

My dear Emma -

I was truly grieved
at the contents of your note - &
felt it doubly, as I knew our utter
inability to relieve your embarrass-
ments. You, who, I hope, believe in my
sincerity, will not doubt that if we
had the means, we would not
withhold them from you, & that
this is not a mere excuse. I
must enter a little into detail
to make this clear to you - Your
cousin David has never been quite
clear of debt since his Father's
embarrassments at Jersey City, &
his income is devoted to payment of

interest & to gradually cleaning
himself & therefore my income is
employed in paying our share of
the family expenses. He therefore
feels himself utterly unable to lend
money himself, and does not, he
desires me to say, know the least
who to apply to for that purpose.
My mother & all of us, lost so
much by my wretched conduct
that living as we do, & we could
not bear at my mother's age
that she should put a charge
on spend every farthing of our
united incomes & I, having just
had my six months interest paid
me, it is already applied for family
expenses, & I, actually borrowed a

hundred dollars from my
brother, to lend a friend who
was in great want of assistance.

This is most painful to me, my
dear Emma, to be obliged to dis-
appoint you, and I only hope that
you will not find your relations
generally so situated. I shall come
immediately to see you & at least
offer the sincerest sympathy -

I only delayed coming, thinking
I had been too soon, & fearing you
were not strong enough till you
were up. Believe me very sincerely
your friend &
Cousin F. Olden

Thanks Mrs. Gaylord for her note
I assure her, her apology is not quite
unnecessary, & we hope to see her
when she is better -

in
Mrs. Molony

422 Hampton St.