - Lord Leslie tells me his worthy Father was taken very ill in the Hotel on Friday night - his good Lady goes in to morrow in the Coach to attend him - he was blooded by Bell and better but it will be much if a man of his years get the better of it. The Elder called and showed me a Letter from Dennistoun saying that he will fulfil his Bargain for the Land, so Jamie will get the Rigs. He is anxious about his wife & Girl not having heard from the former for 2 days.

Delightful weather indeed - Mr Dale is not in Town to day. He will be here in the morning and we shall be at it by 7 o'clock. Sir James Campbell sent me a £100 Bill on some man at Port Glasgow to discount a wind Bill to raise the money - he must be very poor, but I have done it. I suppose he is safe enough for that.

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RSM

8 June 1802

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Wm Simpson Esq

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The Bairds live out at the Canal Bason I had to send a Porter out there with the £25 Bill you send me for acceptance, but it is accepted.

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8 June 1802

This sinking of the stocks - and scarcity of money in London frightens me - I wish we be not on the eve of some mischief again and you see what heaps of London Paper we send you - I must leave you wise men in the East to determine as to the Propriety of keeping the Account with the Watsons - It has been a matter of doubt with me - but they certainly tumble over a great deal of money & as I shall take care that no letters be directed per Bank Box. Poor Lumsdain knows not how to account for this £4. It's vexing that our Packets should be so often wrong. I had settled it with Moffat to come this day, but he has a letter from Dalkeith giving him reason to expect his appointment in the Militia, so as that would be a much better Berth he does not come to us and goes in to Edinburgh tomorrow. As he had never had any Experience in our way I am afraid he wd not have done with us and it wd have been unpleasant to have made an apprentice of such a respectable looking Lad - We must now look to Park, as he was in the Union Bank and Mr Dale has a friend there, he has wrote him to know his Character as a Clerk. We shall hear tomorrow and if he will answer I shall write you and you will immediately send him west - What a shocking story this is from Dominica - a black Regiment mutinied - killed their officers - the Govt with the white Troops attacked them killed 300 of them - and the Governor shot thro' the lungs & I fear there is little chance of his surviving - It is Cochran Johnston a Cousin of my wife's.

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We must now look to Park, as he was in the Union Bank and Mr Dale has a friend there, he has wrote him to know his Character as a Clerk. We shall hear tomorrow and if he will answer I shall write you and you will immediately send him west. We have need of all hands at work.

What a shocking story this is from Dominica - a black Regiment mutinied - killed their officers - the Governor with the white Troops attacked them killed 300 of them, and the Governor shot thro' the lungs. I fear there is little chance of his surviving. It is Cochran Johnston a Cousin of my wife's.

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9 June 1802

That Aberdeen Business will make a great Noise and instigate
the Mob agt the military which may have serious consequences -
the officers must be made an Example of - I hope none of them are
known to us - By all the accounts from Dominica there seems
to be no hope that Cochran Johnston could survive his wound
Archie Hamilton goes in to Edinb to day to bring west his Father's
new Carriage to morrow with the needful Ammunition for beginning
their new operations on Tuesday next - I have told him well
to bring a sufficient quantity of large Notes as it will never do
for us to keep the sealed Bundles (of which we have 15 or 16) of
their small Notes from week to week and give our large Notes
for them - I told him also to establish a Box to carry their mixed
notes to Edinb - it is shameful for them to load us with these
- perhaps you may send west a Saddlebag full to us by
Archie - from the inclosed note you will see the state of
our Cash on Monday Evening - and how little was in the chest -
the sums in the Tellers' hands were all given back to them
on Tuesday morning excepting 10m taken from Ross - and
that was called for by Peterkin on Tuesday forenoon before
the Payments were over and more but we have taken if I
could have given him - Gilbert told me last night that
James Buchanan had sold his Bank Stock - he goes to the
country to day - but returns on Monday when he is to
pay up his Account with us - Gilbert is much disposed to
carry on the new Business upon the most friendly footing
with us - and as there is enough to do for us both I hope
there will be no squabbling between us -
Mr Dale has no answer yet from Paisley about Park - as Ned has left us I am anxious to get one
in his place without delay

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9 June 1802

That Aberdeen business will make a great noise and instigate the Mob against the military which may have serious consequences. The officers must be made an Example of - I hope none of them are known to us. By all the accounts from Dominica there seems to be no hope that Cochran Johnston could survive his wound.

Archie Hamilton goes in to Edinburgh to day to bring west his Father's new Carriage tomorrow with the needful Ammunition for beginning their new operations on Tuesday next. I have told him well to bring a sufficient quantity of large Notes as it will never do for us to keep the sealed Bundles (of which we have 15 or 16) of their small Notes from week to week and give our large Notes for them. I told him also to establish a Box to carry their mixed notes to Edinburgh. It is shameful for them to load us with these. Perhaps you may send west a saddlebag's full to us by Archie. From the inclosed note you will see the state of our Cash on Monday Evening, and how little was in the chest. The sums in the Tellers' hands were all given back to them on Tuesday morning excepting 10m taken from Ross, and that was called for by Peterkin on Tuesday forenoon before the Payments were over and more he would have taken if I could have given him. Gilbert told me last night that Jamie Buchan had sold his Bank Stock. He goes to the country to day, but returns on Monday when he is to pay up his account with us. Gilbert is much disposed to carry on the new Business upon the most friendly footing with us, and as there is enough to do for us both I hope there will be no squabbling between us.

Mr Dale has no answer yet from Paisley about Park. As Ned has left us I am anxious to get one in his place without delay.

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

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RSM

10 [sic] June 1802

Wm Simpson Esq

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11 June 1802

Archie Hamilton tells me he has brought 20m large notes west with him - but that will never serve them thus a week - and they will just be obliged to send their sealed Packets of notes to us again which is ridiculous - he says they had not determined about using a Box to send their mixed notes to Edinburgh - I should think it is much against their own Interest to pay away these notes here, it is most unreasonable to throw them upon us and not to send them to Edinburgh as other Banks (Garrick excepted) do - I find there is room for one Box more in the light Cart which they should immediately secure. They talked to Archie about employing one of the Coaches - but you know the Coachmen will not engage - about exchanging with us on Tuesday mornings they said say nothing, but desired you might give in any Proposals on that subject and they would be considered of. Our Tellers complain exceedingly of being obliged to exchange with them on the Monday afternoons as it keeps back all their work - will you propose to make the Exchange on Tuesday morning or shall we just tell Gilbert Hamilton & Son that we will exchange with them as we do with the other Banks on Tuesdays & Fridays mornings and if they will not agree to that let them do their best - I hope Gilbert & Son will relieve us a little for really on throng days we have too much of it. You see the number of London Bills that came in to day - there is something in our system that needs reform and yet I know not what the reformation should be - in a busy day such as this it is enough to confound the best accountant - half a dozen People coming in at once - each with some Bills on London - as many more wanting Bills on London - then a parcel of printing bodies with disputes and that to be settled all standing together impatient for dispatch - and all to be done by the same hands who are thus driven from one thing to another and can get nothing done composedly - I wish we could have distinct places & hands for each department -

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

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11 June 1802

Archie Hamilton tells me he has brought 20m large notes west with him, but that will never carry them thro' a week, and they will just be obliged to send their sealed Packets of notes to us again which is ridiculous. He says they had not determined about using a Box to send their mixed notes to Edinburgh. I should think it is much against their own Interest to pay away these notes here, it is most unreasonable to throw them upon us and not to send them to Edinburgh as other Banks (Carrick excepted) do. I find there is room for one Box more in the light Cart which they should immediately secure. They talked to Archie about employing one of the Coaches, but you know the Coachmen will not engage. About exchanging with us on Tuesday mornings they would say nothing, but desired you might give in any Proposals on that subject and they would be considered of. Our Tellers complain exceedingly of being obliged to exchange with them on the Monday afternoons as it keeps back all their work. Will you propose to make the Exchange on Tuesday morning or shall we just tell Gilbert Hamilton & Son that we will exchange with them as we do with the other Banks on Tuesdays & Fridays mornings and if they will not agree to that let them do their best.

I hope Gilbert & Son will relieve us a little for really on throng days we have too much of it. You see the number of London Bills that came in to day. There is something in our system that needs reform and yet I know not what the reformation should be. In a busy day such as this it is enough to confound the best accountant. Half a dozen people coming in at once, each with some bills on London - as many more wanting bills on London - then a parcel of country bodies with deposit account receipts to be settled, all standing together impatient for dispatch, and all to be done by the same hands who are thus driven from one thing to another and can get nothing done composedly. I wish we could have distinct places & hands for each department.

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11 June 1802

My dear Sir

I have the honor to acknowledge the receipt of your letter of the 10th inst. in relation to the account of the Royal Bank of Scotland, and in reply to inform you that the same has been forwarded to the proper authorities for their consideration.

I am, Sir, very respectfully,
Your obedient servant,
Robert Scott Moncrieff

Wm Simpson Esq

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

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RSM

11 June 1802

Wm Simpson Esq

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12 June 1802

I know not how to settle about our new Clerk - upon Inquiry I find Stirling's Friend was engaged a week ago to Gilbert Hamilton - Mr Rutherford here is most anxious that we should take a Friend of his who he says is a most compleat Clerk - was in some Countinghouse in London - married the Daughter of an officer of Rank who died in St Domingue - has two or three Children set up the Brewer Business about Kelso - and failed - his name is Ainslie and he would be thankful for the appointment - He showed me some good and well wrote letters from him & his wife. The same objection lies against him as Park - I cannot see how a man with a family could live upon our £50 - yet we could not bring him in higher - and it would be painful to me to see a man of years with a Family as an underling in the office - This objection does not lie against Captain Marjoribanks' Lad - In short I leave you to appoint Park, Ainslie or Mr Marjoribanks' Friend as you think best only send one as soon as possible and if possible a good one - what a swinging Aunt that is sent you - within a trifle of 600m Bills on London sent you this quarter - The P & Loss I see would have been considerably larger than last quarter had it not been for the great sum of interest paid on deposit accounts (above 5m) this quarter and interest has been paid by us on Cash Accounts which Stirling tells me has not been the Case since 1796. But it is a good sign of the Cash Account Gentry, and you see the amount of deposits is considerably increased. There will be occasion for it all if there is not a change in the state of Trade - I tremble too for the Consequences of this Fall in Produce. J & G Scott were a great N York house in London, we knew of their stop and J & A Dennistoun remitted to retire that £1000 Bill. They showed me a letter from their Friend McGregor New York saying he had got George's Goods and put them into a Vindue man's hands who had begun Sales. Trade there never was in so bad a state.

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

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12 June 1802

I know not how to settle about our new Clerk. Upon Inquiry I find Stirling's Friend was engaged a week ago to Gilbert Hamilton. Mr Rutherford here is most anxious that we should take a Friend of his who he says is a most compleat Clerk - was in some Countinghouse in London - married the Daughter of an officer of Rank who died in St Domingue, has two or three Children. Set up the Brewer Business about Kelso, and failed. His name is Ainslie and he would be thankful for the appointment. He showed me some good and well wrote letters from him & his wife. The same objection lies against him as Park - I cannot see how a man with a family could live upon our £50, yet we could not bring him in higher, and it would be painful to me to see a man of years with a Family as an underling in the office. This objection does not lie against Captain Marjoribanks' Lad. In short I leave you to appoint Park, Ainslie or Mr Marjoribanks' Friend as you think best only send one as soon as possible and if possible a good one.

What a swinging account that is sent you - within a trifle of 600m Bills on London sent you this quarter. The P & Loss I see would have been considerably larger than last quarter had it not been for the great sum of interest paid on deposit accounts (above 5m) this quarter and Interest has been paid by us on Cash Accounts which Stirling tells me has not been the Case since 1796. But it is a good sign of the Cash Account Gentry, and you see the amount of deposits is considerably increased. There will be occasion for it all if there is not a change in the state of Trade. I tremble too for the Consequences of this Fall in Produce. J & G Scott were a great N York house in London, we knew of their stop and J & A Dennistoun remitted to retire that £1000 Bill. They showed me a letter from their Friend McGregor New York saying he had got George's Goods and put them into a Vindue man's hands who had begun Sales. Trade there never was in so bad a state.

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

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12 June 1802

Wm Simpson Esq

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14 June 1802

I rather think the Balances with Gilbert will still be against us, as he gets a great Number of Bills from the Country Branches payable in Glasgow, in opposition to which we have only my Perth Bank and your Poison Bills - however I have settled it with Peterkin that we shall go on as we have done for 2 or 3 weeks and see the Effect of their new system - we had 16 sealed Bundles of their small notes amount 10m to deliver up this day and I suppose if they are liberal to morrow - all these Bundles will be sent back to us for large Notes - their 20 m large Notes is nothing to carry them thro' tomorrow - it is truly, and ridiculous this way of going on in a great Bank - were we to refuse all notes not exchanged in Glasgow it would raise a great combustion, but I dare say it may become a necessary and the best measure if the Falkirk and Stirling notes are forced in upon us from all quarters. The Tellers brought me to day a new Dundee Bank and a Kilmarnock Bank note offered in payment - they are splendid Pieces of Paper - this Banking work must soon come to a crisis - on Saturday night I met with the partner of a Carlisle Bank I forgot the firm - he was complaining loudly of the Leith and Greenock Banks - it seems they employ Agents at Carlisle to force their notes there by picking up other notes. He said he was sure Mr Gammell had not less than 100m of his small notes out in that district, and his agent will neither exchange with them nor give gold or Bank of England notes, but desires them to go to Greenock, so he came to Greenock on Thursday last with about 3000 of Gammell's notes and desired gold or Bank of England notes. Gammell paid about £600 of them and then said he would pay no more as he wished to have the question tried whether he was obliged to pay more. So the English man protested above 1700 of them. He said the Notary attached a printed Protest to each note charge 2/6 each. He expected about 5000 more of these notes this day and he was to proceed with them in same manner and was then going into Edinburgh to get Hornings upon them. This will be a pretty Business. He says he had £10000

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

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14 June 1802

I rather think the Balances with Gilbert will still be against us, as he gets a great Number of Bills from the Country Branches payable in Glasgow, in opposition to which we have only my Perth Bank and your Poison Bills. However I have settled it with Peterkin that we shall go on as we have done for 2 or 3 weeks and see the Effect of their new system. We had 16 sealed Bundles of their small notes amount 10m to deliver up this day and I suppose if they are liberal tomorrow all these Bundles will be sent back to us for large Notes. Their 20m large Notes is nothing to carry them thro' tomorrow. It is truly ridiculous this way of going on in a great Bank. Were we to refuse all notes not exchanged in Glasgow it would raise a great combustion, but I dare say it may become a necessary and the best measure if the Falkirk and Stirling notes are forced in upon us from all quarters. The Tellers brought me to day a new Dundee Bank and a Kilmarnock Bank note offered in payment. They are splendid Pieces of Paper. This Banking work must soon come to a crisis. On Saturday night I met with the partner of a Carlisle Bank. I forget the firm - he was complaining loudly of the Leith and Greenock banks. It seems they employ agents at Carlisle to issue their notes there by picking up other notes. He said he was sure Mr Gammell had not less than 100m of his small notes out in that district, and his agent will neither exchange with them nor give gold or Bank of England notes, but desires them to go to Greenock, so he came to Greenock on Thursday last with about 3000 of Gammell's notes and desired gold or Bank of England notes. Gammell paid about £600 of them and then said he would pay no more as he wished to have the question tried whether he was obliged to pay more. So the English man protested above 1700 of them. He said the Notary attached a printed Protest to each note charge 2/6 each. He expected about 5000 more of these notes this day and he was to proceed with them in same manner and was then going into Edinburgh to get Hornings upon them. This will be a pretty Business. He says he had £10000

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Leith Bank notes also - but that Bank paid them on demand
 which is more than I should have expected - this of sending note picking up
 Agents to distant Parts of the Country is a most infamous Business
 I hope for the Credit of Banking it will be put an end to
 do you approve of these long dated Bills we gave on you to
 Stirling for Hunters Co. It is a manoeuvre I suppose in them
 to get Interest - they had 24m with us last week and you know
 we only allow Interest on 12m - it is now reduced to about 17m
 when we give them a 10 days date Bill on you we place it to
 their debit and at same time credit their Interest Account (in
 decimals) for 6 days - for a Bill at 20 days - 16 days' Interest
 I am glad to see we have got the better of Gilbert to day
 but that cannot be the Effect of his new Establishment as he only begins tomorrow

The Elder has sent me £15 - he does not say for
 what I suppose I will hear from you about it
 tomorrow - so have put it into my desk
 not a lying over Bill in the office!!

Robert Scott
 14 June 1802
 Wm Simpson Esq

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

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Leith Bank notes also, but that Bank paid them on demand which is more than I would have
 expected. This of sending note picking up agents to distant Parts of the Country is a most
 nefarious business. I hope for the Credit of Banking it will be put an end to.

Do you approve of these long dated Bills we gave on you to Stirling for Hunters & Co. It is a
 manoeuvre I suppose in them to get Interest. They had 24m with us last week and you know
 we only allow Interest on 12m. It is now reduced to about 17m. When we give them a 10 days'
 date Bill on you we place it to their debit and at same time credit their Interest Account (in
 decimals) for 6 days. For a Bill at 20 days, 16 days' Interest.

I am glad to see we have got the better of Gilbert to day but that cannot be the Effect of his
 new Establishment as he only begins tomorrow.

RSM
 14 June 1802

Wm Simpson Esq
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16 June 1802

Can you procure me any Information on the subject of the inclosed to Edinb. West India People are so backward in seeking their money - I have not heard a word more about Gammell's notes and rather begin to think the Carlisle man has been humming me - but as he went to Edinb. you will hear if any thing is going on there - I heard indeed last night that Gammell had stopt all discounting - Gilbert's 20m large I suppose had carried him thro' yesterday as we got none of the sealed Packets. I shall tell him that he must provide himself with large Notes or we will send the small back upon him. I have desired Stirling to let Hunters & Co know that we will give no more drafts on Edinb. but at 4 days. If you resolve on refusing Stirling and Falkirk notes till they are exchanged here, should not intimation be made thereof to these Banks to stop at once taking them in payments here would throw all into confusion. That small Bill remitted you on Bob's house is drawn by a Bankrupt house and we do not give the money till we know it will be paid but as the man is to call on Friday will you send to know if it will then be paid tomorrow being holiday and advise in Course. This being Wednesday it is incredible what a splutter there has been in the office with Country folks coming in with their left Parts the poor Accomptants have got nothing else done -

A Chap Linden in your City has taken in a number of our manufacturers. They say he is gone off Bag & Baggage. I see we have a number of his Bills with you, and your young Friend Mackay's among the rest. I don't apprehend we shall lose by them. Poor Jamie McDowal is deeply in I hear. Never was there a more unfortunate man -

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

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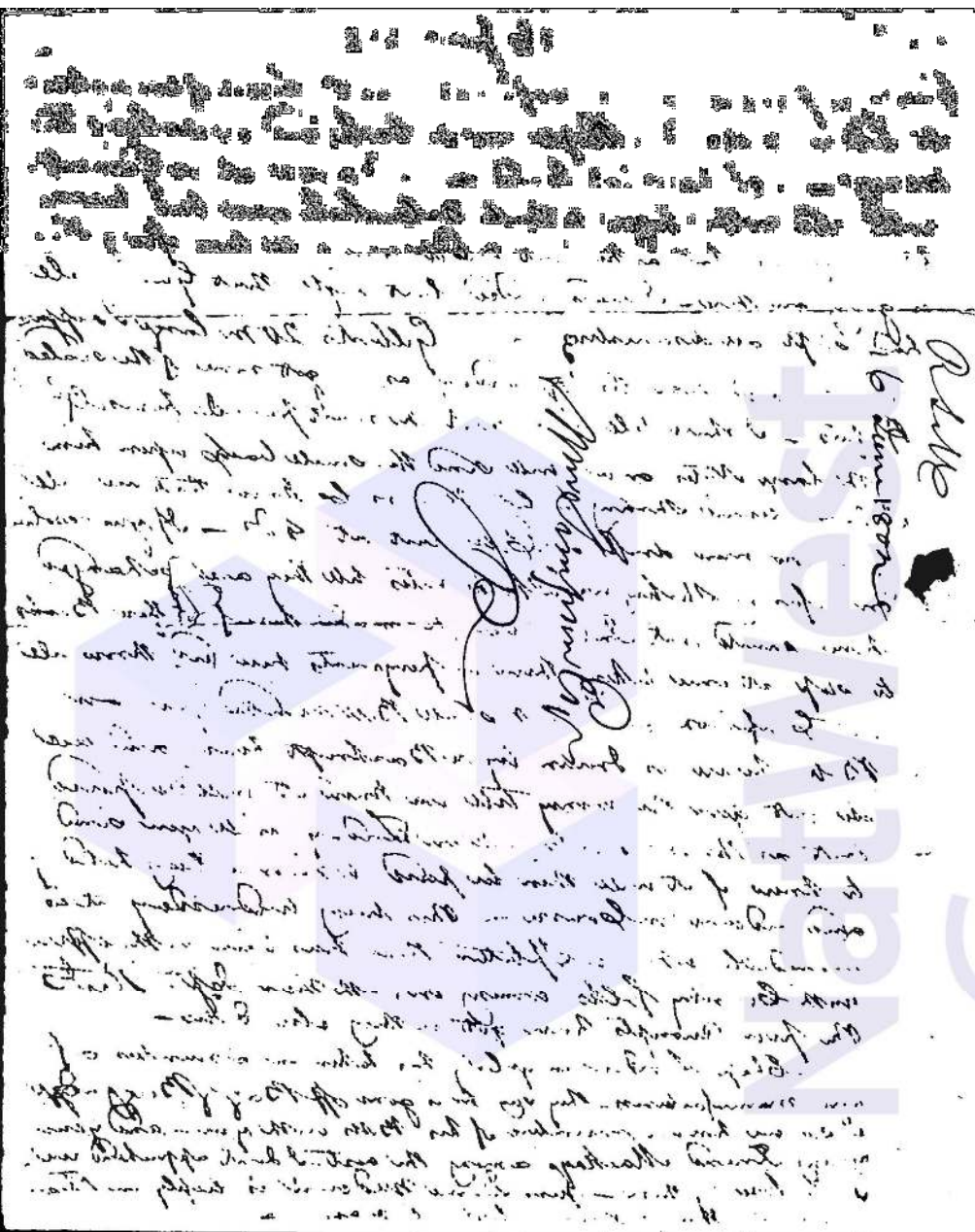
16 June 1802

Can you procure me any Information on the subject of the inclosed. It's seldom West India People are so backward in seeking their money. I have not heard a word more about Gammell's notes and rather begin to think the Carlisle man has been humming me - but as he went to Edinburgh you will hear if any thing is going on there. I heard indeed last night that Gammell had stopt all discounting. Gilbert's 20m large I suppose had carried him thro' yesterday as we got none of the sealed Packets. I shall tell him that he must provide himself with large Notes or we will send the small back upon him. I have desired Stirling to let Hunters & Co know that we will give no more drafts on Edinburgh but at 4 days. If you resolve on refusing Stirling and Falkirk notes till they are exchanged here, should not intimation be made thereof to these Banks to stop at once taking them in payments here would throw all into confusion. That small Bill remitted you on Bob's house is drawn by a Bankrupt house and we do not give the money till we know it will be paid but as the man is to call on Friday will you send to know if it will then be paid tomorrow being holiday and advise in Course. This being Wednesday it is incredible what a splutter there has been in the office with Country folks coming in with their deposit receipts. The poor Accomptants have got nothing else done.

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

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RSM

16 June 1802

Wm Simpson Esq

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18 June 1802

Gammell has done wisely and I am glad the Business is so ended. So little was said about it here that I was beginning to think the Englishman had been humming me - I hope they made him pay the Expenses - and this will put an end to the disgraceful note picking Business both by him and your neighbours the Leith Bank who are much in that Line - I pity these Aberdeen Officers who I suppose had been shockingly insulted - but men that could not restrain their Passion ought not to have the Command of Troops and it's right they should be tried to show that the Law is above the Military - I wonder you have not heard of Linden - it's said he has taken 10m value from our manufacturers - who part with their Goods much more easily than they do with their money - What a hash of Bills have come in upon us today this is a strange Place -

Fraser Garden has just shown me a Letter from his house at Barbados saying that in consequence of his letter they had paid Miss Russell £92.10 Sterling which they place to his debit. They send no Receipt but he supposes it will come by a ship that was to sail for Clyde in about a week after the date of the letter 26 April - I suppose Miss Russell's friends must have heard from her and that you will order the money to be paid to Mr Garden -

In comes Mr Mien - a fine like Boy - we shall see what is in him. Our notes are very low. You may send us more by any safe hand, and pray send us a Bag of small Gold. I gave Lumsdaine the last today

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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 June 1802

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18 June 1802

Gammell has done wisely and I am glad the Business is so ended. So little was said about it here that I was beginning to think the Englishman had been humming me. I hope they made him pay the Expenses, and this will put an end to the disgraceful note picking Business both by them and your neighbours the Leith Bank who are much in that Line. I pity these Aberdeen officers who I suppose had been shockingly insulted, but men that could not restrain their Passion ought not to have the Command of Troops and it's right they should be tried to show that the Law is above the Military. I wonder you have not heard of Linden - it's said he has taken 10m value from our manufacturers, who part with their Goods much more easily than they would with their money.

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RSM

18 June 1802

Wm Simpson Esq

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19 June 1802

I wish you would look over those Swindlers Bills you have (and send us a note of them - mentioning the last Indorsers to us - that we may see if we are quite safe with them all, as I refer to our Edinburgh Bill Book is so large that I cannot be sure in looking over it but some of them may escape me - I am glad the Hamburg Exchange is getting better Silver too seems to be falling - these last Dollars are much lower than the former and I am told it is difficult to get Dollars sold now at any price - Allan will have very unpleasant work I should think in bringing forward his Proof - and it will be as unpleasant work to some of the little Bankers - Mien is at work - a fine looking Boy - I have made him write the same letter as Dickie - his hand is not good but I hope will mend -

I have seen a long letter from Alexander Dunlop to Archibald Spiers which has been handed about as a vindication of the former as to his conduct towards the Bank of Scotland - and indeed if all is true as stated by him, he has been badly used by them on various occasions - one instance is so remarkable that I can hardly believe it - for settling 20 or 30m of bad debts controlled by his Predecessor, which was attended with a vast deal of Trouble - he was desired to take Credit for £500 - sent a note of the manner of stating it in the Books to the Bank which was approved of - a year or two after they ordered him to repay that sum which to avoid a Law plea he did, so that for all that Labour for which they ordered him to take Credit for £500, he declares he did not get one farthing - this to be sure was hard treatment I suspect if this is Truth, it is not the whole Truth

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

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19 June 1802

I wish you would look over those Swindlers Bills you have and send me a note of them, mentioning the last Indorsers to us, that we may see if we are quite safe with them all, as I hope we are. Our Edinburgh Bill Book is so large that I cannot be sure in looking over it but some of them may escape me.

I am glad the Hamburg Exchange is getting better. Silver too seems to be falling. These last Dollars are much lower than the former and I am told it is difficult to get Dollars sold now at any price. Allan will have very unpleasant work I should think in bringing forward his Proof, and it will be as unpleasant work to some of the little Bankers. Mien is at work - a fine looking Boy. I have made him write the same letter as Dickie - his hand is not good but I hope will mend.

I have seen a long letter from Alexander Dunlop to Archibald Spiers which has been handed about as a Vindication of the former as to his Conduct towards the Bank of Scotland, and indeed if all is true as stated by him, he has been badly used by them on various occasions. One Instance is so remarkable that I can hardly believe it, for settling 20 or 30m of bad debts controlled by his Predecessor, which was attended with a vast deal of Trouble, he was desired to take Credit for £500, sent a note of the manner of stating it in the Books to the Bank which was approved of. A year or two after they ordered him to repay that sum which to avoid a Law plea he did, so that for all that Labour for which they ordered him to take Credit for £500, he declares he did not get one farthing. This to be sure was hard treatment. I suspect if this is Truth, it is not the whole Truth.

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Pray fail not to send us as soon as possible a large supply
of Notes of all kinds - nothing but 2m small in the Chest
and the Tellers say they have not so many large as
will carry them thro' Monday - they have been borrowing
from one another -

R S M,
19 June 1802

Wm Simpson Esq
P

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

RB/837/691

Page 2 of 2

Pray fail not to send us as soon as possible a large supply of Notes of all kinds - nothing but 2m small in the Chest and the Tellers say they have not so many large as will carry them thro' Monday. They have been borrowing from one another.

RSM

19 June 1802

Wm Simpson Esq

P

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21 June 1802 -

Garden went in to Edin today and desired his young man to call on me for Miss Russell's money to make up his Payments to day. I told him that without some sort of Voucher I could not pay the money - then a quicker work than I had been expected from Mr Garden - much as I am inclined to follow up instructions

implicitly - I really have no nerves to order Bills when protested when the payment is offered in mixed notes even tho they come from Carrick - it would make a dreadful uproar and I know not but it would end in protesting Bills when payment was offered in our own notes - we must at least take a little time to consider of this measure - Mr Dale is clear for this -

I have just had a call from Geo Oswald interceding for his old friend James Dunlop. He showed me a Letter from Simon Fraser saying that he would have no objection to consent to his liberation, had he not made a promise some years before to act along with the R Bank. Mr O said if the Directors were disposed to relent to him only require their letting Mr Fraser off from their promise - I told him I had no desire to confine or punish Mr Dunlop, but I should be willing in this matter - he said might he write you - I answered that I had no objection to that and no man's letter had he more respected by you - so I suppose you will hear from him - Indeed I think you had better let the interesting man go about his business and not be more plagued with him -

I forgot to tell you on Saturday of a wonderful Turn in Politics here - Sandy Houston by the means of his Glass Blowers at Dumbarton has got Possession of that Borough which is the returning one, and declared himself a Candidate for the whole District, so to kick out Garthland. The latter of consequence has declared himself for Renfrewshire and Boyd Alexander with Garthland's Interest & his own is to stand for the Borough in opposition to Govr Houston. So we shall have hot work of it -

John Riddell has just called to say that as the Bill to Friend James due in October for about 2m will be paid, he hopes you will take the renewal of the Bill due 1 July at 12 months for he cannot be sure of the money sooner - I suppose you cannot make better of it.

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

RB/837/695

Page 1 of 2

21 June 1802

Garden went in to Edinburgh today and desired his young man to call on me for Miss Russell's money to make up his Payments to day. I told him that without some sort of Voucher I could not pay the money. This is quicker work than I would have expected from Mr Garden. Much as I am inclined to follow your instructions implicitly, I really have not nerves to order Bills to be protested when the payment is offered in mixed notes even tho they come from Carrick. It would make a dreadful uproar and I know not but it would end in protesting Bills when payment was offered on our own notes. We must at least take a little time to consider of this measure. Mr Dale is clear for this.

I have just had a Call from George Oswald interceding for his old friend James Dunlop. He showed me a Letter from Simon Fraser saying that he would have no objection to consent to his liberation, had he not made a promise some years before to act along with the R Bank. Mr O said if the Directors were disposed to relent it would only require their letting Mr Fraser off from this promise. I told him I had no desire to confine or punish Mr Dunlop, but I could do nothing in the matter. He said might he write you - I answered there could be no objection to that and no man's letter would be more respected by you. So I suppose you will hear from him.

I forgot to tell you on Saturday of a wonderful Turn in Politics here. Sandy Houston by the means of his Glass Blowers at Dumbarton has got Possession of that Borough which is the returning one, and declared himself a Candidate for the whole District, so to kick out Garthland. The latter of consequence has declared himself for Renfrewshire and Boyd Alexander with Garthland's Interest & his own is to stand for the Borough in opposition to Govr Houston. So we shall have hot work of it.

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Wm. A. Johnson Esq.

Page 2 of 2

I cannot say how much I am vexed and out of humour at this £200 silver amissing. It must certainly have been sent by you as advised by your Letter of 5 May and should have been here on Saturday the 8th. I desire Lumsdain always to credit the Bank with the Silver when he receives it, but no appearance of that Article in his Cash Book. After the Balance this Evening he is to look into his Jottings of his Balances about that time and see what he can make of it. He had overpluses but these he says were all taken off by the Bills he had received and remitted to state as formerly mentioned. It was pity this omission was not noticed to us sooner.

RSM
22 June 1802

Wm Simpson Esq
P

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22 June 1802

It is to be sure a black list you send me of these Swindlers Bills but I see no danger we are under unless it be from your young Friend Mackay who has by much the largest sum. I wonder he has not called on me. I would fain hope he is somewhere covered for part at least. Poor McDowal's Bill is indorsed to us by John Taylor a rich Grocer. Poor Lumsdaine has been so constantly occupied sorting his notes for the Exchange and with the Payments of today that he has not got the Jottings of his Balance the 8th May looked into as I desired him. He is to do it this Evening and see if he can discover any overpluses at that time for the £200 Silver. If he cannot I really know not what we shall make of it. It is a most vexing thing. Do you think it possible that your Tellers may have forgot to put the two Bags in the Box. Your letter of Wednesday 5th advises that they were to be sent by the Box on the 7th and in two days the thing might have gone out of head. Yet I do not see how we could have done without the Silver.

What a Bustle we have had in the office today. I have just had a Call from Boyd Alexander & Conr Corbett to solicit my good offices for the former being our MP. I am not in that line, but I wish him success for Garthland sake whose Interest goes along with him and whom I think it ill became Sandy Houston to oppose. I was telling him that he may likely meet another opponent our Friend Andrew, who said he would start if Garthland went off the Field. Great Folly it will be in him to do so.

I had my friend Mr Alexander Wood of Ely supping with me last night and found from him that another Bank is to be set agoing in Coupar of which he is to be a partner. It is to be the Fife Bank managed by a Mr Aitken a Writer, Morrison of Naughton, Bethune of Blibo etc are to be Partners. From a Lecture I gave Mr Wood on Banking, he seemed much disposed to withdraw his Concern. They are to begin 2nd August.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1802

RB/837/696

Page 1 of 4

22 June 1802

It's to be sure a black list you send me of these Swindlers Bills but I see no danger we are under unless it be from your young Friend Mackay who has by much the largest sum. I wonder he has not called on me. I would fain hope he is somewhere covered for part at least. Poor McDowal's Bill is indorsed to us by John Taylor a rich Grocer.

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What a Bustle we have had in the office to day. It has been a cried Fair since 10 o'clock. I have just had a Call from Boyd Alexander & Conr Corbett to solicit my good offices for the former being our MP. I am not in that line, but I wish him success for Garthland sake whose Interest goes along with him and whom I think it ill became Sandy Houston to oppose. I was telling him that he may likely meet another opponent our Friend Andrew, who said he would start if Garthland went off the Field. Great Folly it will be in him to do so.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1802

RB/837/696

Page 2 of 4

RSM

22 June 1802

[some scrap figures, not transcribed]

Wm Simpson Esq

P

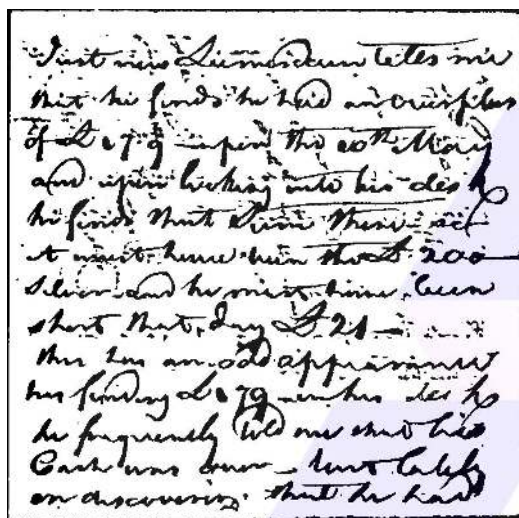
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1802

RB/837/696

Page 3 of 4



Just now Lumsdaine tells me
that he finds he had an overplus
of £179 upon the 10th May
and upon looking into his desk
he finds that there must
have been short 200
silver and he must have been
short that day £21.
This has an odd appearance
his finding £179 in his desk
he frequently told me that his
Cash was over - but lately
on discovering that he had

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Just now Lumsdaine tells me that he finds he had an overplus of £179 upon the 10th May and upon looking into his desk he finds that sum there, so it must have been the £200 silver and he must have been short that day £21. This has an odd appearance his finding £179 in his desk. He frequently told me that his Cash was over, but lately on discovering that he had

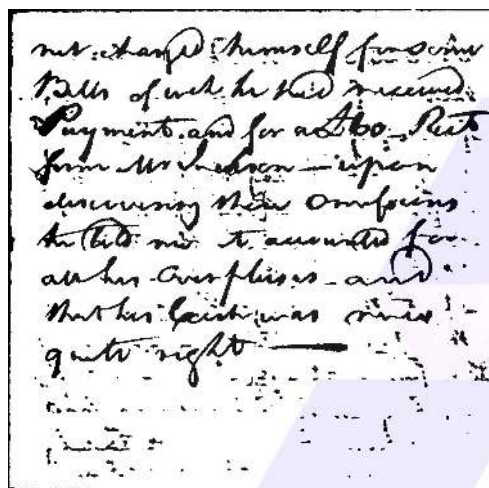
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1802

RB/837/696

Page 4 of 4



not charged himself for some
Bills of which he had received
Payment and for a £60 Receipt
from Mr Jackson - upon
discussing these omissions
he told me it accounted for
all his overpluses - and
that his cash was now
quite right —

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not charged himself for some Bills of which he had received Payment and for a £60 Receipt from Mr Jackson – upon discovering these omissions he told me it accounted for all his overpluses, and that his cash was now quite right.

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24 June 1802

I hope this will find you returned from your journey with a sound
 skin and whole bones - but where in the world have you been -
 That story of Lumsden refusing Sir W. Forbes notes of which I am
 Watson also informed me, is quite incomprehensible to me - if their
 notes are refused which are in such general circulation, I know no
 notes that may not be refused - and were Banks & Bankers to proceed
 in that capricious manner - to up. derange the whole money business
 of the country - Mr. Turgot of Edinburgh I am told is now hard
 and that he says a new Bank is going to be established there
 on the basis of which will after forth to take their notes - and
 that before they open they are to write the Directors to that
 purpose - this will be taking strong and bold ground - what
 mischief these Directors have brought upon the country by these
 rash measures of stopping or quickly reducing their debts at their
 members so rapidly - as the mischief originates in this -
 upon investigating Lumsden's Bank Book we find several
 crooked entries, and as this was evidently an overplus
 upon the 10th May to nearly the amount of the £2000 silver sent
 by you which must have come here on the 1st of July
 this £2000 - we must credit the Bank with that sum in new debt
 ... I had the debt otherwise right & long
 I cannot think there was any thing I sent for McKean yesterday
 but in Lumsden's Concealment - and how to get into Edin and
 he seems to be a good honest man - and how to get into Edin and
 and is very attentive - but he is - and presents there I find he
 wanting in experience & accuracy - as he was to do - I am happy
 when he had in surplus he put it into his desk without telling
 me any thing of it - this to his credit - I hope the slip will not
 was a very bad way of doing - as of the house in York house of
 and enough to think and might have been -
 To Mr. Buchanan - commonly called as I heard it - was out
 walking last night - and dropped down dead this morning
 he has been complaining for some time - his hand was cold
 often at his head -

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

RB/837/1470

Page 1 of 3

[scanner's note: an extra slip is pasted onto this letter, near the bottom left. Page 1 of 3 shows the pasted-on slip in its natural position, obscuring part of the main letter. Page 2 of 3 repeats the first page, but with the slip folded back to reveal the obscured portion.]

[transcription of the pasted-on slip only; see the next page for a transcription of the main letter]:

I cannot think there was any thing bad in Lumsden's Concealment. He seems to be a good honest Lad and is very attentive, but he is wanting in Experience & accuracy. When he had an overplus, he just put it into his desk without telling me any thing of it. This to be sure was a slovenly way of doing. I have said enough to him and am glad you have wrote him.

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24 June 1802

I hope this will find you returned from your stravaging with a sound skin and whole bones - but where in the world have you been -
That story of Kinnear refusing Sir W Forbes' notes of which Jamie Watson also informed me, is quite incomprehensible to me - if their notes are refused which are in such general Circulation, I know no notes that may not be refused - and were Banks & Bankers to proceed in that capricious manner - it wd. derange the whole money Business of this Country - Mr Fergus of Kirkcaldy I am told is now here and that he says a new Bank is going to be established there in case the Bank of Scotland will agree not to take their notes, and that before they open they are to write the Directors to that purpose - this will be taking strong and bold ground - what mischief these Directors have brought upon the Country by their rash measure of stopping or greatly reducing their discounts at these Branches so rapidly - all the mischief originates in this -
Upon investigating Lumsdaine's Cash Book we find several cross Errors, Omissions and as there was evidently an overplus upon the 10th May to nearly the amount of the £200 Silver sent by you which must have come here on the Evening of Saturday the 8th we must credit the Bank with that sum in new Account. I hope Mr M will find the account otherwise right. I long to hear that it is so.
I sent for McKay yesterday. He is a fine looking Boy. I advised him to go into Edinburgh and get his Friends there to interpose and prevent these Swindlers Bills coming back upon him which he was to do. I am happy the good mother is to assist him and as the Rascal Linden is caught with great part of his goods I hope the Loss will not be deep. George Buchanan of the New York house of John & George Buchanan - commonly called wi geordie - was out walking last night and drop'd down dead this morning. He has been complaining for some time - his hand was too often at his head.

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

RB/837/1470

Page 2 of 3

24 June 1802

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Upon investigating Lumsdaine's Cash Book we found several cross Errors & Omissions and as there was evidently an overplus upon the 10th May to nearly the amount of the £200 Silver sent by you which must have come here on the Evening of Saturday the 8th we must credit the Bank with that sum in new Account. I hope Mr M will find the account otherwise right. I long to hear that it is so.

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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 June 1802

RB/837/1470

Page 3 of 3

You have not sent back Wallie Ewing's assignation.

What cold weather on midsummer day.

RSM

24 June 1802

Wm Simpson Esq

P

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

RB/837/698

Page 1 of 2

25 June 1802

Having no P from you, if it were not for Form's sake I should send you none. Two pieces of Intelligence however I shall give you. The first, Andrew Stirling has wrote our Provost that he is to be a Candidate for our Boroughs and to wait upon the Electors in a few days. I do not think his Paper will be a bit more solid on that account.

2ndly – Stirling just tells me that Carrick refuses the new Kilmarnock Bank notes which shows that he has more spirit than some of his Brethren. So with Politics & Banking we shall all be kept alive here now that we have no public news to divert us.

25 June 1802
Having no P from you, if it were not for Form's sake I should
send you none — two pieces of Intelligence however I shall
give you — the first, Andrew Stirling has wrote our Provost
that he is to be a Candidate for our Boroughs and to
wait upon the Electors in a few days — I do not think his
Paper will be a bit more solid on that account —
2ndly — Stirling just tells me that Carrick refuses
the new Kilmarnock Bank Notes which shows
that he has more spirit than some of his Brethren
— So with Politics of Banking we shall all be
kept alive here now that we have no public news
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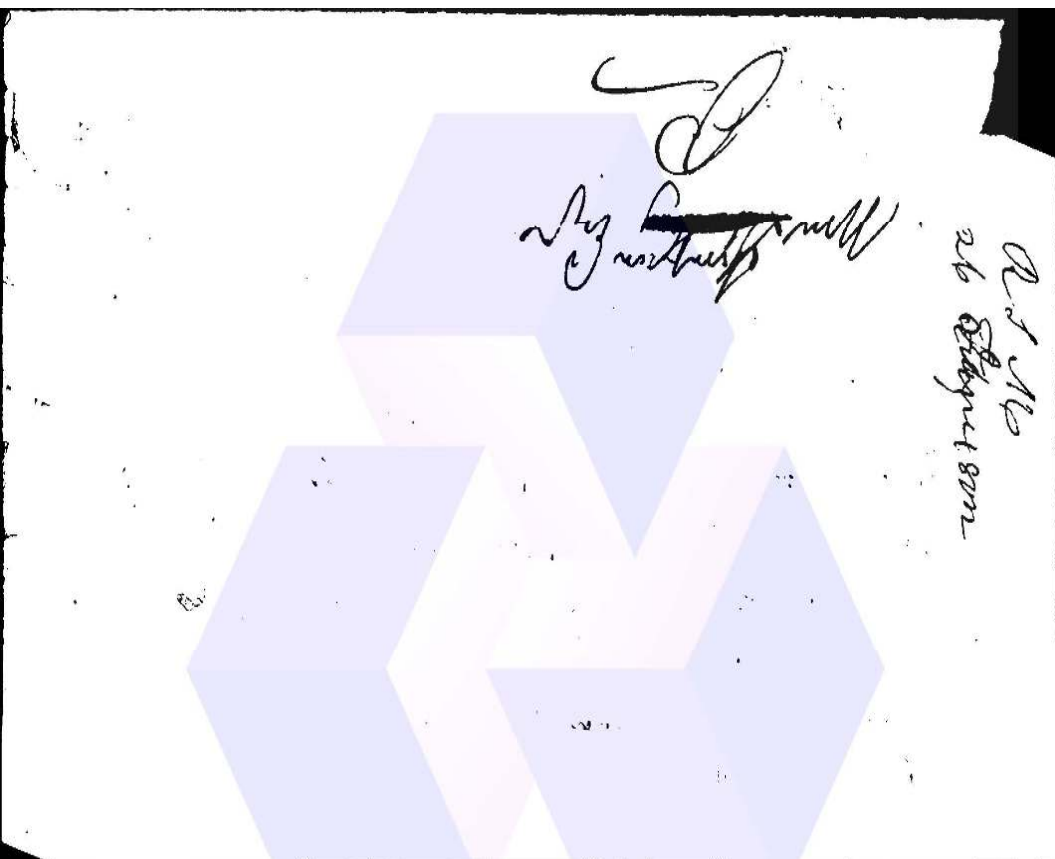
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 June 1802

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RSM

26 [sic] June 1802

Wm Simpson Esq

P

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26 June

It was really a fine days Excursion. I should liked to have been of the Party and if so when you came to the Halls I would have made you take a walk on the Top of the Braes behind the house where next to Parsons Green I think there is the finest Prospect in Scotland - if you will go out with Mrs Simpson and a Royal Bank Party and take a Saturday's dinner at Ross's & survey the Premises - I will order the Bill to be placed to my account of Rents. You may get worse offers - but your proud spirit I fear will not accept. I am provoked at what you say of our new Boatmen. I thought discretion & dispatch wd be completely secured by the new arrangement. If it is otherwise the Public will have good Cause to complain and we had better let things remain on the old Footing. If the weather was not very stormy I cannot understand how they should take hours to dispatch you, and it was most provoking their not telling you at once when they could go. This Conduct at both Ferrys I always thought the most inexcusable. I beg of you tell Willie all that passed that he may inform John Dundas and measures may be taken to prevent all Complaints and secure Discretion and dispatch to the Lieges. This I think can only be by the appointment of some discreet man to attend constantly on both sides to whom the Passengers could apply, and who would see the Boatmen do their duty.

I am sorry for Mr Cornwall's death. I think he married a daughter of Lord Gairdner's and got a great sum with her, but I know not if he has left any Family. I see the Stocks are getting rather better. I was telling Archie Grahame last night that I was glad to see he would now get $\frac{1}{4}$ per cent on his Omnium. He said we would see it would rise fast now.

It's curious to see the Bread raised in London and the wheat falling so much. The season frightens me. We had frost yesterday morning. I have always observed a cold summer followed by a bad crop. To day however it is milder and we have a fine soft rain.

It comes to see the Bread raised in London and the wheat falling so much - the season frightens me we had frost yesterday morning. I have always observed a cold summer followed by a bad crop - to day however it is milder and we have a fine soft rain.

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

RB/837/700

Page 1 of 2

26 June

It was really a fine day's Excursion. I should liked to have been of the Party and if so when you came to the Halls I would have made you take a walk on the Top of the Braes behind the house whence next to Parsons Green I think there is the finest Prospect in Scotland. If you will go out with Mrs Simpson and a Royal Bank Party take a Saturday's dinner at Ross's & survey the Premises. I will order the Bill to be placed to my account of Rents. You may get worse offers. But your proud spirit I fear will not accept. I am provoked at what you say of our new Boatmen. I thought discretion & dispatch would be completely secured by the new arrangement. If it is otherwise the Public will have good Cause to complain and we had better let things remain on the old Footing. If the weather was not very stormy I cannot understand how they should take hours to dispatch you, and it was most provoking their not telling you at once when they could go. This Conduct at both Ferrys I always thought the most inexcusable. I beg of you tell Willie all that passed that he may inform John Dundas and measures may be taken to prevent all Complaints and secure Discretion and dispatch to the Lieges. This I think can only be by the appointment of some discreet man to attend constantly on both sides to whom the Passengers could apply, and who would see the Boatmen do their duty.

I am sorry for Mr Cornwall's death. I think he married a daughter of Lord Gairdner's and got a great sum with her, but I know not if he has left any Family. I see the Stocks are getting rather better. I was telling Archie Grahame last night that I was glad to see he would now get $\frac{1}{4}$ per cent on his Omnium. He said we would see it would rise fast now.

It's curious to see the Bread raised in London and the wheat falling so much. The season frightens me. We had frost yesterday morning. I have always observed a cold summer followed by a bad crop. To day however it is milder and we have a fine soft rain.

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

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RSM

26 June 1802

Wm Simpson Esq

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28 June 1802 —

It is a good Idea making Carlingnose an MP to save Postage - but I don't believe he could make one vote in all the 4 Boroughs - Mr Dale has a letter from Andrew soliciting his Interest but he is not disposed to stir and if he did he does not think he could make a Note. A friend of Andrew's told me just now he was to be here this night - and that he comes supported by the Interest of the two Dukes - Hamilton & Argyll - it is wonderful how he has got that - This new Chancellor will throw the Country into great Confusion - never was there such indecisive Decrees - it ^{is} much better if he had decided once at once to affirm or reverse every appeal - right or wrong - I wonder old Thurlow stands by and sees this way of going on - Friend James called just now after being confined some days by a Threatening of his old Complaint - he says it was only a Threatening - but he looks ill - I fear he will not hold it out long - Honest Robin Mackay was attacked lately at one lung - he says Robin Mackay was attacked lately by a spitting of Blood he has been long troubled with a bad Cough - I see his Surgeon is alarmed about him - what an uncertain world - but indeed our living is a greater wonder than our dying - There's fine Rains - but still no general Heat - You see by the Paper and dollars we send you what a wonderful Intercourse we have with foreign Places - whether it is for our Profit or no I cannot say but so it is a vast deal of money is laying out here - a gentleman told me the other day he had been taking a survey of all the Buildings going on in and about Glasgow this summer and by his calculation there is not less than £200,000 to be laid out in that way - but where does it come from?

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

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

RB/837/701

Page 2 of 2

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RSM

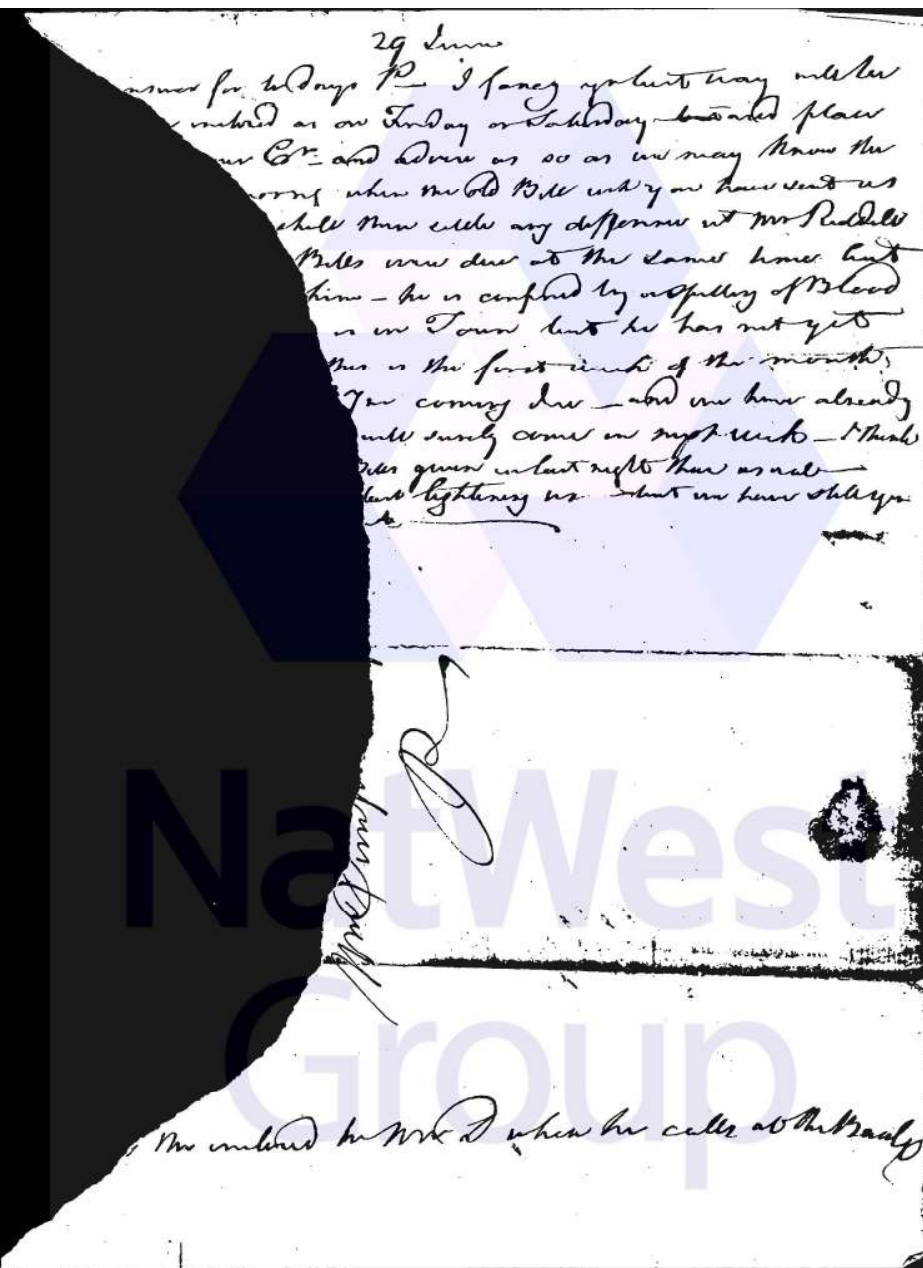
28 June 1802

Wm Simpson Esq

P

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 June 1802, written on the back of a letter from John Riddell to Robert Scott Moncrieff, 28 June 1802

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29 June

[paper missing] answer for to day's P. I fancy your best way will be
[paper missing] inclosed as on Friday or Saturday and place
[paper missing] Credit and advise us so as we may know the
[paper missing] when the old Bill which you have sent us
[paper missing] shall then settle any difference with Mr Riddell
[paper missing] Bills were due at the same time but
[paper missing] him. He is confined by a spitting of Blood
[paper missing] is in Town but he has not yet
[paper missing] this is the first week of the month
[paper missing] coming due, and we have already
[paper missing] will surely come in next week. I think
[paper missing] given in last night than usual.
[paper missing] lightening us. But we have still your
[paper missing]

Wm Simpson
P

[paper missing] the inclosed to Mr D when he calls at the Bank

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Glasgow 28 June 1802

[paper missing] Inclose you James Gordon's bill
[paper missing] favor Henry Glassford Esq
[paper missing] for £2121.11.9, which I
[paper missing] goodness, to said to Mr Simpson
[paper missing] to discount it in order to
[paper missing] same nature due $\frac{1}{2}$ Proximo
[paper missing] are all much obliged to Mr
[paper missing] If sugars would sell at a
[paper missing] be lay till these bills are
[paper missing] I remain with regard

Dear Sir

Yours very sincerely
John Riddell

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30 June 1802

I am not ill pleased that Monkland's Cause is affirmed - it was really so diabolical his writings in the Scotch Chronicle that he deserves to be expelled Society - you cannot imagine what assiduity was used by the Publishers of that Paper to circulate it among the lower orders and thereby excite them to Insurrection - Andrew has just been with us - he has great hopes of his Success here - but I doubt he will be disappointed - his democratic Principles will be much against him - but he has given the Provost a Confession of his Faith in writing which he hopes will satisfy us all that he is a sound man - I never yet knew a thoroughly converted Democrat - I really brought the Provost a Letter from Lord Archibald Hamilton - I have a line from Henry saying that he is deeply engaged in electioneering - that he has little doubt of his own Success and he thinks Tierney will also come in, but there are other two Candidates. A sad Business I would not like to engage in it. I suppose Henry the 9th will meet no opposition in Edinburgh, and that there is no foundation for the story of his being made a Peer. I called on Robert Mackay last night. He has had no return of the Blood spitting, but is in a ticklish state. Friend James has not called these two days from which I fear he is not so well.

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

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

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RSM

1 July [sic] 1802

Wm Simpson Esq

P

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