Boston Novemr 13. 1833—

My Dear Madam,

Your Esteemed favour of the 7th Inst. Came duly to hand I regret that I have not the necessary information respecting your Estate to give you an opinion that Can be worth anything. —

If the Estate was free from incumbrance it might be well to retain it in preference to a sale even at your present asking price, as the income of the Farm with the Annuity and income from the property held by me as Trustee under Mrs Gibbs will would in that case probably meet the Expence of your family.— the case however appears to be otherwise — the Interest of the present mortgage should it be reduced to Six per Cent with the Expence of yourself and Children will probably be more than you will be able to realize from the Farm & your other income and every year will increase the Debt and leave the Farm & Buildings in a worse State — there is a possibility that the business of the City may not be so prosperous as at present which will have the effect to check Speculation and Improvement & lessen the Value of Real Estate in the Neighbourhood — on the other side it is certain the City has increased & there is a strong probability it