

1 May 1802

You may return me the inclosed by the Fish Cart on Tuesday
I see nothing is to be expected and the Evil will be left to cure
itself, and a dreadful Cure it will be - the more I think
upon the Subject I am the more satisfied that the only
rational equitable & effectual Cure will be just to limit the
Issue of small notes to those public Banks whose Capitals are
known - cannot be lessened or withdrawn and who may either
now or afterwards act under the Authority of a Royal Charter
or Act of Parliament - by such a measure Government would
be doing one more than exercising its proper Power to prevent
the Country being imposed upon by base Paper and thereby
be no breaching upon commercial Credits while those notes
of £5 - and upwards which pass into the hands of People who
in general can judge of Credit, were allowed a free Circulation
The Proposition appears to me so well founded that I can
not conceive any objection to it - I see a good deal in
Henry's Objection to the Lodgement of 50m Security from
the English Country Bankers I fear we never agree to it
how provoking it will be if they are to saddle us with
a new Tax on notes - you see Henry's Speech
has not been fairly reported - I read to W Stirling
what you say of Parker's Proposal and he is satisfied
it will not do to give them a debt Cert - and refuse
their notes - I hear People are making a great Outcry
again for refusing the Renfrew notes - and the story is
that the old B Branch here is to be set up in concert
with us to demolish all the West Country Banks -
I am much diverted with Jamies Dundas's Account of
the Tragedy & Comedy - what sad work -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 May 1802

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1 May 1802

You may return me the inclosed by the Fish Cart on Tuesday. I see nothing is to be expected and the Evil will be left to cure itself, and a dreadful Cure it will be. The more I think upon the subject I am the more satisfied that the only rational, equitable & effectual Cure would be just to limit the issue of small notes to those public Banks whose Capitals are known, cannot be lessened or withdrawn and who may either now or afterwards act under the authority of a Royal Charter or Act of Parliament. By such a measure Government would be doing no more than exercising its proper Power to prevent the Country being imposed upon by base Paper, and there would be no breaching upon commercial Credit while those notes of £5 and upward which pass into the hands of People who in general can judge of Credit, were allowed a free Circulation.

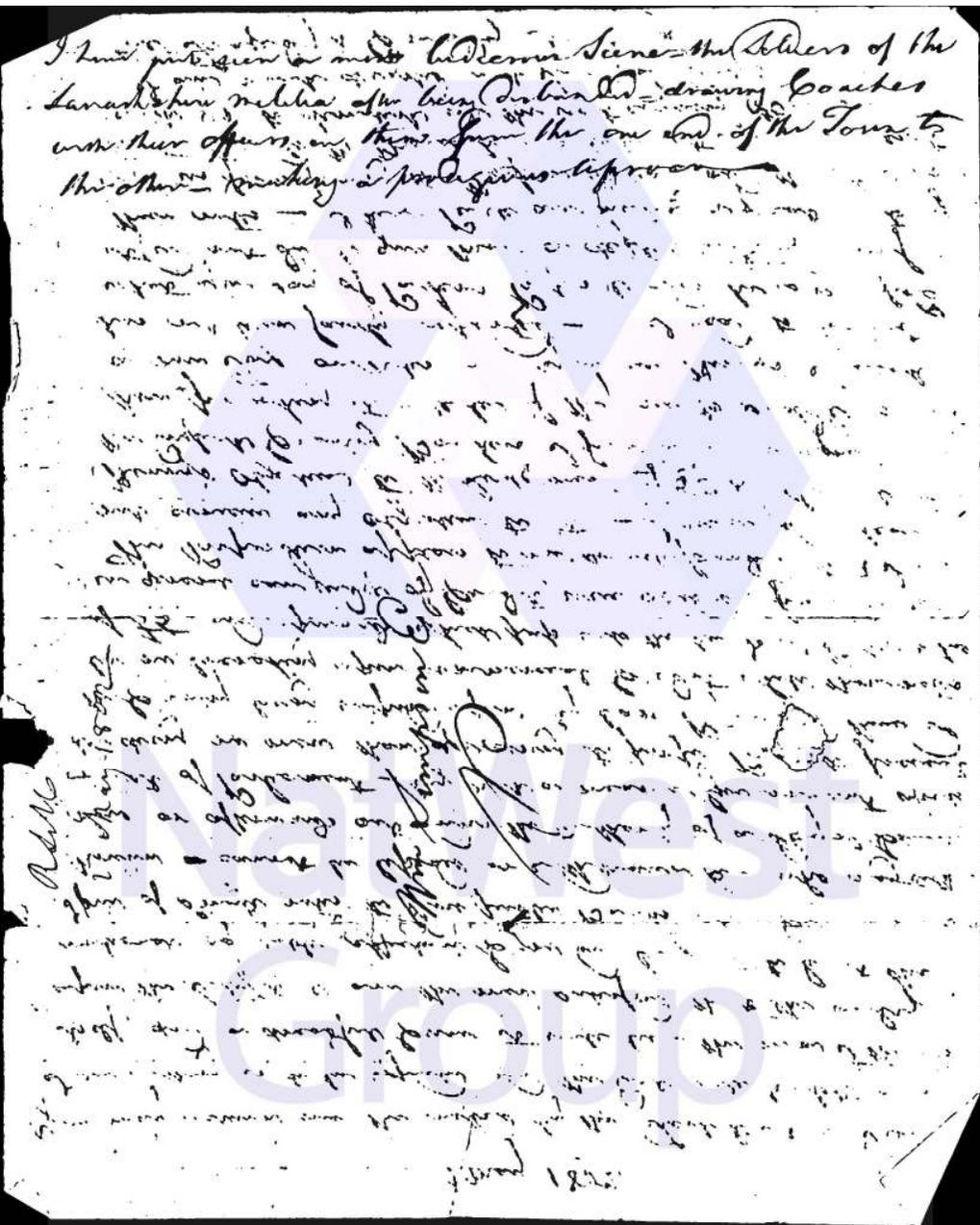
This Proposition appears to me so well founded that I can not conceive any objection to it. I see a good deal in Henry's objection to the Lodgement of 50m Security and the English Country Bankers I fear would never agree to it. How provoking it will be if they are to saddle us with a new Tax on notes. You see Henry's Speech has not been fairly reported. I read to W Stirling what you say of Parker's Proposal and he is satisfied it would not do to give them a deposit account and refuse their notes. I hear People are making a great Outcry against us for refusing the Renfrew notes, and the story is that the old B Branch here is to be set up in concert with us to demolish all the West Country Banks.

I am much diverted with Jamie Dundas's account of the Tragedy & Comedy. What sad work.

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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, 1 May 1802

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I have just seen a most ludicrous scene. The Soldiers of the Lanarkshire Militia after being disbanded drawing coaches with their officers in them from the one end of the Town to the other, making a prodigious uproar.

RSM

1 May 1802

Wm Simpson Esq

P

4 May 1802

We have had a dreadful day of it and I have been overwhelmed
by back water - you see how we extended last week so little
having come in ^{only 33m} and altho' this is the first week of the month
I see only 46m coming due and we have nearly done that
much to day and at the same time disappointed and displeas
many - I wish the B-ch would open her Branch and ease
us, but she is still going on in the old way we have
got 12 sealed Parcels from her ^{to day} small Notes for which
we gave £7700 of our large Notes - you see notwithstanding what
Mr Mansfield said they still want large Notes - and
were it not for these large Notes they get in that awkward way
from us 3/4ths of their payments I suppose and he in small notes
how unbusinesslike is this in a respectable Bank! -
Our notes of all kinds are nearly exhausted - I think
you may send us a supply by the new Box - on Friday
like you do not say in what Bundle the shilling was wanted
and when Incubated were on it - however the of is sent
in the Box - as to keeping the large Notes separate that
is just what Carrick desired - but it deranges the whole
of our system as the Tellers say to me and I know not
how it can be done - each Teller makes up and initiates
his own Collection of mixed notes and delivers over the Bundle
to that Teller who makes up the whole and gets Royal Bank
notes for it - in this way you see to separate the large Notes
we require that Teller who states the total in his Book to the
debit of the Bank - to unloose all their Bundles and count
them over anew - I know not how to manage it -
you will have a London Bill of McMurich back to day
he gave us the money last Wednesday to order it back without
charge - but it was a day too late to send the order thro' Edinburgh
and we knew not where the Bill lay - how came you
to send us Armstrong's Bill?

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

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4 May 1802

We have had a dreadful day of it and I have been overwhelmed by back water. You see how we extended last week so little having come in - only 33m - and altho' this is the first week of the month I see only 46m coming due and we have nearly done that much to day and at the same time disappointed and displeas many. I wish the B-ch would open her Branch and ease us, but she is still going on in the old way. We have got 12 sealed Parcels from her to day small notes for which we gave £7700 of our large Notes. You see notwithstanding what Mr Mansfield said they still want large Notes, and were it not for these large Notes they get in that awkward way from us 3/4ths of their payments I suppose would be in small notes. Now unbusinesslike is this in a respectable Bank!

Our notes of all kinds are nearly exhausted. I think you may send us a supply by the new Box on Friday. You do not say in what Bundle the shilling was wanting and whose Inititants were on it. However the 1/ is sent in the Box. As to keeping the large Notes separate - that is just what Carrick desired, but it deranges the whole of our System as the Tellers say to me and I know not how it can be done. Each Teller makes up and initiates his own Collection of mixed notes and delivers over the Bundle to that Teller who makes up the whole and gets Royal Bank notes for it. In this way you see to separate the large Notes would require that Teller who states the total in his Book to the debit of the Bank, to unloose all these Bundles and count them over anew. I know not how it manage it.

You will have a London Bill of McMurich back to day. He gave us the money last Wednesday to order it back without charge, but it was a day too late to send the order thro' Edinburgh and we knew not where the Bill lay. How came you to send us Armstrong's Bill?

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17 23 500
We have a letter to day from a Magnay & Pickering
London telling us that a Bill by McGoun to them of £73 -
which they had indorsed to James Gibson - and you to us due
tomorrow - was paid by my McGoun who was in London
and also James Gibson - and they send us their order on their
Bankers for the £73 - upon inquiry I find that house
is no great things - so I mean to return them their order
tomorrow and tell them we are sorry we cannot take it
as payment not having the pleasure to be acquainted with
the drawers - we shd look foolish if the order was not paid
and we lost recourse on you or James Gibson

Recd
4 May 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, 4 May 1802

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We have a Letter to day from a Magnay & Pickering London telling us that a Bill by McGoun to them per £73 which they had indorsed to James Gibson and you to us due tomorrow was paid by McGoun who was in London and also James Gibson, and they send us their order on their Bankers for the £73. Upon inquiry I find that house is no great things, so I mean to return them their order tomorrow and tell them we are sorry we cannot take it as payment not having the pleasure to be acquainted with the drawers. We should look foolish if the order was not paid and we lost recourse on you or James Gibson.

RSM
4 May 1802

Wm Simpson Esq
P

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6 May 1802

Before I returned Magnay for their order I sent to two Booksellers who both spoke unfavourably of them - so I wrote them that we could not take payment in that way as we had not the pleasure of being acquainted with the Drawers -

I had John Bannatyne of London taking his Egg or rather Potatoes with me last night and with him the Elder & Corbett and while at our Glass of Toddy in popped the Receiver General - I was sorry he could not sit still with us - but he left the Saddlebags which came very opportune - I should suppose he is just come west to see his Friends as he does now & then. I have little chance of meeting with Glassford or Mackenzie as they seldom call here - but if they should come in my way in the Evening I shall deliver yr message -

When you was here I mentioned Lindsay Smith & Co's credit to you - it is for £1500 - a larger sum than any other has and there is only a Brother of Lindsay's a good enough man I believe their surety - you agreed with me in thinking that the credit should be reduced to £1000 - I told Smith so - some days after - but they have done 0 - so I wrote them a letter peremptorily requiring the credit to be reduced and do you think I should also insist on additional security for the £1000 - to be sure we have no such credits as £1000 on such slight security - but I believe there is no danger and they will grudge a new Bond -

Yesterday & today our two Volunteer Regiments have been disbanded too - what a change in the appearance of the Street from want of military men - but it is a happy change and I hope neither you nor I shall see any more Volunteer Corps -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 May 1802

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6 May 1802

Before I returned Magnay & Co their order I sent to two Booksellers who both spoke unfavourably of them, so I wrote them that we could not take payment in that way as we had not the pleasure of being acquainted with the Drawers.

I had John Bannatyne of London taking his Egg or rather Potatoes with me last night and with him the Elder & Corbett and while at our Glass of Toddy in popped the Receiver General. I was sorry he could not sit still with us, but he left the Saddlebags which came very opportune. I should suppose he is just come west to see his Friends as he does now & then. I have little chance of meeting with Glassford or Mackenzie as they seldom call here, but if they should come in my way in the Evening I shall deliver your message.

When you was here I mentioned Lindsay Smith & Co's credit to you. It is for £1500 - a larger sum than any other has and there is only a Brother of Lindsay's a good enough man I believe their surety. You agreed with me in thinking that the credit should be reduced to £1000. I told Smith so some days after, but they have done 0. Shall I write them a letter peremptorily requiring the amount to be reduced and do you think I should also insist on additional security for the £1000. To be sure we have no such credits as £1000 on such slight security but I believe there is no danger and they would grudge a new Bond.

Yesterday and today our two Volunteer Regiments have been disbanded too - what a change in the appearance of the street from want of military men. But it is a happy change and I hope neither you nor I shall see any more Volunteer Corps.

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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, 6 May 1802

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RSM
6 May 1802

Wm Simpson Est
P

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7th May 1802 -

I wondered with you how we should have been short of notes when there was 120m in our hands - but so it was, I had given out the last Bundle of large & 20/ notes from the Chest on Wednesday morning - you see by the Exchange to day and the heavy Bills on you to the Thistle & Ship (altho' Carrick kept 2m of our notes) what of our Paper had gone to the other Banks - the demands upon us this week have been excessive - I know not how to keep it within bounds - but thankful I am there is no lying over Bills - I am tormented with these Tellers & their Exchanges - Carrick came to me this forenoon to say that he found his people could not properly take up his notes in the way we gave them packed up in 4 different Bundles with the initials of each of our Tellers - he said it threw them into confusion and that we must just do as other Banks do - give the whole in one Bundle the large Notes by themselves and the small notes in 1000 Bundles with the odds in one Parcel - I told Peterkin that there wd be a necessity for yielding to him - he makes great difficulties - says it deranges our whole system and obliges the Tellers to have an Interference with one another and that the Teller who makes the exchange to be answerable for the Notes he gets in from the other Tellers - and that this was the thing you said must be avoided - as how to manage with them I know not - I begd they wd arrange matters among themselves and accommodate themselves as much as possible to Circumstances and the Practice of the other Banks - It wd be in vain to attempt to make all the Bodies here pay their Bills in the Forenoons unless we could protest them when not paid at 3 o'clock - but here the legal hour is 8 at night - Just now Mr Nimmo shows me a letter he has from George dated 30 March saying he had that moment received his and would immediately deliver over the Goods to McGregor as directed and write him by next opportunity all he had done.

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

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7 May 1802

I wondered with you how we should have been short of notes when there was 120m in our hands, but so it was, I had given out the last Bundle of large & 20/ notes from the Chest on Wednesday morning. You see by the Exchange to day and the heavy Bills on you to the Thistle & Ship (altho' Carrick kept 2m of our notes) what of our Paper had gone to the other Banks. The demands upon us this week have been excessive. I know not how to keep it within bounds, but thankful I am there is no lying over Bills. I am tormented with these Tellers & their Exchanges. Carrick came to me this forenoon to say that he found his people could not possibly take up his notes in the way we gave them packed up in 4 different Bundles with the Initials of each of our Tellers - he said it threw them into confusion and that we must just do as other Banks did - give the whole in one bundle the large Notes by themselves and the small notes in £1000 bundles with the odds in one parcel. I told Peterkin that there would be a necessity for yielding to him. He makes great difficulties - says it deranges our whole system and obliges the Tellers to have an Interference with one another and that Teller who makes the exchange to be answerable for the Notes he gets in from the other Tellers, and that this was the thing you said must be avoided. So how to manage with them I know not. I begged they would arrange matters among themselves and accommodate themselves as much as possible to Circumstances and the Practice of the other Banks. It would be in vain to attempt to make all the Bodies here pay their Bills in the Forenoons unless we could protest them when not paid at 3 o'clock, but [here](#) the legal hour is 8 at night. Just now Mr Nimmo shows me a letter he has from George dated 30 March saying he had that moment received his and would immediately deliver over the Goods to McGregor as directed and write him by next opportunity all he had 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, 7 May 1802

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RSM

7 May 1802

Wm Simpson Esq

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Mr Simpson Esq

*Advs
7 May 1802*

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8th May 1802

Several of our Customers have told me how much and generally we are cried out against for refusing the Renfrew notes - but I really have not heard any of themselves do so - so we cannot punish them - I am curious to see the Effect of the Measure - but as many of their notes I am told have got into the Circle, I should rather suspect it may tend to keep them out and so prove to their Advantage - I shall send Lindsay S & Co a Letter on Monday - every body speaks well of Smith who conducts the house in London - but I think it is not in his favour his allowing himself to be drawn upon to such an amount - He seems to be as much a Banker as a Seller of printed Goods - I am told he has never less to pay than 10m a week - providing for such payments would be Business enough of itself I should think. You see James Finlay & Co (whose Partners the Dean, David Russell, John Gordon etc are cautious enough People) draw very largely upon them - His Grace of Montrose is a great Fool for selling just now and I wish such a sum coming into the Market may not bring down the Price - but perhaps his man of Business may get him to delay a while. I believe I forgot to take notice of the Note you sent me about a Bill drawn on the Mills - the Bill was presented here and is payable at this office - and the Man who brought it had orders to lodge the money with us on account of the Indorser an officer in Ireland who has a deposit account with us - the Bill in writing is for £18 - but in figures it is £19 - and as the last sum is mentioned in the officers Letter the Man did not take the £18 - till he wrote his Friend in Ireland and got his orders which he expects in about a week - so you may keep the £18 - till we can send you the Bill - I saw Gregory's advertisement - Pray has he found out the author or doing any thing about it

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

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8 May 1802

Several of our Customers have told me how much and generally we are cried out against for refusing the Renfrew notes, but I really have not heard any of themselves do so, so we cannot punish them. I am curious to see the effect of the measure, but as many of their notes I am told have got into the Circle, I should rather suspect it may tend to keep them out and so prove to their advantage. I shall send Lindsay S & Co a Letter on Monday. Everybody speaks well of Smith who conducts the house in London, but I think it is not in his favour his allowing himself to be drawn upon to such an amount. He seems to be as much a Banker as a Seller of printed Goods. I am told he has never less to pay than 10m a week. Providing for such payments would be Business enough of itself I should think. You see James Finlay & Co (whose Partners the Dean, David Russell, John Gordon etc are cautious enough People) draw very largely upon them.

His Grace of Montrose is a great Fool for selling just now and I wish such a sum coming into the Market may not bring down the Price. But perhaps his man of Business may get him to delay a while. I believe I forgot to take notice of the Note you sent me about a Bill drawn on Thomas Mills the Bill was presented here and is payable at this office, and the man who brought it had orders to lodge the money with us on account of the Indorser an officer in Ireland who has a deposit account with us. The Bill in writing is for £18 but in Figures it is £19, and as the last sum is mentioned in the officer's Letter the Man would not take the £18 till he wrote his Friend in Ireland and got his orders which he expects in about a week. So you may keep the £18 till we can send you the Bill.

I saw Gregory's advertisement. Pray has he found out the author or doing any thing about it.

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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, 8 May 1802

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RSM

8 May 1802

Wm Simpson Esq

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10 May 1802

These Tellers are my Plagues - and I know not what to make
of them - The two Elder ones had settled it that Ross & Lumsdaine
being the Junior Tellers should receive payment of the Bills, and
one of them should be on duty in the afternoons to receive payments
of such Bills as were not paid in the forenoons - as I had
ordered that when we had so many Tellers, the Porters should
receive no payments - I understood that Ross & Lumsdaine were
to take this afternoon duty week about - but Ross positively
refuses it - and went off last Friday & Saturday ^{afternoon} leaving
it to the Porters, who say they have now no place to receive
payments - Lumsdaine had the week before and attended
regularly - I had a conversation with Ross this forenoon -
he seems to have got the same spirit with the others - says
he was to be put upon the same footing with Peterkin & Cunningham
and he sees no justice in their throwing upon him & Lumsdaine
the whole trouble of receiving payment of Bills both forenoon
& afternoon - that it interrupts him in balancing his Cash
book - had they settled it among themselves that the two younger
Tellers were to receive payment of Bills and be eased of other
work in proportion - and gone cordially to work to one another's
hand I should have had no objection, but this sparring will
never do - shall I order the Juniors to take week about
with the Seniors in the afternoons duty - or shall I desire
Ross to go about his Business - I wish I had you or the
Counsellor here - its inconceivable what Plague these
cross grained Lads give me - I shall tell them this night
that they must just count over the Notes for the Exchange
as you say - there's nothing else for it and it will not be so
great a matter if they were inclined to it -
Archie Hamilton tells me the new Old Bank Branch
is to open on the 18th under the Management of G H & Son
The house they expect will be built in a month

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

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10 May 1802

These Tellers are my Plagues, and I know not what to make of them. The two Elder ones had settled it that Ross & Lumsdaine being the Junior Tellers should receive payment of the Bills, and one of them should be on duty in the afternoons to receive payments of such Bills as were not paid in the Forenoons, as I had ordered that when we had so many Tellers, the Porters should receive no payments. I understood that Ross & Lumsdaine were to take this afternoon duty week about. But Ross positively refuses it, and went off last Friday & Saturday afternoon leaving it to the Porters, who say they have now no place to receive payments. Lumsdaine had the week before and attended regularly. I had a Conversation with Ross this forenoon. He seems to have got the same spirit with the others - says he was to be put upon the same footing with Peterkin & Cunningham and he sees no Justice in their throwing upon him & Lumsdaine the whole Trouble of receiving payment of Bills both forenoon & afternoon. That it interrupts him in balancing the Cash etc. Had they settled it among themselves that the two younger Tellers were to receive payment of Bills and be eased of other work in proportion, and gone cordially to work to one another's hand I should have had no objection, but this sparring will never do. Shall I order the Seniors to take week about with the Juniors in the afternoon's duty - or shall I desire Ross to go about his Business. I wish I had you or the Counsellor here. It's inconceivable what Plague these cross grained Lads give me. I shall tell them this night that they must just count over the Notes for the Exchange as you say. There's nothing else for it and it would not be so great a matter if they were inclined to it.

Archie Hamilton tells me the new Old Bank Branch is to open on the 18th under the management of G H & Son. The house they expect will be built in a month.

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David Russell tells me he could have got 30% for these
Bills sent you but he thought very dishonourable
to have given them past us when we had been so good to him
I hear the new Dundee Bank, under the Patronage of
Lord Kinnaird is to open next week.

A 1/16
to Grayson

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, 10 May 1802

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David Russell tells me he could have got 3rds for those Bills sent you but would have thought very dishonourable to have given them past us when we had been so good to him.

I hear the new Dundee Bank under the Patronage of Lord Kinnaird is to open next week.

RSM
10 May 1802

Wm Simpson Esq
P

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13 May 1802

I am glad you have got possession of P Green again - it will be improving upon you every day - and you will every day improve by it - I am not ill pleased to see the money coming down from London but I hope our Glasgow Folks will have more sense than take it for that sort of money is always called up in the time of difficulty - you see the Stocks are coming down I think it is only owing to a payment on the Loan which I think is made this week - Will you subscribe to Mr Pitt's Statue? Conr Corbett wants me to write to Mr Thornton for a Subscription Paper - I suppose they will get enough for it in London - Cunningham has slept away yesterday before I could get him spoken to - I spoke to Ross & Lumsdaine who agreed to the friendly meeting I shall see Cunningham before he goes to day and tell him my mind - If James Buchan comes across you tell him Barachnie has kept his last like his former Promises, and I have had nothing from him since Mr Buchan went away - James Robertson of Robertson Hervey & Co died the other day - he was also the acting surviving Partner in the house of John & James Robertson yarn merchants, upon whom you sometimes sent us Bills - It seems their affairs turn out very ill - they owe 13m and there appears only about 4m of Funds - besides about 3m which is expected will be drawn from the Concern of Robertson Hervey & Co. This is a severe Blow upon several People here and very unexpected. James Finlay & Co are in £2500. Dunlop Smith & Co about £1200 I hear. They did no Business with us. We have one or two young American house who have stopt within this week or two, but from all I can yet see we are clear of any bad Bills. I see an acceptance of J & J Robertson from you due tomorrow per £300 - Alex & John Pitcairn your Indorsers - I see an acceptance of J & J Robertson from you due tomorrow per £300 - Alex & John Pitcairn your Indorsers -

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

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13 May 1802

I am glad you have got possession of P Green again - it will be improving upon you every day, and you will every day improve by it. I am not ill pleased to see the money coming down from London but I hope our Glasgow Folks will have more sense than take it for that sort of money is always called up in the time of difficulty. You see the Stocks are coming down. I hope it is only owing to a payment on the Loan which I think is made this week. Will you subscribe to Mr Pitt's Statue? Conr Corbett wants me to write to Mr Thornton for a Subscription Paper. I suppose they will get enough for it in London.

Cunningham slept away yesterday before I could get him spoken to. I spoke to Ross & Lumsdaine who agreed to the friendly meeting. I shall see Cunningham before he goes to day and tell him my mind.

If James Buchan comes across you tell him Barachnie has kept his last like his former Promises, and I have had nothing from him since Mr Buchan went away.

James Robertson of Robertson Hervey & Co died the other day. He was also the acting surviving Partner in the house of John & James Robertson yarn merchants, upon whom you sometimes sent us Bills. It seems their affairs turn out very ill. They owe 13m and there appears only about 4m of Funds, besides about 3m which is expected will be drawn from the Concern of Robertson Hervey & Co. This is a severe Blow upon several People here and very unexpected. James Finlay & Co are in £2500. Dunlop Smith & Co about £1200 I hear. They did no Business with us. We have one or two young American house who have stopt within this week or two, but from all I can yet see we are clear of any bad Bills. I see an acceptance of J & J Robertson from you due tomorrow per £300 - Alex & John Pitcairn your Indorsers.

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I have had a Bothenation with Cunningham - who still
insists on the Relaxation with his former Labours entitled him
to and so not to attend in the afternoons when the sorting
his own notes does not require it - however he is
to meet with the others and agree to any plan that
may be devised for carrying on the Business properly
The enclosed is an Effusion of Conr Corbett's ^{mind} and tho
knowing ones think it very clever - Stow is a Judge
give it to him with my respects

13 May 1802

Wm Simpson Esq

13

NatWest Group

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

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I have had a Bothenation with Cunningham, who still insists on the Relaxation which his former Labours entitled him to and so not to attend in the afternoons when the sorting his own notes does not require it. However he is to meet with the others and agree to any plan that may be devised for carrying on the Business properly.

The enclosed is an Effusion of Conr Corbett's mind and tho knowing ones think it very clever. Stow is a Judge. Give it to him with my respects.

RSM
13 May 1802

Wm Simpson Esq
P

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15th May 1802

I did not well understand you about Willie & the Inhibition - the story is I had long been dunning Pitt Thomson to pay up Kirkland's debt as nothing was done on it and he was a surety. A William Shaw is the other surety who has stopt. Thomson wanted us much to claim upon Shaw's Estate. I referred the matter to Mr Nimmo and he to oblige Thomson it seems has wrote Willie for the Inhibition. Inclosed is copy of the account as it stands balanced in our Books 30 Jan'y 1801 but we never could get Kirkland to come and subscribe the doquet and exchange vouchers - You may give it to Willie -

I see you are for dispatch with Canl - that would be easy if all the rest were right - but I wd fain wait to see how they all go on after what has passed - I shall call for Moffat - Tell the Counsellor I had his packet last night and have sent to Walkenshaw to call on Monday - I meant to have rode out to day and dined according to promise with the young Ladies at Airdry - but it is so cold I have no heart for it - I much fear the Effects of this weather on the ladies pleurisy - we are indeed as well clear of the Loan what a number of additional names to the statue subscription to day - they cannot surely lay out all that money on a statue - Robertson & Hervey are still in the best Credit at the Exchange months who I see take their Bills for large Sums - but I rather think they are more extensive dealers than their Capital entitles them - Your 2m new Regalia by the Box last night are gone to day - so pray fill the Tuesday's Box with small notes and never forget silver - it is with the greatest difficulty we can get the £200 to do the Business -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 May 1802

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Page 1 of 2

15 May 1802

I did not well understand about Willie & the Inhibition. The story is I had long been dunning Robert Thomson to pay up Kirkland's account as nothing was done on it and he was a surety. A William Shaw is the other surety who has stopt. Thomson wanted us much to claim upon Shaw's Estate. I referred the matter to Mr Nimmo and he to oblige Thomson it seems has wrote Willie for the Inhibition. Inclosed is a copy of the account as it stands balanced in our Books 30 January 1801 but we never could get Kirkland to come and subscribe the doquet and exchange vouchers. You may give it to Willie.

I see you are for dispatch with Canl - that would be easy if all the rest were right, but I would fain wait to see how they all go on after what has passed. I shall call for Moffat. Tell the Counsellor I had his packet last night and have sent to Walkenshaw to call on Monday. I meant to have rode out to day and dined according to promise with the young ladies at Airdry, but it is so cold I have no heart for it. I much fear the effects of this weather on the tender plants. We are indeed as well clear of the Loan. What a number of additional names to the statue subscription today - they cannot surely lay out all that money on a statue.

Robertson & Hervey are still in the best Credit with the W India merchants who I see take their Bills for large sums, but I rather think they are more extensive dealers than their Capital entitles them. Your 2m new Regalia by the Box last night are gone to day, so pray fill the Tuesday's Box with small notes and never forget silver - it is with the greatest difficulty we can get the £200 to do the Business.

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Ross has just called me to the sweating room to inform me that they had their friendly meeting last night and settled every thing amicably - that he & Lumsdain one of them shall always attend in the afternoon to receive payment of Bills till 6 o'clock when they are generally all paid - that they shall all work cordially to one another's hands and if any difference they shall settle it among themselves without vexing me - I told him it was very well and I should be happy if they went on cordially - but if the Bills were not all paid by 6 they must not be like schoolboys - but wait till the Business was done - so we shall see how they go on.

Wm Simpson Esq

R. S. M.
15 May 1802

I have been calling at Gilbert's, but neither found him nor his son I find they are not ready to begin the 18th but will very soon after. The side wall of the new Bank is a good way up - it is all of Brick - and I dare say the which will be finished in a month - I called also for Moffat - he is from here but his Landlord is to send him to me beginning of the week.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 May 1802

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Page 2 of 2

Ross has just called me to the sweating room to inform me that they had their friendly meeting last night and settled every thing amicably - that he and Lumsdain one of them shall always attend in the afternoon to receive payment of Bills till 6 o'clock when they are generally all paid, that they shall all work cordially to one another's hands and if any difference they shall settle it among themselves without vexing me. I told him it was very well, and I should be happy if they went on cordially, but if the Bills were not all paid by 6 they must not be like schoolboys, but wait till the Business was done - so we shall see how they go on.

RSM
15 May 1802

Wm Simpson Esq
P

I have been calling at Gilbert's, but neither found him nor his son. I find they are not ready to begin the 18th but will very soon after. The side wall of the new Bank is a good way up - it is all of Brick, and I dare say the which will be finished in a month. I called also for Moffat. He is from here but his Landlord is to send him to me beginning of the week.

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17 May 1802

take you be so good as not to send the enclosed by any body but
 give it to the Director with your own hand when he calls -
 I wd fain hope there is no reason to suspect any thing from Peterkin's
 Connections - but I fear as I know wth him he is too much in Company
 and that is a bad Fault in a Teller - Mr Moffat has just been
 with me - I told him we had no place for him yet but wd in two
 or three weeks when Edward will go - he says the Duke of Buccleuch
 is proposing to get an appointment for him wd may bring him
 £80 a year - I advised him to prefer that if he could get to as
 his salary here wd only be £50. for a year or two and wd then
 rise to £70 - he is to call again and inform me how he fixes - I am
 afraid from his being only acquainted with military accounts he will
 be hardly fit for our work for some time - Gilbert Hamilton tells me
 their new office will not begin till 1 June - Tell the Counsellor that
 Mr Walkinshaw has just subscribed the Bond which I shall return by
 Wednesday morning's Box - Mrs Watson has just got her £20 for the
 year's Carriage of her Box - She wants up Gabriel's Bond which pray
 send per first Box - I gave out the last Bundle of small notes this
 morning - what comes in at tomorrow's Exchange wd I hope carry us
 thro' the day - and at night we shall have your supply - This is
 really dismal weather its like winter again - So Duncan is buying up
 Bank Stock he is a strange Fellow - but his buying gives me a good
 opinion of it - I have just given out 120 Bills due tomorrow - I dare
 say there's not so many at the Root - we shall have a deal to do
 tomorrow - Peterkin is bothering me to write you to get the old B—ch
 to exchange as the other Banks on Tuesdays - doing it on Monday
 afternoon he says prevents his getting his Cash balanced in time
 for the Balance of the Cash Books and stops every thing - I suppose
 the B—ch would not agree to this -

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

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Page 1 of 2

17 May 1802

Will you be so good as not to send the enclosed by any body but give it to the Director with your own hand when he calls.

I would fain hope there is no reason to suspect any thing from Peterkin's Connections, but I fear as I have told them he is too much in Company and that is a bad Fault in a Teller. Mr Moffat has just been with me. I told him we had no place for him yet but would in two or three weeks when Edward will go. He says the Duke of Buccleuch is proposing to get an appointment for him which may bring him £80 a year. I advised him to prefer that if he could get it as his salary here would only be £50 for a year or two and would then rise to £70. He is to call again and inform me how he fixes. I am afraid from his being only acquainted with military accounts, he will be hardly fit for our work for some time. Gilbert Hamilton tells me their new office will not begin till 1 June. Tell the Counsellor that Mr Walkinshaw has just subscribed the Bond which I shall return by Wednesday morning's Box. Mrs Watson has just got her £20 for the year's Carriage of her Box. She wants up Gabriel's Bond which pray send per first Box. I gave out the last Bundle of small notes this morning. What comes in at tomorrow's Exchange will I hope carry us thro' the day, and at night we shall have your supply. This is really dismal weather it's like winter again. So Duncan is buying up Bank Stock. He is a strange Fellow, but his buying gives me a good opinion of it. I have just given out 120 Bills due tomorrow. I dare say there's no so many at the Root. We shall have a deal to do tomorrow.

Peterkin is bothering me to write you to get the old B—ch to exchange as the other Banks on Tuesdays - doing it on Monday afternoon he says prevents his getting his Cash balanced in time for the Balance of the Cash Books and stops every thing. I suppose the B—ch would not agree to this.

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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, 17 May 1802

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RSM

17 May 2022

Wm Simpson Esq

P

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18 May 1802

If Mr Jackson calls I shall give him £20 for his Bill on the Receiver. What a Bustle we have had to day. We have been sadly put to it for small notes. Your 3m is but a short supply send as many more by Friday's Box with the Silver. You see how the small Notes go and the Bills on London come. Of the latter I observe 62m was sent you last week. What a dismal weather this is and no appearance of a Change. Archie Graham was suddenly seized on Sunday afternoon. He fainted away and then had a violent throwing up. I fear it is not a good Complaint - but they hope it is only in his Stomach and I am glad to hear he is much better to day. How uncertain my friend is Life and all its Enjoyments! Yet we make such a Bustle about the things of this world as if we were never to leave it. Even tho' at the best it is a world of Trouble. I am glad Capt Cochran is succeeding so well at Queensferry - he is a much better man than his Concern. Mr Dale is gone to Rosebank to day - he will have cold quarters as you must have at present - never I suppose was there such a Tract of weather as May.

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

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Page 1 of 2

18 May 1802

If Mr Jackson calls I shall give him £20 for his Bill on the Receiver. What a Bustle we have had to day. We have been sadly put to it for small notes. Your 3m is but a short supply send as many more by Friday's Box with the Silver. You see how the small Notes go and the Bills on London come. Of the latter I observe 62m was sent you last week.

What dismal weather this is and no appearance of a Change. Archie Graham was suddenly seized on Sunday afternoon. He fainted away and then had a violent throwing up. I fear it is not a good Complaint, but they hope it is only in his Stomach and I am glad to hear he is much better to day. How uncertain my friend is Life and all its Enjoyments! Yet we make such a Bustle about the things of this world as if we were never to leave it. Even tho' at the best it is a world of Trouble.

I am glad Captain Cochran is succeeding so well at Queensferry. He is a much better man than his Concern. Mr Dale is gone to Rosebank to day. He will have cold quarters as you must have at present - never I suppose was there such a Tract of weather in May.

Canal
Jamaica

Robert Scott Moncrieff

18 May 1802

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, 18 May 1802

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Canal
Jamaica

RSM
18 May 1802

Wm Simpson Esq
P

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19 May 1802

I shall call in the Evening at the Canal Office and inquire about George's dividend - and about the others I have to receive - I think there is one for Mr George Ramsay - Logan used to send his Book to this office for me to subscribe - but now that he is agent for the Renfrew Bank he may not be so accommodating - His house is about a mile from this - My Director and I assure you are neither plotting agt church nor state - but tho' you know most of my secrets you must not know them all - I know not what I would do without him -

Mr Duncan is become a Proprietor - he is an odd Chield I wonder what his object is with his money if he has got it I think it very natural only wth to charge his Stock of course his acc^t here will be upon the Credit of it and will be given up - no doubt - Still dismal cold weather and tho' the Mercury fell last night I see no appearance of a change - Lord Douglas called here this forenoon and says the devastation on his Trees & Foliage is dreadful - What a number of Bodies have been at us today settling their deposit Receipts! Bell one of the best and most attentive Lads in the office tells me that his uncle a Captain Brown wanted to pay in some £38. to him for him but your People would not take it, and he was obliged to go to Sir W. Forbes & Co who gave him a Receipt on Carrick. Archie Graham I am glad to hear continues better.

Friend James much in the dumps. No demand for his article and indeed there is such a general stagnation that I much fear we shall have a Crash. Poor King's cotton selling at 1/- half cost.

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

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Page 1 of 2

19 May 1802

I shall call in the Evening at the Canal office and inquire about George's dividend, and about the others I have to receive. I think there is one for Mr George Ramsay. Logan used to send his Book to this office for me to subscribe, but now that he is agent for the Renfrew Bank he may not be so accommodating. His house is about a mile from this.

The Director and I assure you are neither plotting against church nor state nor you but tho' you know most of my secrets you must not know them all. I know not what I would do without him.

So Duncan is become a Proprietor. He is an odd Chield I wonder what his object is with his money if he has got it. I think it very natural in Gilbert to charge his Stock. Of course his account here which is upon the Credit of it will be given up, no doubt. Still dismal cold weather and tho' the Mercury fell last night I see no appearance of a Change. Lord Douglas called here this forenoon and says the devastation on his Trees & Foliage is dreadful.

What a number of Bodies have been at us today settling their deposit Receipts! Bell one of the best and most attentive Lads in the office tells me that his uncle a Captain Brown wanted to pay in some £38 to you for him but your People would not take it, and he was obliged to go to Sir W Forbes & Co who gave him a Receipt on Carrick. Archie Graham I am glad to hear continues better.

Friend James much in the dumps. No demand for his article and indeed there is such a general stagnation that I much fear we shall have a Crash. Poor King's cotton selling at 1/- half cost.

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

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RSM
19 May 1802

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20 May 1802

I wrote Walter Logan this morning that as I could not leave this office at his office hours I should be obliged by his sending me his Book and the dividends as usual - he was in the Country and as I have got no answer I suppose he is there still - he'll probably send tomorrow - The Elder tells me the last price of Canal Stock was 250 - I am afraid that Dundee Failure may have serious Effects and lead on to more from the stagnation and dreadful decline of Prices of all foreign Commodities I am fear there must have been immense Loss of Property among the West Indians. The Dean says it is so as appears in his Books but he hopes it will appear no where else. He is concerned in an upholstery warehouse here Brown & Lilburn. I think he has managed all their money matters, but going to reside at Jordanhill he wishes much they had a Cash Credit with us for 4 or 500 that they might operate in their own name. I told him we gave no Credits and could not apply, but as he said the Business had hitherto in fact been done with us and he was averse to having to do with any other Bank, he would have me mention it to you - and I promised to do so - what sort of credit I can give I give him - The wind is come south and I do fear hope we shall have warm weather - alas all my Gooseberries are gone - they look just as if they had been in Tarts - quite soft. More notes pray - not one of any kind left in the Chest. I hardly ever saw it so before. What comes of them I know not -

Will you give the inclosed to the Director when you meet with him -

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

RB/837/661

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20 May 1802

I wrote Walter Logan this morning that as I could not leave this office at his office hours I should be obliged by his sending me his Book and the dividends as usual. He was in the Country and as I have got no answer I suppose he is there still. He'll probably send tomorrow. The Elder tells me the last price of Canal Stock was 250. I am afraid that Dundee Failure may have serious Effects and lead on to more from the stagnation and dreadful decline of Prices of all foreign commodities. I am fear there must have been immense Loss of Property among the West Indians. The Dean says it is so as appears in his Books but he hopes it will appear no where else. He is concerned in an upholstery warehouse here Brown & Lilburn. I think he has managed all their money matters, but going to reside at Jordanhill he wishes much they had a Cash Credit with us for 4 or 500 that they might operate in their own name. I told him we gave no Credits and could not apply, but as he said the Business had hitherto in fact been done with us and he was averse to having to do with any other Bank, he would have me mention it to you, which I promised to do. So what sort of civil answer shall I give him.

The wind is come south and I would fain hope we shall have warm weather. Alas all my Gooseberries are gone - they look just as if they had been in Tarts - quite soft. More notes pray - not one of any kind left in the Chest. I hardly ever saw it so before. What comes of them I know not.

Will you give the inclosed to the Director when you meet with him.

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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 May 1802

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RSM

20 May 1802

Wm Simpson Esq

P

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22 May 1802

I shall give the Dean your civil answer which is very proper for as I told him it had never do to depart from a general Rule and make distinctions - That arrangement you mention of the Court of Session I think will be an Improvement and it has much need of some Improvement - Jas Ferrier I suppose gets this snug Berth by the Interest of the Duke of Argyll - you say in place of Rob Hepburn but it must be Rob Sinclair who I well remember was once a lively Fellow but now I hear is quite gone - All Flesh is as Grass and the Glory thereof like the Flower of the Field fadeth - There is delightful weather - but rain much wanted - alas all my fine Gooseberries lying at the Bottom of the Bushes - I just hear that the Johnstons of London are stopt they were Partner with William Johnston & Co here, who two or three years ago were considered as the most fortunate house in Glasgow - they made 40m by one Adventure to the Spanish Main - but not having sense to be satisfied - they launched out more extensively than ever and so has come of it. Sic transit Gloria mundi - I don't think we have a bit of their Paper for I have long suspected they were going to the Dogs, and any of their Bills we took had first rate Indorsers. Many of them I refused -

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

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22 May 1802

I shall give the Dean your civil answer which is very proper for as I told him it would never do to depart from a general Rule and make distinctions. That arrangement you mention of the Court of Session I think will be an Improvement and it has much need of some Improvement. James Ferrier I suppose gets this snug Berth by the Interest of the Duke of Argyll - you say in place of Robert Hepburn but it must be Robert Sinclair who I well remember was once a lively Fellow but now I hear is quite gone. All Flesh is as Grass and the Glory thereof like the Flower of the Field fadeth. There is delightful weather, but rain much wanted. Alas all my fine Gooseberries lying at the Bottom of the Bushes. I just hear that the Johnstons of London are stopt they were Partner with William Johnston & Co here, who two or three years ago were considered as the most fortunate house in Glasgow. They made 40m by one adventure to the Spanish Main, but not having sense to be satisfied, they launched out more extensively than ever and so has come of it. Sic transit Gloria mundi. I don't think we have a bit of their Paper for I have long suspected they were going to the Dogs, and any of their Bills we took had first rate Indorsers. Many of them I refused.

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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 May 1802

RB/837/1469

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I called W Logan last night. He was with a party inspecting the Canal to Grangemouth not to return till this night but I subscribed the Book and his Teller promised to send the dividend on Monday.

RSM

22 May 1802

[pencil annotation in another hand:] West Indies

Wm Simpson Esq

P

I called W Logan last night - he
was with a party inspecting the Canal
to Grangemouth not to return till this
night but I subscribed the Book and
his Teller promised to send the dividend
on Monday -

RSM
22 May 1802

24 May 1802 -

I should have been glad to have dined in the Rubbish with the Baillie and his Partner the Nordlen - P Green will be delightful in this weather - but the grass stands much in need of Rain - I hope this heat will soon bring it -

The young American houses which have stopt here lately are

Cameron Slayley & Co

Wilson Graham & Storey

Chapman Cochran & Co

and John Hood -

We had several of their acceptances but they were all from the most undoubted Indorsers - we never had much dependence on any of them - I wish some of our young West Indians may not follow - a number of them I hear are buying Estates in Trinidad - I know not a more hazardous ruinous Business - I would not take a Complement of the best Estate in the Island - It is a great deal to have your

Remarks on Mr T's Intelligence - these London Bankers to be sure do a great deal but their Business is all of one kind

we should think little of discounting 10m of Glasgow Bills in a day - if we had not London & Edinburgh Bills Cash & Deposit accounts also to attend to - to be sure they too have deposit accounts but not I am persuaded in such number and for such trifling sums and no interest to settle upon their Town accounts nor do I suppose they discount so many small Bills. The Bank of England paying no interest and taking no Bills but London acceptances must make it an easy matter for them. I had not seen Sheridan's speech till I got it in Thursday's Courant which I read after supper Friday night and altho I was not indeed in a laughing Humour it made me laugh out by myself - he is really a droll wicked Fellow - how is Pitt's Subscription doing with you - and how does the new Commisr. please?

Remarks on Mr T's Intelligence - these London Bankers to be sure do a great deal but their Business is all of one kind we should think little of discounting 10m of Glasgow Bills in a day - if we had not London & Edinburgh Bills Cash & Deposit accounts also to attend to - to be sure they too have deposit accounts but not I am persuaded in such number and for such trifling sums and no interest to settle upon their Town accounts nor do I suppose they discount so many small Bills. The Bank of England paying no interest and taking no Bills but London acceptances must make it an easy matter for them. I had not seen Sheridan's speech till I got it in Thursday's Courant which I read after supper Friday night and altho I was not indeed in a laughing Humour it made me laugh out by myself - he is really a droll wicked Fellow - how is Pitt's Subscription doing with you - and how does the new Commisr. please?

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

RB/837/664

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24 May 1802

I should have been glad to have dined in the Rubbish with the Baillie and his Partner the Nordlen. P Green will be delightful in this weather, but the grass stands much in need of Rain. I hope this heat will soon bring it.

The young American houses which have stopt here lately are

Cameron Slayley & Co

Wilson Graham & Storey

Chapman Cochran & Co

and John Hood.

We had several of their acceptances but they were all from the most undoubted Indorsers as we never had much dependence on any of them. I wish some of our young West Indians may not follow. A number of them I hear are buying Estates in Trinidad. I know not a more hazardous ruinous Business. I would not take a Complement of the best Estate in the Island.

I'll be glad to have your Remarks on Mr T's Intelligence. These London Bankers to be sure do a great deal but their Business is all of one kind. We should think little of discounting 10m of Glasgow Bills in a day, if we had not London & Edinburgh Bills Cash & Deposit accounts also to attend to. To be sure they too have deposit accounts but not I am persuaded in such number and for such trifling sums and no interest to settle upon their Town accounts nor do I suppose they discount so many small Bills. The Bank of England paying no interest and taking no Bills but London acceptances must make it an easy matter for them. I had not seen Sheridan's speech till I got it in Thursday's Courant which I read after supper Friday night and altho I was not indeed in a laughing Humour it made me laugh out by myself. He is really a droll wicked Fellow. How is Pitt's subscription doing with you - and how does the new Commissioner please?

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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 May 1802

RB/837/664

Page 2 of 2

RSM

24 May 1802

The Balance with Gilbert to day worth giving a Bill for.

Wm Simpson Esq

P

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NatWest
Group

26 May 1802 →

These Blunders of our Tellers are vexing - both the Bills you mentioned in the Publican were given out and stated by me in what we call our blue Book (which is given with them to the Tellers) on the days they fell due - they were not it seems paid till the Evenings of these days - but Ross's Initials are at them as paid - he did not however carry them into his Cash Book as he ought to have done next day, and tho' he was over in his Cash he did not till now find out the Cause, as he easily might have done. Lumsdain who is a fine Lad fell into the same Blunder with a £30 Perth Bank Bill - a Bank of England in London must witness how great Labour in calling in the Payment of such a multiplicity of Bills is so widely extended a place - but it makes it much easier to them that their payments are only made in Checks or Bank of England Notes, whereas we must receive payments in a vast variety of small Notes - it is curious that notwithstanding the outcry against us for refusing to take the notes of new Companies, none of the great London Bankers pretend to Bearer as payments none but Bank of England notes will go there and if Lord Kinnaird wants his house's notes to pass as money he must send them to Dundee for that purpose - This Evil has increased is increasing and ought to be diminished. What a number of deposit accounts we have had to settle this day. The Bodies come in from the Country on the Wednesdays and some dozens of them have been at us - this stops all other Business with the Accomptants. I really believe it will become necessary to have a distinct apartment and set of Clerks for these deposit accounts, but the present system I hope will do till I get to my long home and that Period cannot be far distant - what a severe Drought this is and so disproportionate of a Change - the Hay Crop must certainly be very short - but if it comes over the Grass may get recover - all is in the best hands -

It was great pity Billy's Friends best forwarded the Subscription if it does not amount to something handsome his Enemies will triumph at the present time - his Birth Day is to be kept here on Friday by a loyal Party - Miss Bolly's letter did not come here till Friday Evening after the publican was gone and I thought not knowing its contents it would be time enough in the Box. I suppose she went in with her Brother.

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

RB/837/665

Page 1 of 2

26 May 1802

These Blunders of our Tellers are vexing. Both the Bills you mention in the Publican were given out and stated by me in what we call our blue Book (which is given with them to the Tellers) on the days they fell due. They were not it seems paid till the Evenings of these days, but Ross's Initials are at them as paid. He did not however carry them into his Cash Book as he ought to have done next day, and tho' he was over in his Cash he did not till now find out the Cause, as he easily might have done. Lumsdain who is a fine Lad fell into the same Blunder with a £30 Perth Bank Bill. A Banking house in London must be sure have great Labour in calling in the Payment of such a multiplicity of Bills in so widely extended a place, but it makes it much easier to them that their payments are only made in Checks or Bank of England Notes, whereas we must receive payments in a vast variety of small Notes. It's curious that notwithstanding the outcry against us for refusing to take the notes of new Companies, none of the great London Bankers pretend to Bearer as payments none but Bank of England notes will go there and if Lord Kinnaird wants his house's notes to pass as money he must send them to Dundee for that purpose. This Evil has increased is increasing and ought to be diminished. What a number of deposit accounts we have had to settle this day. The Bodies come in from the Country on the Wednesdays and some dozens of them have been at us. This stops all other Business with the Accomptants. I really believe it will become necessary to have a distinct apartment and set of Clerks for these deposit accounts, but the present system I hope will do till I get to my long home and that Period cannot be far distant. What a severe Drought this is and no appearance of a Change. The Hay Crop must certainly be very short, but if it comes rain soon the Corn may yet recover. All is in the best hands. It was great pity Billy's Friends brought forward the subscription if it does not amount to something handsome his Enemies will triumph at the poor £200. His Birthday is to be kept here on Friday by a loyal Party. Miss Bolly's letter did not come here till Friday Evening after the publican was gone and I thought not knowing its contents it would be time enough in the Box. I suppose she went in with her Brother.

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Members of our bank you know that Sir W Forbes & Co's Messrs
cannot longer take their parcels to come in our Box - They
say they have no right to complain of this but are very
thankful for the Indulgence you have obliged them with so
long - they write Mr Stirling to see if he can get the Person
who brings our Box to bring their Packets - This I suppose
will not do as the Safe only holds three Boxes and their
Parcels are so small that they would hardly require a Box
I shall ask Archie Graham if he will let them come in
his Box - by the By Mr Andrew's complaints I hear have
turned out to be the Gout

Wm Simpson Esq

W

26 May 1802

Is it true that Jobson is found socius criminis with
Marshall and thrown into Prison? How humbling
of such the Conduct & Fall of a man of his years and
Character - You have much need to look after
Cashiers & Tellers +

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

RB/837/665

Page 2 of 2

Hunters & Co write us that you have told Sir W Forbes & Co that you cannot longer take their parcels to come in our Box. They say they have no right to complain of this but are very thankful for the indulgence you have obliged them with so long. They write Mr Stirling to see if he can get the Person who brings our Box to bring their Packets. This I suppose will not do as the Safe only holds three Boxes and their Parcels are so small that they would hardly require a Box. I shall ask Archie Graham if he will let them come in his Box. By the Bye Archie's complaints I hear have turned out to be the Gout.

RSM
26 May 1802

Wm Simpson Esq
P

Is it true that Jobson is found socius criminis with Marshall and thrown into Prison? How humbling of such the Conduct & Fall of a man of his years and Character. You have much need to look after Cashiers & Tellers.

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27 May 1802 -

I cannot get away to call on the Collector and he has not been here to day - but I shall let him know what the Directors say - I have little doubt he will get the Money from the Father at any rate that he will give us no Trouble - when the real and the forged orders were laid down together there was an evident difference in the Eyes of the Collector - but mine could not perceive it and I could not blame the Lads for passing the Orders when they were presented by the Collector's own Clerk who managed his Bank Business -

Whenever there is much wealth there is much wickedness - and as we have at least a great share of the former in Glasgow we have a proportional share of the latter - I do not believe indeed there is in the Kingdom a worse place for young men's morals - still we have some sober virtuous Lads - This story of Jobson shocks me as much as any thing I have heard - I never saw the man - but his Character was respectable and he has for many years enjoyed a great Trust - it is impossible I think he could be thrown into Jail without the most convincing Proof of his Criminality -

Gilbert Watson's Bags came in very good time - he looks very ill - I suppose he must take the labouring Oar for some time and I wish he may be fit for it -

Light called just now to say that when he begins his new office, he thinks there will be an Impropriety in his keeping his Assets here - in which I agreed with him - and for that reason he wants to sell his Stocks of Mr James Buchan and inform you - he wishes to know how to transact the matter - I desired him to authorise Mr Buchan to sell with him here and when the Transference is made he is to pay up the Assets here - he said I did mention that to you and hopes you will assist in the Sale - I hope he will get the 180 - but if the Stocks continue to drop - I fear you will fall too

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

RB/837/666

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27 May 1802

I cannot get away to call on the Collector and he has not been here to day, but I shall let him know what the Directors say. I have little doubt he will get the Money from the Father at any rate that he will give us no Trouble. When the real and the forged orders were laid down together there was an evident difference in the Eyes of the Collector, but mine could not perceive it and I could not blame the Lads for passing the orders when they were presented by the Collector's own Clerk who managed his Bank Business.

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Gilbert Watson's Bags came in very good time. He looks very ill. I suppose Bob must take the labouring oar for some time and I wish he may be fit for it. Gilbert called just now to say that when he begins his new office, he thinks there will be an Impropriety in his keeping his account here, in which I agreed with him, and for that reason he wants to sell his Stock of which Jamie Buchan would inform you. He wished to know how to transact the matter. I desired him to authorise Mr Buchan to sell which he is to do and when the Transference is made he is to pay up the account here. He begged I would mention this to you and hopes you will assent in the sale. I hope he will get the 180 but if the stocks continue to drop, I fear your Price will fall too.

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John Riddell has just brought me the inclosed Bill on Elgin
per £800 - which as he knows nobody there he begs you will
get accepted for him and if possible payable in Edin -

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

RB/837/666

Page 2 of 2

John Riddell has just brought me the inclosed Bill on Elgin per £800, which as he knows nobody there he begs you will get accepted for him and if possible payable in Edinburgh.

RSM
27 May 1802

Wm Simpson Esq
P

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RdM
27 May 1802

Wm Simpson Esq
P

NatWest
Group

29 May 1802

Geo Dempster was originally a leading Partner in the Dundee Bank and I should suppose is yet a Partner - if so, and at any rate from his long acquaintance with Jobson he will be much affected by what has occurred - I had a long letter from him lately in low spirits indeed from the loss of his Brother etc and the loss of above 6m by the Stanley mills - Mr Duncan can inform you if he is a Partner in the Dundee Bank and I shall be glad to know -

Provand's Executor (for he died some months ago) was telling me they were going to sell his stock - he died very rich and owes us 0 - so you may allow the Transference -

I called on Archie Graham last night - he lives about a mile from Town - he is fairly laid up with the Gout which the Doctor told him was as beautiful a Gout as he would wish to see. I don't however think so much of it for it is not so fixed as it should be and he is yet sometimes distressed by sick fits -

We had a good deal of Rain last night but a wonderful change in the Temperature of the air - it is so cold that altho I had put on my Boots for making out my Airdry Visit - I believe I shall hardly have courage to face the N E wind -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 May 1802

RB/837/667

Page 1 of 2

29 May 1802

George Dempster was originally a leading Partner in the Dundee Bank I should suppose is yet a partner. If so, and at any rate from his long acquaintance with Jobson he will be much affected by what has occurred. I had a long letter from him lately in low spirits indeed from the Loss of his Brother etc, and the loss of above 6m by the Stanley mills. Mr Duncan can inform you if he is a Partner in the Dundee Bank and I shall be glad to know.

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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 May 1802

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RSM

29 May 1802

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P

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31 May 1802

It will wish you that has these holidays, I hardly suppose there was a man in Glasgow knew that Saturday was the restoration day - nor did it ever occur to me till I got your P - The Rain was very seasonable but I wish the Cold after it may not have done more harm - I got a cold Blast to Airdry on Saturday and yesterday it was still colder - Stirling has been at Dunblane with his wife & Bairn - he left that this morning when he says the whole country was covered with snow - it is dismal at this day of the year - but the change of the moon I hope will bring a change of weather -

This is our Whitsunday Monday when we have a great horse Fair - you cannot conceive how we were crowded with country bodies all the forenoon - The clerks could do nothing else but settle their deposit accounts - and I see no fewer than 55 have been settled. Archibald Spiers called and settled his cash account - very civil - but I hear no word of Peter who has two accounts to pay up. A Party met to celebrate Pitt's Birth on Friday they resolved on erecting a statue of him in one of our public Halls or Square - a subscription is immediately to be opened. Conr Corbett thinks there will not be less than 1500 to £2000 subscribed. So we shall affront you Edinburgh Folks. A Committee of 24 is appointed to carry thro' the Business.

give the inclosed to the Director when he calls

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

RB/837/669

Page 1 of 2

31 May 1802

It's well with you that has these Holidays, I hardly suppose there was a man in Glasgow knew that Saturday was the restoration day - nor did it ever occur to me till I got your P. The Rain was very seasonable, but I wish the Cold after it may not have done more harm. I got a cold Blast to Airdry on Saturday and yesterday it was still colder. Stirling has been at Dunblane with his wife & Bairn. He left that this morning when he says the whole country was covered with snow. It is dismal at this day of the year, but the change of the moon I hope will bring a change of weather.

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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, 31 May 1802

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RSM

31 May 1802

Wm Simpson Esq

P

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