Locust Grove Sept. 5th /36

Dear Sir

I called on Saturday last on the elder Decker who informed me he could not be able to loan you any money. I applyd to his brother and the result of our conversation was that if he could see or hear good testmy. of the property he could loan money on it. I told him all I knew about it, & referd him to Mr. Reister or Mr. Reppert for further information & told him if he wishd to see it I would take him up at any time with me in my carriage, & indeed I shd be almost ashamed to be seen with him, for he is the most miserable looking animal. However he has the money & we'll not mind his looks. He will have about $3,000.00 to loan, I think I write to yr son Wm. today & shall advise him to put in for the other $1000.00 as I am confident his land will not sell at present & he had at any rate better have another string to his bow. I was in Baltimore since I saw you, and was informed by intelligent persons that a great pressure in the money market was to be apprehended shortly. Jackson meanwhile by requiring the payments for public lands to be made in specie, by which his own party & pets will have a preference at the Dep't banks.

With best respects to Mrs Bernie & family

Yours truly yr
W. B.

Yours &c

Locust Grove 5th Sept. 1836
Washington County Md

Bernie Esquire
Near Sale
Free Fancy Town
Frederick Co. Md

Baltimore 7 Sept 1836

My dear Father

I have just rec'd a letter from Mr Van B, who tells me I shall to get money (Decker in Rectorstown) to, for my note but at the same time informs me it is not with a design to relieve himself from a renewal of my note which he is willing to do — but appriges me of the circumstance as he says so as to enable me to have two strings to my bow" — Here is friendship of the highest order (but I can do nothing until I know the result of my proffered sale on the 20th prox) & be assured I appreciate it highly

In relation to yr borrowing money from an individual or a corporation, allow me to suggest to you I would always rather borrow from a corporation & for this reason — corporations are in general more possessed of Capital not in immediate demand & as their income is proportionably great as relates to the use they have for their capital they have the greater facilities in getting money & thus not forcing their ~~creditors~~ DVS but if you place yourself in the hands of an individual capitalist if he finds he can make more by withdrawing his money from you & placing it in earlier cash hands he will do so & if you can't comply he will sue & injure yr credit

Mr Bernie
near
Fancy Town
Frederick Co.

Baltimore Sept 7th 1836
Bernie Esq