Dear Sir

I always thought when I was pressed most for money, and could not obtain it that I was most peculiarly unfortunate, but I find the Jackson experiment of policy now places almost every man in the situation I have frequently experienced under more happy administrations. The loan on deposite from my late sister Mrs Ann Nelson to the Mechanic's Bank of Baltimore is subject to a notice from her or her representatives of forty days. I have notified the Cashier Mr Wm A Murray about the 8th instant that it wd be required at that time, viz, the expiration of 60 days. In ordinary times I have no doubt but that my check predicated on this notice wd be negotiated, at this time I do not think it could unless at the Bank upon which the order may be drawn. I have to suggest what perhaps may not have occurred to you, that if you did or could succeed in procuring a discount at any of the Frederick banks on my check, it wd subject the Mechanics B of Balt. to a call for specie, which I wd by no means like to be the cause of. Let me now suggest to you the idea of an application by letter to Mr Murray (William A Murray Cashier of the Mechanic's Bank of Baltimore) to know if his bank wd discount my check for the sum of One thousand dollars, predicated upon the loan to that Bank by the late Mrs Nelson payable as per notice at forty days from said notice, I fear I have gone a round about way to express a very simple idea. It is thrown out for you to act upon, I wd myself prefer it, to an application to another Bank upon the principle above mentioned, to which I wd not like to be accessory (unless I cd make something by it.) A letter from George rec'd on Sunday informs me of some unfavourable rumours in relation to a Bank in Baltimore in which I have a considerable interest into which I purchased at 8 P Cent above par a few years since. I hope they may prove unfounded. I mean to vest four thousand dollars of Mrs A's devise for the use of her charity

Dr Sir

Mr Bernie Esquire

Thos Dale

Frederick City 8th 1834

Westminster Carroll

Westminster 12th May 1834

Dr Sir this is to inform you that I am pushed for money and stand in need of money and must have it immediately or suffer loss I am very sorry to press so good a man as you are and have been to me but necessity compels me to do so and I do hope that your goodness will pardon me for so doing please to send by John M. Yingling the ballance due me which is fourteen dollars I think and his receipt shall be good in full against me

Wm C Bernie

Benjn Yingling

Wm C Bernie Esqr

Baltimore

Md

Wm Winchester
Tuesday 1834
Boy in Grafton