

1 Jan 1803 -

Many Thanks my dear Friend for your wishes the sincerity
of which I have long had many proofs of - and I assure
you they are reciprocal as well indeed they may be - We
are now entered upon another year - how little do we know
what the Events of it may be or whether we shall see the
end of it - but all is under a wise and good direction
Expecting as becomes one of my age that every year will be
the last - it appears to me unseemly to enter into the spirit of
feasting and joviality at this season - therefore I uniformly
decline it - but I am pleased to see the young folks engaged
in that way - there is a time for every thing under the sun
and I hear of much of that work going on at present.
I have not heard of Archibald Henderson to day - Archibald's
wife is not worse - but still in great danger.

That Bill you advise of Howison's refused per £200 is rather vexing, as it was sent you 14th past and
had we been advised in course we should have been more on our Guard against him. I am glad to see
however we have a good Indorser who I fear will not be pleased at not being advised sooner.
Howison is a dashing man in the Lisbon Trade - I think he was recommended to us some years ago by
Stow, but seeing his rashness we never took one Bill from him till we knew that his former Bill on
Findlay & Co was accepted, or made him get us an Indorser. The last £150 however you advised was
refused and I have been fighting with him to get us a Guarantee or pay back the money but hitherto
without Effect.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 1 January 1803

RB/837/942

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1 January 1803

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I just hear that the Baxters of Dundee are all broken
I suspect we have some of their Papers running from
Mcniel & Co and Duncan Auld & Co - but I hope they
will make it safe to us - it can only be London Bills

Wm Simpson
1 Jan 1803

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, 1 January 1803

RB/837/942

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RSM
1 January 1803

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3 Jan 1803

A pretty story for an old Fellow - to be going round kissing
the young Girls on New years day - but the church discipline
particularly that of the high Church is very lax I know
in Edinburgh - You answer my questions very
correctly - but it is not so easy for us to answer
Henry Monteith's demands and keep within bounds without
doing injustice to others - I do not see it is possible
we can give him 5 or 6m - nobody ever asked so much
before - and yet I know not how he is to do without it
we must judge what we can do when we see
the whole Mass of Paper laid before us to night and
a great Mass I ^{suppose} it will be - we have only 3 Bills
coming due to day - and we have about 150 due tomorrow
and 20m - in all 56m due this week - but
I know no Expectation that will enable us to make up
what we have overdone the last week -
Mr Glassford tells me Archibald Henderson is getting
better - his Complaint is now an asthma - Mrs Graham
I heard yesterday was also getting better -
I am plagued with these French Bills of Gibson's he
will have me send you the inclosed note - I know not
whether it will be proper to say any thing to Down about it -
Smith & Ogilvy too are pestering me about their
dollars -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 January 1803, enclosing a letter of the same date from C & G Gibson to Scott Moncrieff & Dale

RB/837/944

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3 January 1803

A pretty story for an old Fellow, to be going round kissing the young Girls on New Year's day - but the church discipline particularly that of the high church is very lax I know in Edinburgh. You answer my questions very correctly, but it is not so easy for us to answer Henry Monteith's demands and keep within bounds without doing injustice to others. I do not see it is possible we can give him 5 or 6m. Nobody ever asked so much before, and yet I know not how he is to do without it. We must judge what we can do when we see the whole mass of paper laid before us tonight, and a great mass I am sure it will be. We have only 3 Bills coming due today and we have above 150 due tomorrow, amount 20m - in all 56m due this week, but I have no Expectation that will enable us to make up what we have overdone the last week.

Mr Glassford tells me Archibald Henderson is getting better. His complaint is now an asthma. Mrs Graham I heard yesterday was also getting better.

I am plagued with these French Bills of Gibson's - he will have me send you the inclosed note. I know not whether it will be proper to say any thing to Down about it. Smith & Ogilvy too are pestering me about their dollars.

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your par Bills don't suit Watsons so they remit 3 months
to get short dates for them
Mr Stirling & friends have settled 28 cash accounts & 32 deposit accounts 31 past
I am glad to find the Baxters at Dundee sequestrated are not those of that name whose Bills we had seen

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 January 1803, enclosing a letter of the same date from C & G Gibson to Scott Moncrieff & Dale

RB/837/944

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Wm Simpson Esq
P

RSM 3 January 1803

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RB/837/944

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*Of J. P. Gibson will be much
obliged to Messrs Scott Moncrieff &
Dale to cause the Royal Bank
write to Messrs Down & Co to get
the Bill for 17,350 francs on the
French Government Negotiated.
We are informed by a Banking
House at Paris that such Bills
are Negotiable there at 6½ per cent
Discount without respon-
sibility*
*Monday 3rd Jan^y
1803*

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C & G Gibson will be much obliged to Messrs Scott Moncrieff & Dale to cause the Royal Bank write to Messrs Down & Co to get the Bill for 17,350 francs on the French Government negotiated.

We are informed by a Banking House at Paris that such Bills are Negotiable there at 6½ per cent Discount without responsibility.

Monday 3rd January 1803.

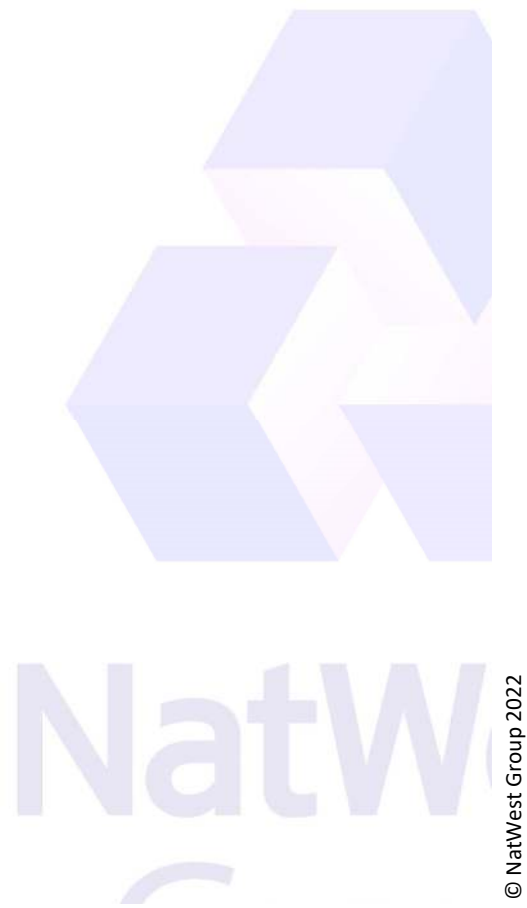
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4 Jan 1803 -

It is really provoking Coutts not informing you sooner of that £140 Bill of Howison's - it was sent you 14 past and had we known of the refusal the 24th we could have secured ourselves. He shall have no more Credit here. I would fain hope however we shall get out as he had a ship loading the 11 past at Lisbon with Cotton & Fruit value 3m - when she arrives he promises to make us safe - John Bannatyne from London is to be here some of these days. The Bills being on his house I will try if I can get him to accept. A £200 will be back on us tomorrow but the Indorser is ready to take it up -

A John & Walter Learmonth Edinburgh send us a Bill on P Spiers 3/d st £160 of which they request us to receive payment and remit them deducting charges. I know 0 of them, and we have so many of our own Bills to attend to that I am not fond of having others especially when we have to send them for acceptance. Shall I charge ¼ percent commission on this Bill as I do on English Bills when sent for payment? This is a perquisite which brings me 4 or £5 a year.

We have drawn 10m on Down to day, and done a great sum of Glasgow Bills but should not have been beyond the mark if it had not been for that 6m to Henry Monteith which you thought we should give him the greatest sum ever we gave to any but he has got with it such a Lecture that I hope he will never expect or apply for such an accommodation again.

You see how our small notes went off last week. You may send us 1 or 2m in next Box.

At this moment you will be feasting away with the advocate. I had rather you as I. Viscount Melville will surely be with you.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 January 1803

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4 January 1803

It is really provoking Coutts not informing you sooner of that £140 Bill of Howison's. It was sent you 14 past and had we known of the refusal the 24th we could have secured ourselves. He shall have no more Credit here. I would fain hope however we shall get out as he had a ship loading the 11 past at Lisbon with Cotton & Fruit value 3m. When she arrives he promises to make us safe. John Bannatyne from London is to be here some of these days. The Bills being on his house I will try if I can get him to accept. A £200 will be back on us tomorrow but the Indorser is ready to take it up.

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The Councillor will speak a good word for Walter Muir's proposal

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 4 January 1803

RB/837/945

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Wm Simpson Esq
P

RSM
4 January 1803

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5 Jan'y 1803

Your overbook Gibson's note if you understood that he meant we should take more of his French Bills - there is no danger of that - what he said related to the two Bills from him already in Down's hands - I wish we were done with them - I should have liked to have heard old Henry & young Clarke's proings - but it is not likely ever I shall be at a meeting of Freeholders - I had my time of it and never made my Expenses of going to Coupar by it - My Mr Mye of you and Director Duncan should hear of a qualification to be got in Linlithgowshire at a small price, I don't know but I might be tempted to buy it -

I hear we have another stop to day - Johnston Spiers & Co. They were a sort of agents but their chief touch was buying up our manufactures and sending them to Manchester and London to be sold by the Hammer - a ruinous Trade - we have long seen them going to Pot - and altho we must have their names upon several Bills I cannot suppose there are any of them without complete covering independent of them - It is supposed however they may owe 15 or 20m - Henry says the Trade has been greatly hurt by Blackwood & them and some others and that it will be much better of being purged of them - Robert Monteith is not satisfied with the Scroll of the Letter sent by the way he talks I doubt that matter is all aback - He insists on acknowledgements which the Gentlemen I think will never make. I have desired Henry to make such a Scroll as he thinks will be adopted by the one party and admitted by the other - with he is to try - but I doubt it will not do. You may mention this to Willie if he comes across you -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 January 1803

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5 January 1803

You mistook Gibson's note if you understood that he meant we should take more of his French Bills. There is no danger of that. What he said related to the two Bills from him already in Down's hands. I wish we were done with them. I should have liked to have heard old Henry and young Clarke's proings - but it is not likely ever I shall be at a meeting of Freeholders. I had my time of it and never made my Expenses of going to Coupar by it. By the Bye if you and Director Duncan should hear of a qualification to be got in Linlithgowshire at a small price, I don't know but I might be tempted to buy it.

I hear we have another stop to day - Johnston Spiers & Co. They were a sort of agents but their chief touch was buying up our manufactures and sending them to Manchester and London to be sold by the Hammer - a ruinous Trade - we have long seen them going to Pot, and altho we must have their names upon several Bills I cannot suppose there are any of them without complete covering independent of them. It is supposed however they may owe 15 or 20m. Penny says the Trade has been greatly hurt by Blackwood and them and some others and that it will be much better of being purged of them.

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RSM

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Wm Simpson Esq

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I called on Friend James last night and found him better than I expected, but there is a certain Glance in his Eye which I have observed in those who have been struck with a Palsy, and I much fear it is not all right with him yet. His Clerk tells me to day that he is no better and that he thinks him the worse of the anxiety he is under to provide for the heavy demands upon him. My nerves too are like to fail in that Business for it seems to me to look darker & darker. He sent 4 or £500 Bills on Monday and this day no less than £1200, of which a £450 on Dunsmuir Co sent you. This is much drawn on them against Pigs sent them which are not selling. Another per £408 was a 6 months Bill of King's on Mathew & Co weak People, and a £250 was upon Kids agents for selling their metal here. These are not the natural Bills for Iron sold but made for the Purpose, and hardly a day passes without his sending down some such Bills, besides the weekly guarantee Bill. It is a most painful duty for me to go on in this way as I see no End of it, and if the honest man is cut off I have no doubt the Concern will blow up altogether. I cannot conceive how he should have such heavy Sums to pay. A few hundreds a week we would think would pay all the charges at Muirkirk, and this is not a time for paying old debts. He tells me the other iron works are cutting in upon him in the sales. They have much metal on hand and none of the partners a shilling to advance. King too is far too deep I suspect in his W India Business. He is pestering us for discounts. It was great folly in him as I have well told him to be both a Manufacturer & W India Merchant. I wish we could get handsomely clear of him. We did a £300 ods for him Monday night. He sent me your letter to show that you did not mean he said to cut him off altogether - he only wishes our aid for 2 or 3 months and then he will be independent. But I never saw a W Indian keep his word in that respect.

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RB/837/946



5 January 1803
R. M. S.

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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, 5 January 1803

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RSM PP
5 January 1803

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6 Jan 1803

You surprise me much with the Story of Dunlop Smith & Co. It must be Lindsay Smith & Co (the same People) who are the Linen Printers, and I never before heard any thing of that kind laid to their Charge, tho I now remember the Collector when he told me of Gillespie's affair, gave me a shrewd Hint that some other of our Customers more respectable, their Tail was deeper in the well - but he did not tell me who - and I have ever since been wondering who it could be - It must have been Lindsay & Co - Is Dunlop a Partner - how will he feel? - Pray let me know as much as you can learn about it - if it be worse than the Charge against Gillespie, it will be bad indeed and may strike very deep - they are not wont to compound it on any terms - Oh that vile greed - when it possesses a man's mind - he will cheat and defraud his King or his neighbours - I shall charge the Learmonths commission which I would not do if they were Bank Customers - it will put an end to their sending me bills, and I have enow to attend to besides -

You need not send us more Silver - we got £80 - yesterday from the Irish Giant - a great Monster they tell me - I do not mean to see him till he comes down to 1/ - I don't hear any thing more of Johnston Spiers & Co to day - but that their debt is chiefly owing to the Manchester People and to the Dundee Folks for Osnaburg - These Dundee Manufacturers have been very unfortunate - a good young man Carnegie who was recommended to me by your Director James Dundas, died this morning rather suddenly for he returned from a London journey but a few days ago - I have by this post a letter from Bob from Paris where he was seeing Wonders and very happy - no word from Henry Monteith

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 January 1803

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6 January 1803

You surprise me much with the Story of Dunlop Smith & Co. It must be Lindsay Smith & Co (the same People) who are the Linen Printers, and I never before heard any thing of that kind laid to their Charge, tho I now remember the Collector when he told me of Gillespie's affair, gave me a shrewd Hint that some other of our Customers more respectable, their Tail was deeper in the well. But he would not tell me who and I have ever since been wondering who it could be. It must have been Lindsay & Co. John Dunlop is a Partner. How will he feel? Pray let me know as much as you can learn about it. If it be worse than the Charge against Gillespie, it will be bad indeed and may strike very deep. They are mad not to compound it on any terms. Oh that vile greed - when it possesses a man's mind he will cheat and defraud his King or his neighbours.

I shall charge the Learmonths commission which I would not do if they were Bank Customers - it will put an end to their sending me bills, and I have enow to attend to besides.

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I don't hear any thing more of Johnston Spiers & Co to day, but that their debt is chiefly owing to the Manchester People and to the Dundee Folks for Osnaburg. These Dundee Manufacturers have been very unfortunate.

A good young man Carnegie who was recommended to me by your Director James Dundas, died this morning rather suddenly for he returned from a London journey but a few days ago. I have by this post a letter from Bob from Paris where he was seeing Wonders and very happy. No word from Henry Monteith.

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the bank's cashier, 6 January 1803

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RSM

6 January 1803

Wm Simpson Esq

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7 Jan 1803 -

Johnston & Spiers have been going on at such a Rate that really we had little merit in seeing they had got to Ruin - They say they owe 20 or 30m but I have yet heard no particulars that can be depended on - I should ask the Collector about John Monteith but I doubt not what you heard is true. He is a terrible fellow for doing much and every body says he is now doing well. John Pattison's son is going to be married in a few months to his daughter a Girl at the Edinburgh Boarding School. I was much diverted by the account John Pattison gave me of a conversation between the two Fathers about their Children's Provision - they were well matched - it was diamond cut diamond on that occasion however it came out that Monteith at his last year's Balance was worth 46m all made by our Mills & Fields with the best off farmers at about 1/3rd the Cost - yet I believe nobody else would have given us so much. Henry Monteith has just brought me the Scroll of a Letter which he thinks will satisfy Robert. I have sent it to Gilbert to see if it can be cooked so as to suit both Palates, and I would yet hope it may be managed tho it is not easy to manage a proud Spirit -

Carlingnose is but one Park behind the Northferry let at about £30, and it is in Fife - all Newhalls holds of Lord Roseberry. I wish King and 4 or 5 men of these new W India adventurers may not all stick. We are drawing largely on London to day and shall be as much as ever this week. I don't understand it. Gilbert has sent me back the Scroll of the Letter and will not subscribe any such thing - so I fancy we must be at the Law after all.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 7 January 1803, with two slips enclosed

RB/837/948

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7 January 1803

Johnston & Spiers have been going on at such a Rate that really we had little merit in seeing they would go to Ruin. They say they owe 20 or 30m but I have yet heard no particulars that can be depended on. I should ask the Collector about John Monteith, but I doubt not what you heard is true. He is a terrible fellow for doing much and every body says he is now doing well. John Pattison's son is going to be married in a few months to his daughter a Girl at the Edinburgh Boarding School. I was much diverted by the account John Pattison gave me of a conversation between the two Fathers about their Children's Provision. They were well matched - it was diamond cut diamond - on that occasion however it came out that Monteith at his last year's Balance was worth 46m all made by our Mills & Fields which he took off from us at about 1/3rd the Cost - yet I believe nobody else would have given us so much. Henry Monteith has just brought me the Scroll of a Letter which he thinks will satisfy Robert. I have sent it to Gilbert to see if it can be cooked so as to suit both Palates, and I would yet hope it may be managed tho it is not easy to manage a proud Spirit.

Carlingnose is but one Park behind the Northferry let at about £30, and it is in Fife - all Newhalls holds of Lord Roseberry. I wish King and 4 or 5 men of these new W India adventurers may not all stick. We are drawing largely on London to day and shall be as much as ever this week. I don't understand it. Gilbert has sent me back the Scroll of the Letter and will not subscribe any such thing, so I fancy we must be at the Law after all.

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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 January 1803, with two slips enclosed

RB/837/948

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RSM

7 January 1803

Wm Simpson Esq

P

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Bank Cash 4 Jan'y 1803 →
Given Tellers per Book 92276.13.10
Large Notes — 13000 —
20/ Or — 2000 —
English Do — 100 —
Gold — 600 —
Silver — 400 —
Incidents — 100 —
Note — 1522.16.6
£109999.10.4

Friend James sent a £210 Bill to day which he had borrowed but it is very good - his Lad says he continues better - but that he has great demands on him tomorrow & Monday and will need more discounts!

[First slip:]

Balance cash 4 January 1803

Given Tellers per book	£92276.13.10
Large notes	13000
20/ ditto	2000
English ditto	100
Gold	600
Silver	400
Incidents	100
Note	1522.16.6
	£109999.10.4

[Second slip:]

Friend James sent a £210 Bill to day which he had borrowed but it is very good. His Lad says he continues better, but that he has great demands on him tomorrow & Monday and will need more discounts!

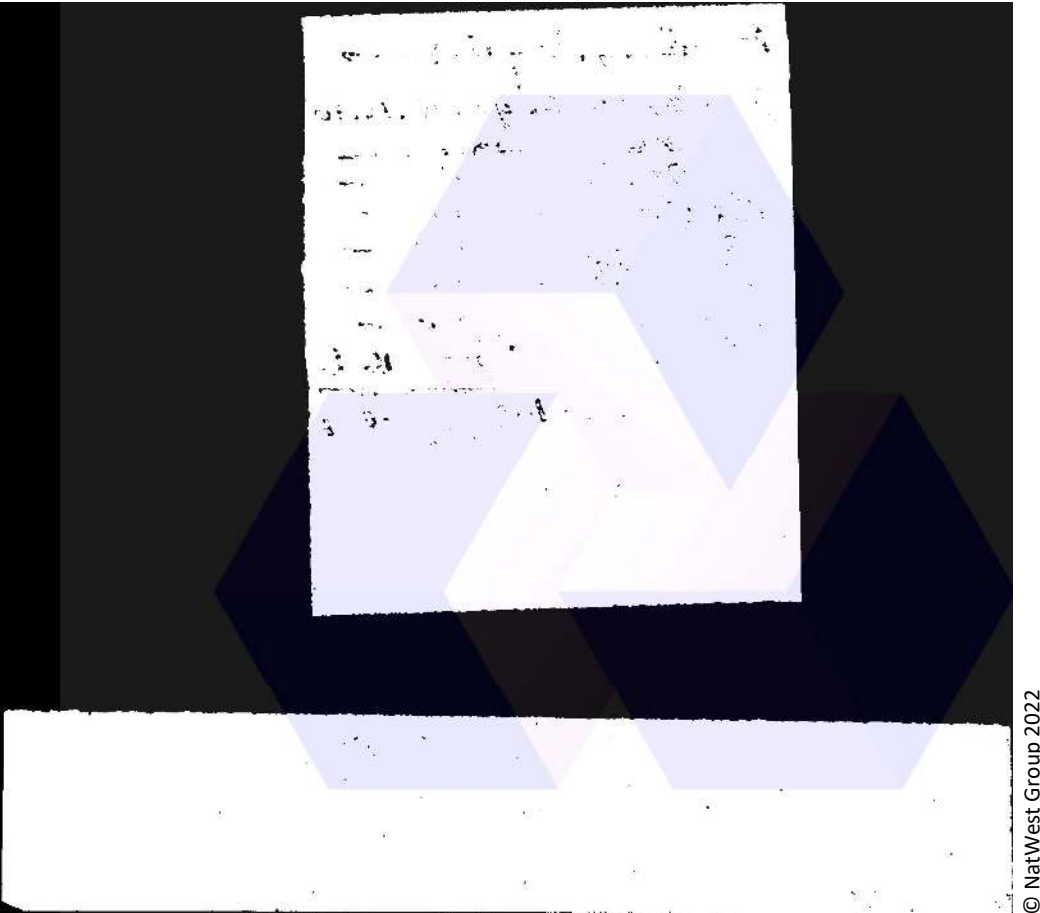
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[the backs of both slips are blank]

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8 Jan 1803

a long Task for a man of 65 - that cannot be expected or even desired.
The little King I find has been applying thro' Mr Glassford to
Hugh Hamilton for discounts - Hugh puts him off till he comes to Town
next week and I doubt he will put him off then sine die.

I saw John Lindsay last night and told him without saying how that I was sorry to hear his house had
been shut I was sorry to hear his house had ^{had} got into a bad
scrape with the Excise - he seemed to make very light of it and
it was entirely a squabble between the Excise officers and his
People at the Field quite unknown to him & Partners - that he had
no fear to be easily settled and he had no Idea of any
Exchequer Process - I wish to say in it - I understood his
Partner Smith is much depressed about it - I really
believe neither of themselves had any hand in it -

I was congratulating John Monteith on his paying the highest
duties in this district - he said it was not so - he paid
the last round only £1300 - and the Stirlings £3300
thus I dare say in the future I am glad to find
John gets great Credit from the Collector for
acting honestly with the Excise for which I commend
him much -

Yesterday we paid the Ayr Bank's orders for £6000 - all to People here for
Bills sent to discount - and by the name on the orders
we saw who applies to them and what they get. They are mostly our own
Customers.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 8 January 1803

RB/837/949

Page 1 of 2

8 January 1803

A long Task for a man of 65 - that cannot be expected or even desired.

The little King I find has been applying thro' Mr Glassford to Hugh Hamilton for discounts. Hugh puts
him off till he comes to Town next week and I doubt he will put him off then sine die.

I saw John Lindsay last night and told him without saying how that I was sorry to hear his house had
got into a bad scrape with the Excise. He seemed to make very light of it said it was entirely a
Squabble between the Excise officers and his People at the Field quite unknown to him & Partners -
that he had no fear it would be easily settled and he had no Idea of any Exchequer Process. I wish it
may be so. I understood his Partner Smith is much pressed about it. I really believe neither of
themselves had any hand in it.

I was congratulating John Monteith on his paying the highest duties in this district. He said it was not
so - he paid the last round only £1300, and the Stirlings £3300. This I dare say is the Truth. I am glad
to find John gets great Credit from the Collector for acting honestly with the Excise for which I
commended him much.

Yesterday we paid the Ayr Bank's orders for £6000, all to People here for Bills sent to discount, and
by the name on the orders we see who applies to them and what they get. They are mostly our own
Customers.

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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 January 1803

RB/837/949

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RSM

8 January 1803

Wm Simpson Esq

P

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10 Jan 1803 -

I cannot blame Gilbert for not subscribing the letter proposed by Monteith for it had been saying we had done what we had not done - I had a meeting of the Partners on Saturday when we made a Scroll of a Letter which I have just given Henry as our ultimatum - and he is to let me know tomorrow or next day whether Robert will accept of it - I doubt his proud spirit will not - but we shall soon be at our wits' end.

I met with the Collector on Saturday night - he explained to me all about L S & Co's affair - it seems they have a Supervisor in London examining all the Printed Goods in the Scotch warehouses - and he is all perfectly correct - but L S & Co's - there a number of Pieces with the Excise mark and had not paid duty but ask on being sold for Exportation and have been entitled to the Drawback a very bad affair to be sure but as he is convinced the principals had no hand in it he thinks it will be made up and there will be no Exchequer Process. Gillespie's affair was worse as his house themselves exported the Goods and drew the Drawbacks - but he thinks that Business also will be settled. The President it seems is interesting himself for G, and this the Collector says is brought about by some piece of Ground which he wants from Gillespie. It will be strange if that is the Case, but I can't believe it. The Collector says the duties are as John Monteith stated them, and that they will be higher than any former round.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 January 1803

RB/837/953

Page 1 of 2

10 January 1803

I cannot blame Gilbert for not subscribing the letter proposed by Monteith for it would have been saying we had done what we had not done. I had a meeting of the Partners on Saturday when we made a Scroll of a Letter which I have just given Henry as our ultimatum, and he is to let me know tomorrow or next day whether Robert will accept of it. I doubt his proud spirit will not, but we shall soon be at our wits' end.

I met with the Collector on Saturday night. He explained to me all about L S & Co's affair. It seems they have a supervisor in London examining all the Printed Goods in the Scotch warehouses, and they found all perfectly correct, but L S & Co's - there a number of Pieces with the Excise mark which had not paid duty but which on being sold for Exportation would have been entitled to the Drawback - a very bad affair to be sure but as he is convinced the principals had no hand in it he thinks it will be made up and there will be no Exchequer Process. Gillespie's affair was worse as his house themselves exported the Goods and drew the Drawbacks - but he thinks that Business also will be settled. The President it seems is interesting himself for G, and this the Collector says is brought about by some piece of Ground which he wants from Gillespie. It will be strange if that is the Case, but I can't believe it. The Collector says the duties are as John Monteith stated them, and that they will be higher this than any former round.

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*I will be curious to know if Sir James is the Purchaser of
another Estate if he is you may soon get a Bargain of it
from him -*

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 10 January 1803

RB/837/953

Page 2 of 2

I will be curious to know if Sir James is the purchaser of another Estate. If he is you may soon get a Bargain of it from him.

RSM

11 January 1803

Wm Simpson Esq

P

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11 Jan 1803

I wish your letter to King may have been sent to the Post Office
for he sent to me this forenoon to know if I had any letters
from you to him - I said we had none - who this Menzies
can be I know not - but I much fear the little man
will be put to it - The Collector always sends us
for his Bill on Wednesdays - so I suppose he will send
one tomorrow and I shall try if he will take it at
a days longer date than usual - we have a curious
Bankruptcy to day - a Jas Thibblers name
in Paisley - he was taken deeply in with Johnstons officers
and seeing his Funds thereby reduced below par - he took
the noble Resolution to stop at once to prevent things
becoming worse - he owes 12 or 13m and has 10m of
good Bills in his desk - so he called his C^{rs} together
proposed to pay them 17/6 per £ in 3 m^{os} - they proposed
him to offer no more than 15/ and they would take
the other 2/6 afterwards if he could afford it - this
story I hear from one of the C^{rs} of it to be so it
is a very different kind of Bankruptcy from any
we have seen - I think we have only a L^g
amount of his well indorsed - our large Notes
you see are all gone from the Chest - so send us
a good supply when an opportunity offers -
I delivered your message to the Elder

I am glad the Rangers are acquitted - it would have been cruel to have hanged them, tho had they
been in Regiments of the Line they should have broken for Drunkenness -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 11 January 1803

RB/837/954

Page 1 of 2

11 January 1803

I wish your letter to King may have been sent to the Post Office for he sent to me this forenoon to know if I had any letters from you to him. I said we had none. Who this Menzies can be I know not, but I much fear the little man will be put to it. The Collector always sends to us for his Bill on Wednesdays, so I suppose he will need one tomorrow and I shall try if he will take it at a day's longer date than usual. We have a curious Bankruptcy to day - a James Kibble yarn Merchant in Paisley. He was taken deeply in with Johnston & Spiers and seeing his Funds thereby reduced below par, he took the noble Resolution to stop at once to prevent things being worse. He owes 12 or 13m and has 10m of good Bills in his desk, so he called his Creditors together proposed to pay them 17/6 per £ in 3 months. They pressed him to offer no more than 15/ and they would take the other 2/6 afterwards if he could afford it. This story I have from one of the creditors. If it be so it is a very different kind of Bankruptcy from any we have seen. I think we have only a £90 acceptance of his well indorsed. Our large notes you see are all gone from the Chest, so send us a good supply when an opportunity offers.

I delivered your message to the Elder.

I am glad the Rangers are acquitted. It would have been cruel to have hanged them, tho had they been in Regiments of the Line they should have broken for Drunkenness.

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RSM

11 January 1803

William Simpson Esq
P

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12 Jan 1803

To buy great Estates and then be miserable till they are sold again is certainly a most extraordinary Craze - pray what sort of a Bargain is Kimmernham supposed to be - I should think the Purchase money and the Money locked up on Wamphray would more than exhaust the honest man's Funds -
The Collector sent for his large Bill - I gave it at 4/2d - he sent it back that it must be at 3/0d - I returned to saying it was an agreed point our Bills should not be paid on Mondays and as Tuesday was a Holiday it would be paid on Monday if not drawn at 4ds. Having heard no more from him, I suppose he cannot make a better of it -
Willie Gillespie called just now - I interposed what is become of your Exchequer matter? He said it would never come on and we should hear no more of it. You had the story of the Creature as the Collector gave it to me. But it is so mean that I really cannot believe it. The collector is very outspoken. The Provost of Renfrew tells me to day that Houston is cutting out Garthland's Influence entirely, and getting all the appointments to the Customs & Excise as well for the County of Renfrew as for the Borough. And what surprised me most the Provost says Houston has cut John Dunlop out of his Collectorship. I cannot think this is possible. I give no credit to the Star's story about Jamaica. Will you give the inclosed Pipe of Wine to John Robertson when he calls and tell him I have given an acknowledgement for it.
Henry Monteith was to have given me his final answer to day but he has not called -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 January 1803

RB/837/955

Page 1 of 2

12 January 1803

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RSM

12 January 1803

Wm Simpson Esq

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13 Janry 1803 -

They must have got his letter for he was at me with the Bill
he had sent you - he says the man Menzies is worth 100m but
as I know him not I refused it telling him at same time that if he got
any solid house here to indorse it we should give him the money -
they keep the grand Tea & China warehouse you have observed
in Spreuls Land and were supposed to have got money - but
they are such dashing People we would give them no Credit - they
were very much connected with Johnston Spiers & Co who stopt the other day for
above 20m and it is said will pay next to nothing - it is even said they were Partners and that
some of the Gds are going to attempt a Proof that they were
such - they are fine hands indeed for a Bank - if such
are allowed to give notes - it will be a disgrace upon
Banking at the Government of the Country -

It is cruel in the Aberdeen Folks to persecute these
Sergeants by a new Trial - I hope the Court will
interpose to prevent it -
a Charles Halkit whose Intelligence may be depended on
pops in upon me this moment - I asked him what he
thought of Hunter & Johnston and their connection with Johnston Spiers & Co - he said
O - but wrote the enclosed quite off -
pretty Bankers indeed - we could get for Henry
Monteith - but I cannot account for - but I sent him a Note
a little ago which must bring him to a point -

Did you hear that Robert Bog Greenock is to be married on
Monday to Miss Andy Campbell (Auchlyn's Daughter), well ventured in him for they say he is 70 - but he is a good honest man and settles
at 200 -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 January 1803, with two enclosed slips

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13 January 1803

King must have got his letter for he was at me with the Bill he had sent you. He says the man Menzies is worth 100m, but as I know him not I refused it telling him at same time that if he got any solid house here to indorse it we should give him the money. Hunter & Johnston are not customers of ours. They keep the grand Tea & China warehouse you have observed in Spreuls Land and were supposed to have got money, but they are such dashing People we would give them no Credit. They were very much connected with Johnston Spiers & Co who stopt the other day for above 20m and it is said will pay next to nothing. It is even said they were Partners and that some of the creditors are going to attempt a proof that they were such. They are fine hands indeed for a Bank - if such are allowed to issue notes, it will be a disgrace upon Banking & the Government of the Country.

It is cruel in the Aberdeen Folks to persecute these Sergeants by a new Trial. I hope the Court will interpose to prevent it.

A Charlie Halkit whose Intelligence may be depended on pops in upon me this moment. I asked him what he thought of Hunter & Johnston and their connection with Johnston Spiers & Co. He would say O, but wrote the inclosed & went off. Pretty Bankers indeed. No word yet from Henry Monteith, which I cannot account for, but I sent him a note a little ago which must bring him to a point.

Did you hear that Robert Bog Greenock is to be married on Monday to Miss Andy Campbell (Auchlyn's Daughter), well ventured in him for they say he is 70, but he is a good honest man and settled a £200 Jointure.

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13 January 1803

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[first slip: blank on this side]

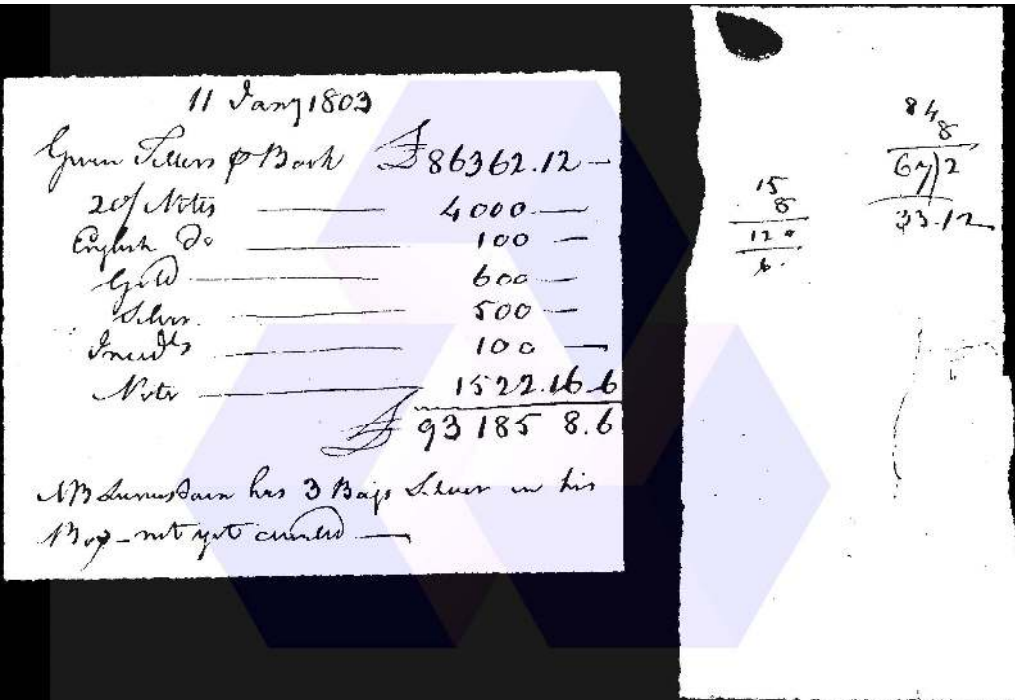
[second slip, written by Charlie Halkit as referred to in RSM's letter:]

As old debt they are bound for
of J S & Co £2000

Johnston Spiers & Co
and it will be ultimately be found
to be the same concern they
are bound for one another

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[First slip:]

11 January 1803

Given tellers per Book	£86362.12
20/ notes	4000
English ditto	100
Gold	600
Silver	500
Incidentals	100
Note	<u>1522.16.6</u>
	£93185.8.6

NB Lumsdaine has 3 Bags silver in his box, not yet counted

[second slip: some scrap calculations; not transcribed]

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14 Jan'y 1803

How I was vexed this morning on seeing Blackwood & Co's draft £147.10 returned - the sum not being great and on a very good man - we took it on the solemn assurance it would be accepted and after we were advised of its refusal from what they told us we had no doubt it was accepted so were quite easy about it - but so far we are brought in with them - considering however that they owe 60m and had their cash account with us, we may be thankful if it is no more. I cannot see any other of their Indorsations payable here now running it is upon John Monteith. They have settled I hear with their Creditors to give their own note for 5/ per £ their note with security for 5/ more, and their own note again for 5/, making in all 15/. I wish it may be paid. I forget the dates. I wish we may not be as ill off with that chap Howison. He is gone off to Lisbon. He must certainly have great Property there as all the Goods he purchased here were sent to that port, but I wish he may give a good account of them, and in the meantime the Bills £140 & £150 when returned must lie over. These are vexing things. Was it not to Jamie Campbell you sent Stuart Campbell Co's Bill on Percy. I wish you would write him to inquire of Carruthers about it. As the Omnium is now better I hope Percy will be able to pay. If not we must get Stuart Campbell Co's dividends.

David McGilchrist dropt down dead in his Garden this morning. No great loss to Society. He was a Bachelor so I should suppose his sisters Mrs Balfour and Mrs Whyt will succeed to something considerable. Harry Monteith sent me a note last night that he would give me his Brother's final answer to day but no appearance of him. From this delay I consider the answer will not be favourable.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 January 1803

RB/837/957

Page 1 of 2

14 January 1803

How I was vexed this morning on seeing Blackwood & Co's draft £147.10 returned. The sum not being great and on a very good man, we took it on the solemn assurance it would be accepted and after we were advised of its refusal from what they told us we had no doubt it was accepted so were quite easy about it. But so far we are brought in with them. Considering however that they owe 60m and had their cash account with us, we may be thankful if it is no more. I cannot see any other of their Indorsations or Acceptances there is any danger from, and there is only one of their Indorsations payable here now running it is upon John Monteith. They have settled I hear with their Creditors to give their own note for 5/ per £ their note with security for 5/ more, and their own note again for 5/, making in all 15/. I wish it may be paid. I forget the dates. I wish we may not be as ill off with that chap Howison. He is gone off to Lisbon. He must certainly have great Property there as all the Goods he purchased here were sent to that port, but I wish he may give a good account of them, and in the meantime the Bills £140 & £150 when returned must lie over. These are vexing things. Was it not to Jamie Campbell you sent Stuart Campbell Co's Bill on Percy. I wish you would write him to inquire of Carruthers about it. As the Omnium is now better I hope Percy will be able to pay. If not we must get Stuart Campbell Co's dividends.

David McGilchrist dropt down dead in his Garden this morning. No great loss to Society. He was a Bachelor so I should suppose his sisters Mrs Balfour and Mrs Whyt will succeed to something considerable. Harry Monteith sent me a note last night that he would give me his Brother's final answer to day but no appearance of him. From this delay I consider the answer will not be favourable.

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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, 14 January 1803

RB/837/957

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RSM

14 January 1803

If John Robertson calls you may say to him I have got some money for him from his agent, but I delay remitting it till tomorrow when I will get more.

We have drawn no less than 12m on Down today. What can be the meaning of this.

Wm Simpson Esq

P

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15 Jan'y 1803

Henry has been at me to day again with a Bunch of London Bills all of the same kind with that you saw and at longer Dates - They are sent down by Jas Hunter (Duncan's Brother) for manufactures sold by him and I should rather think they may be good - but the dates being so long and the accepters unknown to me I refused them - McNiell & Co owe here 12 or £1300 - he is to get their Bill on London there home on London at 3/4 for that sum - even this is not the most desirable Paper - but to keep the Body up I suppose we must take it from him - It will surely be good between them - he expects 10m good Remitters by first Packet - these Callants speak of thousands as mere Trifles - it is provoking to hear them -

I am glad to find we run no risk yet with Blackwood. I saw him just now - he says they had no Idea of not paying that returned Bill £147 - or of bringing it into their list of debts - he is to take it up as soon as the Consent of their Cords is subscribed and it is already subscribed by all but one who has agreed to do it - He will then be getting in money daily he asked if we had allowed them to continue to operate upon their Cash Account - and then on their money upon it - their securities are very good - Geo Todd writer in Edinb is one of them - I do not see any objection to this but shall be glad to have your opinion - The sureties the way have all agreed to remain bound - and they have given no intimation to us to the contrary

Henry Monteith has called at last and has told me that his Brother is determined not to pay us a shilling, that he was dragged by him into a Promise to pay upon our making proper acknowledgements, but as we have not made them - he will stand the Fate of a Law Plea, so the summons will be executed on Monday - I don't think I shall vex myself much about it - we can be no worse than we are if we lose it.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 January 1803

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Page 1 of 2

15 January 1803

King has been at me to day again with a Bunch of London Bills all of the same kind with that you saw and at longer dates. They are sent down by James Hunter (Duncan's Brother) for manufactures sold by him and I should rather think they may be good, but the dates being so long and the accepters unknown to me I refused them. McNiell & Co owe here 12 or £1300. He is to get their Bill on their house on London at 3/mo for that sum. Even this is not the most desirable Paper, but to keep the Body up I suppose we must take it from him. It will surely be good between them. He expects 10m good Remitters by first Packet. These Callants speak of thousands as mere Trifles. It is provoking to hear them.

I am glad to find we run no risk yet with Blackwood. I saw him just now. He says they had no Idea of not paying that returned Bill £147 or of bringing it into their list of debts. He is to take it up as soon as the Consent of their Creditors is subscribed and it is already subscribed by all but one who has agreed to do it. He will then be getting in money daily. He asked if we would allow them to continue to operate upon their Cash Account, and throw in their money upon it. Their securities are very good. George Todd Writer in Edinburgh is one of them. I do not see any objection to this but shall be glad to have your opinion. The sureties he says have all agreed to remain bound, and they have given no intimation to us to the contrary.

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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, 15 January 1803

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RSM

15 January 1803

If Willie should call on you with a note of Leitch & Smith's for about £800 which I lodged with them of money borrowed for paying Mr Dundas's debts will you be so good as give him the money & interest and it will be payable on demand.

Wm Simpson Esq

P

NatWest
Group

17 Jan 1803

I wish you may be able to read the inclosed Scrawl and
Abridgement wrote with many Interruptions - I read it to
Mr Dale who approves but does not think I should have
suggested the Idea of limiting the discounts of one house
to £500 - as it would never do -

King brought me McNeil & Co's Bill on ^{Munro & Brown} ~~London~~
£1352 - but being at 6/mo I did not take it - he
showed me authority he had to draw on Munro & Brown
and as they are thought a very safe house I took his Bill
on them sent you at 3/4 and made him lodge the
Bill by McNeil & Co as a security to be delivered up when
we are advised that it is accepted - I beg therefore you
will desire them to whom you send it to advise you
you if it is paid - as he will be anxious to have up
McNeil's Bill to make use of it otherwise and I told him
he had drawn on 10 days - Dr Balfour tells me
David McGilchrist has left nothing like the property
People talk of and he is doubtful if he will get
any thing with I am sorry for -

People will not grudge what Gibson has got
off Fletcher - what a shameful way of getting money
- if he ever more he should make a Vow never again
to touch a Card - but that's not the way with such
people and probably he will ere long lose it all and more -
If Willie calls you may say to him
that Monteith's Friends are all upon him and
have got us to suspend the Execution of the Summons
for this day - in the hope of bringing him to
what a fine draw on London!

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 17 January 1803

RB/837/960

Page 1 of 2

[see RB/837/963, next in this document, for the enclosure referred to in this letter]

17 January 1803

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very safe house I took his Bill on them sent you at 3/4 and made him lodge the Bill by McNeil &
Co as a security to be delivered up when we are advised that it is accepted. I beg therefore you will
desire those to whom you send it to advise you you if it is paid as he will be anxious to have up
McNeil's Bill to make use of it otherwise and I told him he would know in 10 days. Dr Balfour tells
me David McGilchrist has left nothing like the property People talk of and he is doubtful if he will get
any thing which I am sorry for.

People will not grudge what Gibson has got off Fletcher. What a shameful way of getting money. If
he was wise he should make a Vow never again to touch a Card. But that's not the way with such
people and probably he will ere long lose it all and more. If Willie calls you may say to him that
Monteith's Friends are all upon him and have got us to suspend the Execution of the Summons for
this day, in the hope of bringing him to.

What a sum drawn on London!

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 January 1803

RB/837/960

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[see RB/837/963, next in this document, for the enclosure referred to in this letter]

RSM

17 January 1803

Wm Simpson Esq

P

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17 Jan'y 1803 -

The Little order contained in your P is more easily given than executed. I often wish the worthy writer of it and you were here of a Monday evening and would point out in what manner an abridgement could be made - The Trade of the place has greatly increased of late - This is demonstrated by many things - I shall mention two - the vast increase in the Importation of Cotton wool - and in the amount of Excise duty paid by the Linen Printers - The consequence is that our Customers are greatly increased in number and in their needs - every Monday night we have from 4 to 500 Bills lodged with us - from a desire to abridge we return as many of them as we can without shaking the general Credit of the place - but from the increasing demand, do our best, the sum on discount has been advancing - and I really know not how it can be abridged - I could give you a list of a dozen or score of our best Customers who apply to us weekly for the largest sums whose payments thro' the week depend upon our passing their Bills, whose Paper is most undoubted, and yet were we to return them I know not what the Consequences would be. I should dread we should be mobbed. I declare I have not nerves for this yet the returning the Bills of that description of Customers is the only measure that can be effectual for making any considerable abridgement - at once to return their Bills would be attended with the most mischievous consequences - they must have warning - and after all it becomes a most difficult matter to determine what Bills are to be taken and what to be refused from Customers equally good and safe - To obviate this difficulty, it has always appeared to me that if an abridgement must be made, it should be by some general measure fairly intimated to the

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 January 1803

RB/837/963

Page 1 of 2

[this letter is the enclosure referred to in RB/837/960]

17 January 1803

The Little order contained in your P is more easily given than executed. I often wish the worthy writer of it and you were here of a Monday evening and would point out in what manner an abridgement could be made. The Trade of the place has greatly increased of late. This is demonstrated by many things - I shall mention two - the vast increase in the importation of cotton wool, and in the amount of Excise duty paid by the linen printers. The consequence is that our customers are greatly increased in numbers and in their needs. Every Monday night we have from 4 to 500 bills lodged with us. From a desire to abridge we return as many of them as we can without shaking the general Credit of the place, but from the increasing demand, do our best, the sum on discount has been advancing, and I really know not how it can be abridged. I could give you a list of a dozen or score of our best customers who apply to us weekly for the largest sums whose payments thro' the week depend upon our passing their Bills, whose Paper is most undoubted, and yet were we to return them I know not what the Consequences would be. I should dread we should be mobbed. I declare I have not nerves for this yet the returning the Bills of that description of customers is the only measure that would be effectual for making any considerable abridgement. At once to return their Bills would be attended with the most mischievous Consequences - they must have warning, and after all it becomes a most difficult matter to determine what Bills are to be taken and what to be refused from Customers equally good and safe. To obviate this difficulty, it has always appeared to me that if an abridgement must be made, it should be by some general measure fairly intimated to the

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People two or three months before it is put into Execution as we did some years ago when we reduced the time from 4 to 3 months - Suppose we were now to intimate that after the 1st of April - or 1st May - no Bills would be discounted at this office having more than two months to run - or that after such a date no Bills from any one house would be discounted for above £500 - or that Bills ~~would~~ after such a date ~~would~~ only be discounted once in the fortnight - If any of these three modes were to be adopted and due warning given - there would be no discrimination - every good Customer would be put upon the same Footing, and an abridgement would be effected without producing any Convulsion or any Outcry against the management of the office - I cannot see how it can be done except by one such general measure - Some general Shock upon Credit may be desired by some every 6 or 7 years - but I do fear before we shall not again be exposed to such disasters as occurred in '93 - but even in that awful year the Bank had been suffered but little had we kept clear of James Dunlop and the Tanners - I cannot think happen what may, we have now any Connections of that kind I should think the real Trade & Wealth of the place is half as much more if not double what it was at that period - Bank Accommodations must be necessary in proportion and if not given by us other Banks must be resorted to - good Paper real solid Bills will be converted some way or other

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 January 1803

RB/837/963

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18 Jan 1803

I suppose you have seen an advertisement about, I suppose
dividend which has escaped me for I never heard of it - and I
suppose there is 0 to divide for I have heard that from the
villainy of his natural son nothing can be got from America
where only there are any Effects - but I must ask Gilbert
about it - (Mr Glassford & Ardconnell go up to London
next month to settle with Lord Hawkesbury about getting
payment of the American debts according to the Convention)
Poor Jamie McDowal went to Greenock some days ago
to embark for the W Indies - and I suppose has sailed - it
is not likely ever his Friends will see him again - what
an unfortunate Family - I have told Blackwood &
Co that they must get their Sureties to write us a letter
to the Effect you mention, and they say they will get it
to us next week - you see by the enclosed how our
Cash stands and there will be no harm in your sending
us 15 or 20m large by Mr Glassford -
we have done 240 Bills to day - and returned 169
100 at least of the latter are as good Bills as in
Scotland - many of them I have some doubts whether
you nor Mr R could have had the Courage to
refuse had you been sitting upon the Bills last night
Henry Monteith has just been with me and still
hopes to bring his Brother to an amicable settlement
so I have ordered the Execution of the Summons to be
delayed another day - but I doubt it will be to no purpose -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 18 January 1803

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18 January 1803

I suppose you have seen an advertisement about James Dunlop's dividend which has escaped me, for I never heard of it and I suppose there is 0 to divide, for I have heard that from the villainy of his natural son nothing can be got from America where only there are any Effects. But I must ask Gilbert about it. He Mr Glassford & Ardconnell go up to London next month to settle with Lord Hawkesbury about getting payment of the American debts according to the Convention.

Poor Jamie McDowal went to Greenock some days ago to embark for the W Indies, and I suppose has sailed. It is not likely ever his Friends will see him again. What an unfortunate Family. I have told Blackwood & Co that they must get their Sureties to write us a letter to the Effect you mention, and they say they will get it to us next week. You see by the inclosed how our Cash stands and there will be no harm in your sending us 15 or 20m large by Mr Glassford.

We have done 240 Bills today and returned 169. 100 at least of the latter were as good Bills as in Scotland - many of them I have some doubts neither you nor Mr R would have had the Courage to refuse, had you been sitting upon the Bills last night.

Henry Monteith has just been with me and still hopes to bring his Brother to an amicable settlement so I have ordered the Execution of the Summons to be delayed another day, but I doubt it will be to no purpose.

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return with these Bills of Campbell Ruthven Co, you send us from
Bob Allan be done - at what an Expense must this Circulation go
on - I have just given out £1200 - of them due tomorrow - some Risk
falls upon me for the regular negotiation - for few of the Accepters I dare
say could pay if I were to take recourse on the Indorsers
I have been thinking of another mode of Retrenchment - it is
that we should have a meeting a consultation with and fix upon 10
or a dozen houses who discount with us weekly, those of least
advantage to the Bank and strike them off, sending them notice a month or two
before that we are to do so. I really believe this to be the
most adviseable plan

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 18 January 1803

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Page 2 of 2

When will these Bills of Campbell Ruthven Co you send us from Bob Allan be done. At what an
Expense must this Circulation go on. I have just given out £1200 of them due tomorrow. Some Risk
falls upon me for the regular negotiation, for few of the Accepters I dare say could pay if I were to
lose recourse on the Indorsers.

I have been thinking of another mode of Retrenchment. It is that we should have a meeting and
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Wm Simpson Esq
P

RSM
18 January 1803

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20 Jan'y 1803

I was much struck with the Intelligence of worthy Dr Erskine's death - a great & good man is fallen - but he has fallen to rise in a better Country - These 40 years past I have looked up to him with more veneration than perhaps to any Individual - I shall see his Face no more - The Notes by Mr Glassford are all right - but you need send us no more small for some weeks - some puzzle Mr Dale & me by leaving all upon us with regard to Retrenchment - we shd have a serious Chat upon that Subject - I will not put up the Advertisement in the Tellers' office till you give us more peremptory orders - but if Retrenchment must be, it appears to me the best Expedient and we have the B of Engl & the Paisley Bank for our Example - all I wish is to avoid as much as possible Discrimination by refusing good Bills from one good Customer and taking them from another. What pity we cannot take them all! - Our West India men I see are put to their last shifts by the non arrival of the Jamaica Packet - My Mr Monteith sends me a Note requesting a delay for another day -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 January 1803

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Page 1 of 2

20 January 1803

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The Notes by Mr Glassford are all right, but you need send us no more small for some weeks.

You puzzle Mr Dale and me by leaving all upon us with regard to retrenchment - we should have a serious Chat upon that subject. I will not put up the advertisement in the Tellers' office till you give us more peremptory orders, but if retrenchment must be, it appears to me the best expedient and we have the Bank of England and the Paisley Bank for our example. All I wish is to avoid as much as possible Discrimination by refusing good bills from one good customer and taking them from another. What pity we cannot take them all!

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RSM

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21 Jan'y 1803

I never thought of adopting more than one Measure - and that approved of by Mr R is certainly the best tho' I fear it will be hard upon the People here and it is much to be regretted that we cannot take all real good Bills under 3 months - Tuesday the 25th being our throngest day I propose to put up in the Tellers Office the following

Advertisement

After the 25th March next no Glasgow Bills will be received at this office for discount having more than two months to run -

It is impossible we can adhere rigidly to the Rule in every Instance - but I will never depart from it but in such cases as became necessary for the Security of the Bank. -

Old Dr Mcnight was to be sure a most laborious man and all in his own proper line but I do not think that gives his son a Title to Edin. I wish they would think of my friend Mr Campbell of Kippen George Kinnear's Brother in Law. I should be answerable for his giving satisfaction. He had very near got it before on the recommendation of Sir Jas Stirling. I think in Compliment to him they might bring him forward again, and I imagine the present Provost would not be against him. Some Regard too should be had to George Kinnear our old Baillie. If John Robertson calls on you, you may say I wrote him per Box with his Bills accepted.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 January 1803

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Little King says when we are advised of the Bill on Munro & Brown being accepted under the terms you will approve of our melting the 6 months' date Bill by McNeil & Co on the London house for about the same sum ^{lodged at us against the other} which would make him quite easy. I said it was beyond our date - but I should mention this desire to you - I was telling Penny just now that he must take in his hand for we should now discount only at 2 months - he says it will be a severe measure - and he cannot comprehend how the Bank's Capital can be better employed than in the discount of undoubted real 3 months Bills - He knows the sum of deposits we had when he was with us and talks of the sum discounted above that as a small proportion of our Capital.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 January 1803

RB/837/966

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Little King says when we are advised of the Bill on Munro & Brown being accepted he hopes you will approve of our melting the 6 months' date Bill by McNeil & Co on the London house for about the same sum lodged with us against the other which would make him quite easy. I said it was beyond our date, but I should mention his desire to you.

I was telling Penny just now that he must take in his hand for we should now discount only at 2 months. He says it will be a severe measure, and he cannot comprehend how the Bank's Capital can be better employed than in the discount of undoubted real 3 months Bills. He knows the sum of deposits we had when he was with us and talks of the sum discounted above that as a small proportion of our Capital.

RSM

21 January 1803

Wm Simpson Esq

P

22 Jan'y 1803

As the 25th March will be just 2 months from Tuesday next I think it will be a proper warning and to make our People mind Lady Day — It is Adam Keir as I am told has been in the way of discounting only 2 months' date ^{Glasgow} Bills — but I suppose he does little in that way. The Views of these paltry Banks are not the accommodation of the Public, but to promote their own Circulation by various nefarious means — I hope our Bank acts upon a different system —

This S.E. wind will I hope bring the Jamaica Packet which is most anxiously longed for here and will I hope bring Relief to many —

Charles Gibson has shown me a letter from James Hunter & Co stating they had got payment of two of Leclerk's Bills he had sent them at 9½ per cent discount — and desiring him to draw on them for the amount as he has done at 20 ds. — I hope Down & Co will now get payment of the Bills sent them —

Henry Monteith says if he does not bring me a satisfactory answer from his Brother by 12 o'clock on Monday we may then proceed with the Summons and I suppose will be the Result —

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 January 1803

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22 January 1803

As the 25th March will be just 2 months from Tuesday next I think it will be a proper warning and it will make our People mind Lady day. It is Adam Keir as I am told has been in the way of discounting only 2 months' date Glasgow Bills, but I suppose he does little in that way. The Views of these paltry Banks are not the accommodation of the Public, but to promote their own Circulation by various nefarious means. I hope our Bank acts upon a different system.

This South East wind will I hope bring the Jamaica packet which is most anxiously longed for here, and will I hope bring relief to many.

Charles Gibson has shown me a letter from James Hunter & Co London stating they had got payment of two of Leclerk's Bills he had sent them at 9½ per cent discount, and desiring him to draw on them for the amount as he has done at 20ds. I hope Down & Co will now get payment of the Bill sent them.

Henry Monteith says if he does not bring me a satisfactory answer from his Brother by 12 o'clock on Monday we may then proceed with the Summons which I suppose will be the Result.

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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 January 1803

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RSM

22 January 1803

Wm Simpson Esq

P

[also includes some jot calculations, not transcribed]

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24 Jan'y 1803

I have a letter from my Friend Begbie London today dated 21st saying that was a most important day in the Stock Exchange and had passed over even without a Rumour and 3 per cents nearly 1 per cent higher than they were two days before and after the Bank has been paid what they lent he supposes these will be better. This is so far well but I suppose you will have the same Intelligence. I have nothing new to give you from this. But that there is a great Mob and has been since yesterday afternoon smashing all the College windows on account of a dead Body having been taken up on Saturday night. These Raisers carry on their Business in a most bungling way, for the Grave was seen open, the Coffin left and the Body carried off - but it is not known it went to the College and nothing can be more wicked than making poor Dr Findlay and many other innocent Professors suffer for it. We shall have hard work of it to night - only 37m coming in this week - that will never do, but I see a very large sum comes due the first 10 days of February which I hope will bring us round a little till the retrenching Plan takes Effect. Henry Monteith has just come to suspend the Execution by proposing a meeting with Robert, but he is of so high metal that I doubt if that will bring it about.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 January 1803

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Page 1 of 2

24 January 1803

I have a letter from my Friend Begbie London today dated 21st saying that was a most important day in the Stock Exchange and had passed over even without a Rumour and 3 per cents nearly 1 per cent higher than they were two days before and after the Bank has been paid what they lent he supposes these will be better. This is so far well but I suppose you will have the same Intelligence.

I have nothing new to give you from this, but that there is a great Mob and has been since yesterday afternoon smashing all the College windows on account of a dead Body having been taken up on Saturday night. These Raisers carry on their Business in a most bungling way, for the Grave was seen open, the Coffin left and the Body carried off - but it is not known it went to the College and nothing can be more wicked than making poor Dr Findlay and many other innocent Professors suffer for it.

We shall have hard work of it to night - only 37m coming in this week - that will never do, but I see a very large sum comes due the first 10 days of February which I hope will bring us round a little till the retrenching Plan takes Effect.

Henry Monteith has just come to suspend the Execution by proposing a meeting with Robert, but he is of so high metal that I doubt if that will bring it about.

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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 January 1803

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RSM

24 January 1803

Wm Simpson Esq

P

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26 Jan'y 1803 -

I have always thought these Edinburgh payments rather a loose way of doing and wished we could get clear of them, as they have of late greatly increased - yet I do not see how we can well refuse them to a good Customer - I have always desired the Tellers only to take the money from such - and now I have added that they shall not take money but when it is to be paid to some known respectable person in Edin - when no Voucher is given I do not see one should be required and that is what the People here say when our Tellers talk to them of giving a Receipt - so we get no Receipts - indeed it is hardly necessary as most of your payments are to Mr Corbett, Messrs Stirling who always call next day for the money and our Tellers should swear to the payment - if you was trusted with a Packet of money to bring to a known person here - you would hardly think of giving no Receipt - of asking one on the delivery.

I sat half an hour with Friend James last night he had made out a Scroll of a new Guarantee Letter as applicable to 4 Bills of £750 each - at long dates - the Proceeds when discounted to be paid into a separate Account with the Bank and the weekly Bills running as they come round to be placed to the debit of that account. I desired him to show the Scroll to Mr Ewing MacLae and be sure it would be approved of by all the obligants before I sent it to you. It is certainly the best plan to get the whole of these troublesome weekly Bills thrown into four Bills to be paid when due, and your Idea of getting the obligants to accept the Bills would be the most Businesslike plan, but it is in vain to expect that. You will observe there are 12 obligants and each of them is bound only for £250. You cannot suppose that they would all become bound jointly for £3000. I shall mention this to James

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 January 1803

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26 January 1803

I have always thought these Edinburgh payments rather a loose way of doing and wished we could get clear of them, as they have of late greatly increased. Yet I do not see how we can well refuse them to a good Customer. I have always desired the Tellers only to take the money from such, and now I have added that they shall not take money but when it is to be paid to some known respectable person in Edinburgh. When no Voucher is given I do not see one should be required and that is what the People here say when our Tellers talk to them of giving a Receipt, so we get no Receipts. Indeed it is hardly necessary as most of your payments are to Collector Corbett & Messrs Stirling who always call next day for the money and our Tellers could swear to the payment. If you was trusted with a Packet of Money to bring to a known person here, you would hardly think if you gave no Receipt of asking one on the delivery.

I sat half an hour with Friend James last night he had made out a Scroll of a new Guarantee Letter as applicable to 4 Bills of £750 each at long dates, the Proceeds when discounted to be paid into a separate account with the Bank and the weekly Bills running as they come round to be placed to the debit of that account. I desired him to show the Scroll to Mr Ewing MacLae and be sure it would be approved of by all the obligants before I sent it to you. It is certainly the best plan to get the whole of these troublesome weekly Bills thrown into four Bills to be paid when due, and your Idea of getting the obligants to accept the Bills would be the most Businesslike plan, but it is in vain to expect that. You will observe there are 12 obligants and each of them is bound only for £250. You cannot suppose that they would all become bound jointly for £3000. I shall mention this to James

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but I am sure he could not ask his Friends to become bound
further than they are at present - he seems to have no fear
that they will continue bound as they are - and that if any of
them should withdraw he will get as good in his place -
I think they are all very good for £250 - the present
Guarantee expires 14 Feb'y - and the Bills running will be
just £3000 - our Mob has been quelled by the
assistance of a Troop of Dragoons - poor Dr Findlay was obliged to
fly to his daughter in law's house on Monday after all his windows were
destroyed and his furniture damaged with the stones - it was so with
Principal Davidson's and all the houses to the street - it was an
Infirmary Patient that was taken up - but our Mob cannot
bear such things - they said he sent to Botany Bay -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 26 January 1803

RB/837/972

Page 2 of 2

but I am sure he could not ask his Friends to become bound further than they are at present. He seems to have no fear that they will continue bound as they are, and that if any of them should withdraw he will get as good in his place. I think they are all very good for £250. The present Guarantee expires 14 February, and the Bills running will be just £3000.

Our Mob has been quelled by the assistance of a Troop of Dragoons - poor Dr Findlay was obliged to fly to his daughter in law's house on Monday after all his windows were destroyed and his furniture damaged with the stones. It was so with Principal Davidson's and all the houses to the street - it was an Infirmary Patient that was taken up, but our mob cannot bear such things. They should be sent to Botany Bay.

Wm Simpson Esq
P

RSM
26 January 1803

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27 July 1803 -

Thanks for the Respite - it was really not the moment for taking a strong measure - altho' to spend his money were long - we shall try what can possibly be done in the common way for retrenching by which can possibly be done in the common way for retrenching tho' really to return good People's good Bills is a most unpleasant difficult Business - the question comes to be whose Bills shall we return of those who have an equal claim upon and where Barwick is equally advantageous to the Bank - neither you nor Mr R - were you sitting at our Monday night Board and would easily resolve that Question - Dr Erskine's Settlement is on the whole I think not unreasonable tho' he might have given a thousand or two to charitable purposes I don't suppose he could put his Landed Estate past his son unless he could cognosce him, as it was no doubt settled upon him by his mother's Contract. I have heard of the marriages you mention, but not before of the Scrape the Magistrates of Ayr have got into. The Jamaica Packet is come at last but our Letters by the late arrival of the Mail were not given out till after the Bank was shut for taking in Bills as we take none after 2, so I know not what Remittances have come you will probably have a Bunch of them tomorrow. The Inclosed from Mr T I have hardly had time to read. Return it to me by next Box. I mentioned to him the extraordinary demand for Bills on his house as he would see by our Letters to them, and begged he would give me his opinion whence it arose. I don't well understand what he says on that subject.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 January 1803

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27 January 1803

Thanks for the Respite. It was really not the moment for taking a strong measure, altho' it should be necessary ere long. We shall try what can possibly be done in the common way for retrenching tho' really to return good People's good Bills is a most unpleasant difficult Business. The question comes to be whose Bills shall we return of those who have an equal claim upon and where Business is equally advantageous to the Bank. Neither you nor Mr R, were you sitting at our Monday night Board would easily resolve that question.

Dr Erskine's settlement is on the whole I think not unreasonable tho' he might have given a thousand or two to charitable purposes. I don't suppose he could put his Landed Estate past his son unless he could cognosce him, as it was no doubt settled upon him by his mother's Contract. I have heard of the marriages you mention, but not before of the Scrape the Magistrates of Ayr have got into. The Jamaica Packet is come at last but our Letters by the late arrival of the Mail were not given out till after the Bank was shut for taking in Bills as we take none after 2, so I know not what Remittances have come you will probably have a Bunch of them tomorrow. The Inclosed from Mr T I have hardly had time to read. Return it to me by next Box. I mentioned to him the extraordinary demand for Bills on his house as he would see by our Letters to them, and begged he would give me his opinion whence it arose. I don't well understand what he says on that subject.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the bank's cashier, 27 January 1803

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RSM

27 January 1803

Wm Simpson Esq

P

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28 Jan'y 1803 -

There is no alteration on the bad debt account since I sent you the last note - Had any thing come in you may be sure I had have sent you a new note as I always did upon necessary payment - indeed I fear little more is to be expected from them - but we shall get a sum with I had no expectation of - Robt Monteith has now honourably resolved to pay the whole of Monteith & Graham's debts principal & interest by Bills on his Brother Henry - but payable no sooner than 1 July 1808 - The Bills are making out this day - They owed the Bank a Balance in London Bills returned £129.12.10 and the Bank a Balance for London Bills returned £89.9 - I have just sent him a note of Interest to 1 July 1808 89.9 - He is to give Bills in the same way to Reynold Monteith & Co for above £3000. I hardly expect to live till they are paid (as this day I enter upon my 66th year) but this was better than a Law plea - There is such a Bustle in the office today that I cannot stir to call upon Friend James and tell him the way you would have his matter settled, but I don't believe he would get his Guarantee Gentlemen to accept Bills and there behoved to be no fewer than 48 Bills. The inclosed letter he has just sent me. Let me know in Course if it will do and return it. It will take 10 days to get it sent round for subscription and the old Guarantee expires 14th proximo. What a Trouble that Business occasions to me, but stopping them would have very bad Consequences.

I shall speak to our Tellers about getting such a Voucher as you mention for money paid in at Edinburgh. You see some Stuff by the W Indian Packets to day.

I sat an hour with Dr Findlay the other night and never saw the honest man better or in better spirits.

It was thought best to have no meeting with Monteith - he & I are now corresponding very pleasantly.

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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 January 1803

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28 January 1803

There is no alteration on the bad debt account since I sent you the last note. Had any thing come in you may be sure I would have sent you a new note as I always did upon receiving a payment. Indeed I fear little more is to be expected from them, but we shall get a sum which I have no expectation of - Robert Monteith has now honourably resolved to pay the whole of Monteith & Graham's debts principal & Interest by Bills on his Brother Henry, but payable no sooner than 1 February 1808. The Bills are making out this day. They owed the Bank a Balance in London Bills returned £129.12.10 which was wrote off at 1/-. I have just sent him a note of Interest to 1 February 1808 89.9-. He is to give Bills in the same way to Reynold Monteith & Co for above £3000. I hardly expect to live till they are paid (as this day I enter upon my 66th year) but this was better than a Law plea.

There is such a Bustle in the office today that I cannot stir to call upon Friend James and tell him the way you would have his matter settled, but I don't believe he would get his Guarantee Gentlemen to accept Bills and there behoved to be no fewer than 48 Bills. The inclosed letter he has just sent me. Let me know in Course if it will do and return it. It will take 10 days to get it sent round for subscription and the old Guarantee expires 14th proximo. What a Trouble that Business occasions to me, but stopping them would have very bad Consequences.

I shall speak to our Tellers about getting such a Voucher as you mention for money paid in at Edinburgh. You see some Stuff by the W Indian Packets to day.

I sat an hour with Dr Findlay the other night and never saw the honest man better or in better spirits.

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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 January 1803

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RSM

28 January 1803

Wm Simpson Esq

P

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29 July 1803

Since I got Mr T's letter I have been so much bothered with one thing and another that I have not got time to think upon the subject - but when you return it I shall see if I can comprehend our friend's Views - I have just been writing him to send me the plans & Views of the London Vaccine Inoculation ^{Society} as I wish much to get such a Society set on foot here - and the Provost will patronize it when I get him the London plans - it is a wonderful discovery - I have just got the Bills sent me by Robert Monteith for Reynolds' debt payable July 808 I expect he will send me the Bank's on Monday - I wonder if it had not been you and the Counsellor I could believe we should ever have seen these Bills for every body else threw cold water upon it - but we must looky else them with upon it - but we must not say this - as he will not allow that our threatened Process had any Effect - and he is sure he is now paying those who had no Promise from him - I know Dr E had much money gathered from the Price of the Land he sold and economy - so it is fairly come by - I think his settlements very rational but wish he had laid David under restraints if it was in his power.

Some more Jamaica ware to day you see, but no Bills to be had there it seems. Nothing but Dollars. I saw John Stirling last night and gave him an Exhortation. He promises to be as easy upon us as he can, says we have only 16m Glasgow and about as much London Paper running all but a trifle under 3 months, that if we draw the Cord too tight we will do much hurt to the place and to ourselves and set a number of insignificant Banks agoing which we should prevent if possible. He spoke very sensibly.

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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 January 1803

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29 January 1803

Since I got Mr T's letter I have been so much bothered with one thing and another that I have not got time to think upon the subject, but when you return it I shall see if I can comprehend our friend's Views. I have just been writing him to send me the plans & Views of the London Vaccine Inoculation Society, as I wish much to get such a Society set on foot here, and the Provost will patronize it when I get him the London plans - it is a wonderful discovery.

I have just got the Bills sent me by Robert Monteith for Reynolds' debt payable February 1808. I expect he will send me the Bank's on Monday. Indeed if it had not been you and the Counsellor I don't believe we should ever have seen these Bills for every body else threw cold water upon it, but we must not say this, as he will not allow that our threatened Process had any Effect, and to be sure he is now paying those who had no Promise from him.

I knew Dr E had much money gathered from the Price of the Land he sold and economy, so it is fairly come by. I think his settlements very rational but wish he had laid David under restraints if it was in his power.

Some more Jamaica ware to day you see, but no Bills to be had there it seems. Nothing but Dollars. I saw John Stirling last night and gave him an Exhortation. He promises to be as easy upon us as he can, says we have only 16m Glasgow and about as much London Paper running all but a trifle under 3 months, that if we draw the Cord too tight we will do much hurt to the place and to ourselves and set a number of insignificant Banks agoing which we should prevent if possible. He spoke very sensibly.

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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 January 1803

RB/837/976

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RSM

29 January 1803

Wm Simpson Esq

P

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I subscribed to the candle end you speak of - for which I have not
 an official acknowledgement saying that as the Book had no
 legal claim he coming forward with this payment of unsolicited was
 very much to his honour and I had no doubt would be so considered
 by our Directors - we have no Boy for such a big John Paper
 I am thinking to send you in the Boy the Book with Willie
 left me for these debts and has laid on my desk ever since
 you will see from it what has come in - and may divert
 yourself with it for a or three days - Montell's last
 documents from his Poor Kings' house for his share of
 James's Fortune come round now 1807 & July 1808 - so he
 makes these payments out of them - before that period I suppose
 he will draw nearly 20 on - which he is to keep for himself -
 we were glad to take it on his own way -

I have sent the Guarantee Letter to James - this last Clause in it I thought not accurately expressed and proposed putting in a few words, making the friends of the new Bells better applied towards payment of the Bells and had been dissuaded under the former Guarantee as they came round - this is the meaning of Parlies - but like Mr T. I have too many words - its not every one that has the knack of expressing themselves in a few words as you can do - your reading of Mr. T. letter is just as I took it - but I hardly had time to glance it over. Ning showed me a letter from her son and he was referring to a former by address for Liverpool with interest about how Govt Bells on board with his brother but - that ship is not arrived and is lumbering

RB/837/979

31 January 1803

Inclosed is the candle end you speak of, for which I have wrote an official acknowledgement saying that as the Bank had no legal Claim his coming forward with this payment etc unsolicited was very much to his honour and I had no doubt would be so considered by our Directors. We have no Box for such long dated Paper so you had better keep it, or will you discount it and let it be placed to the Credit of the bad debt Account. By the Bye I am thinking to send you in the Box the Book which Willie left me for these debts and has been in my desk ever since. You will see from it what has come in, and may divert yourself with it two or three days. Monteith's last instalments from his Brother Henry's house for his share of James's Fortune come round November 1807 & February 1808, so he makes these payments out of them. Before that period I suppose he will draw nearly 20m, which he is to keep for himself. We were glad to take it in his own way.

I have sent the Guarantee Letter to James. The last Clause in it I thought not accurately expressed and proposed putting in a few words making the Proceeds of the new Bills to be applied towards payment of the Bills which had been discounted under the former Guarantee as they came round. This is the meaning of Parties. But like Mr T I have too many words. It's not every one that has the Knack of expressing themselves in so few words as you can do. Your reading of Mr T's letter is just as I took it, but I hardly had time to glance it over. King showed me a letter from his Trinidad house referring to a former by a ship for Liverpool which inclosed about 6m Gov Bills on London which he particularly states – that ship is not arrived which is tantalizing.

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We have 56m coming in the ensuing week and should help
us a little but the demands on us will be in proportion —
John Stirling is to sell off by Roup on Wednesday a part only
of his property in Stirling Square now to be only Stirling Street
he draws already £300 a year rents from it and from the
number of People that have been looking after it he has
no doubt he will get off as much as will yield £800 a year
more Ground rents and still leave some of the best steadings to sell
his price is 4 Guineas per square yard — the Rage for building here
is going beyond all bounds — we are just at evens with
Gilbert to day.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 31 January 1803

RB/837/979

Page 2 of 2

We have 56m coming in the ensuing week which should help us a little, but the demands on us will be in proportion.

John Stirling is to sell off by Roup on Wednesday a part only of his property in Stirling Square now to be only Stirling Street. He draws already £300 a year rents from it and from the number of People that have been looking after it he has no doubt he will get off as much as will yield £800 a year more Ground rents and still leave some of the best steadings to sell. His price is 4 Guineas per square yard. The Rage for building here is going beyond all bounds.

We are just about evens with Gilbert to day.

WM Simpson Esq
P

Private

RSM
31 January 1803

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