Baltimore Jany 31 1832

My Dear Sir,

I have heard with much regret that efforts are now making to procure the passage of a Law to injure the operations of the Savings Institution! From what Source or by Whom this hostility emanates I have not been informed, Nor is it important to me to know. I have done business with this Institution for more than two years I have had frequent opportunities of Witnessing the great benefits which have been realized by the Merchant, the Farmer & Manufacturer. In truth, I have known many a Worthy Man saved from being ruined, in receiving favors which he could not get from any other Institution. The poorer class of People like Myself have great cause to be thankful that such an Institution has been in existance, otherwise So far as I am concerned, I should have been in a bad way. As I have never in my life turned my back on a friend or benefactor, So I cannot & will not, be among those who would if they could, do an act to injure the Savings Institution.

Believe me always Sincerely

Nathl. F. Williams