have had a floating credit of at least 6 or 7 thousand dollars. - With this he would have no difficulty. It was known in the first place, that I had no money to assist him with. - My time and knowledge I have used - or endeavored to do so - to the best advantage. -

Again - It could not have been foreseen that we were going to have such an unprecedented scarcity of money, as we have experienced within this last year. - Our most firmly established Merchants, have found a difficulty in meeting their engagements. - Besides, although I know of no moral improprieties - I am satisfied that the business does not suit Lloyds taste. -

Under these circumstances, (partially at all events) I have deemed it a desirable, in conjunction with the advice of his best friends to point out the propriety of his selling the Store before any loss is sustained. - Among the persons alone referred to, is Mr Adams, an excellent man - whose advice, friendship, and assistance, in a variety of ways, we have reason to be forever grateful for. - He is of the opinion that the Store had better be sold, and will cheerfully, I have no doubt, at any time point out to you his reasons for expressing such opinions. - If you should not be here in the course of a few weeks, I will request him to write to you. - I will also write myself, at greater length in a few days. - In the mean time, be assured that nothing shall be wanting on my part to have every thing done in a manner to give satisfaction to all who may feel an interest in Lloyds welfare

Yours with great respect
Joshua Hearlan