pay out one cents more than they are absolutely forced to do. On returning from Switzerland I found that I had 2550 francs in Flottinguer's hands on the old credit of 7500 of last Spring. I drew at once 1050 for my bills - clothes boots &c and then made my purchases of platina and chemicals which with my passage money (650) made up ~~one~~ 1500 francs on calling upon Flottinguer a few days since for this money I was requested to walk into the back room [illegible] banking houses where I found one of the partners a Mr Lamesson who in the utmost agitation told me [illegible] would pay me the 1500 francs if I required it but intimated that it would be more agreeable if I did not draw the same in consequence of the terrible state of affairs in England which would affect American houses to an extent which no one could foresee. - I told him I required the money at once but that with regard to the new credit of 1000 francs I had intended either to have left it his hands for my use or to have it deposited with a Berlin banker subject to my order, that however I was willing that he should return the letter of credit to Mr Ward with the notice that I had drawn no money upon it and that I would on returning home place the same sum in the hands of another house in New York or make some other arrangement with it. Mr Frederick Prime was in Paris at the time and I immediately consulted him about the matter - he thought I had acted well for my own interest and furthermore went to see Mr Flottinguer about it.

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