P.S. Since my letter, you will perceive I have anticipated the contents. Worthy Stokes will not take it into his head that I mean to wish to withdraw my name from his present accommodation. The considerations within stated are those which induce me to advise him on the subject. I think if he can obtain it you had better be content with the $2000.00, but as you think proper. I was advised as a director of the bank to urge the other directors to be extremely cautious in letting out any more money, in other words not to do any more business than they can possibly avoid.

Further says positively he will not loan money on the terms you mention in yr letter, viz, to receive it again in parcels or part payment. I mention this that you may proceed to the rest of yr letter. I have only to observe, that if you do not meet him as he is used to say often, you will lose yr chance. I think also you had better give him the satisfactory information as speedily as possible, as he has daily applications for his money. Can you not get Mr Shephard to say some thing on paper as to his ideas of the value of the land & so forth &c &c. He asked me how long you wanted the money.

but corporations such as an Orphans Court having it in their power to lay what they please & letting their loan at 6 per cent it will seldom never will, unless in cases of extreme danger force their debtors — Lay Courts are frequently without money & yet must pay, but their Cts are satisfied with their security & consider they have the County responsible for it as in the case of an individual loaning to the State or the U.S. will not push, relying on the security they have in such a corporate body & will borrow rather than sue. The consequence is, a body such as the Lay Ct of Frdk Co will not sue so long as they get the interest. I put it to you whether an individual finding that he could get 7 or 10 per ct with force a collection at the Debtors expence or as to loan out at an extravagant interest. On the whole I advise you to give the Mortge to the Lay Court & not borrow from individuals.

Decline habits or faculties to raise money if pursued I presume you know nothing about & consequently if you borrow from him you don't know in whose hands yr are placing yrself.

As you are advancing in life & at an age when the mind becomes in a measure inactive allow me to suggest to you if Rogers is likely to remain with you (even if not should he get married) to keep the keeping of yr diary over to him & also the keeping of yr blotter or any book. Let his mind be not to think on other matters than simply ploughing sowing & cutting produce. Let him not only see but feel that you depend on him. This knowledge of business to extricate you from debt. At present he is ignorant of books accts money matters &c throw all responsibility on his shoulders & you assist in advice. Whereas the case is different at present in a great measure. His mind is in course more active than yrs & if you will let him have a little more experience in the difficulties of life you were not only be doing him a kindness & benefit, but materially relieving yr own mind, as he becomes capable.

In relation to my own concerns I can only say that whatever pecuniary assistance I may be on against as potes to an an me, I fear his own constitution is so shattered by professional exercise that he is vacillating being a slave to whisky that his assertions is to render my family anywhere pecuniary or otherwise he positively can. Sorry do not come in & will not before next Spring. I have written to him & expect to hear from him by 1st Octr in the meantime my sale takes place but not a sacrifice not less than $10 consequently by the 1st Octr I hope to be able to pay as Paddy O'Rourke of N.E. course. This course should it be met, necessarily must be a matter of feeling not only to yr family but certainly as to the Dr. However I fear it will be indispensible & then certainly not with my consent other than necessity & circumstances require — The substance of the early part of this letter is based on Mr Van Bibbers suggestion that you might get money from Decker. Take care of my little son I think he promises fairly & with love to Mother & all

Yr ever affn

C. Bonaparte