Oct 7th 1862

My dear Mrs. Harris

You will I fear think me ungrateful and negligent in delaying so long to reply to your welcome letter, but ever since then I have been in a nervous excitement caused by the unhappy state of my affairs and continued hopes destroyed. Your saying that my good friend Mr Harris had so far mended in health as to be able even on crutches to move much relieved me and all my mind and energies have been fully employed to relieve some of the embarrassments, but all in vain so far. How long I may have 15 hundred dollars per annum of interest to pay I cannot tell, but surely that sum is fast taking the principal. The last proposal from Mr. Wheelock is to take the house he lives in, which cost more than 10.000, with the 26 lots around it for 12.000 and give me 1000 annually after his assuming the mortgage of 8000.

this is the best offer made me now, and on the mortgage I hold, (a second one) on poor Johnes house I shall take the offer of 4 000, for the six thousand to lessen the claim of 12,000 on the home stead, hoping to live to redeem it entirely by the sale of the original drawings for 5,000 and the copperes for the same amount, though Mr. Harell tells me they cost double that sum. With deep sorrow I reflect not only upon my own situation but upon what my Son must have felt when the day before his last up, he burst into tears saying he was a "ruined man". Alas he did not tell me all his griefs but died broken down. Now I must dismiss this sad subject. The picture I sent you get your friends to put a value upon, the Otter which is beautiful of its kind and my last picture except the Eagle and Lamb. These are not times for works of art, but actual want obliges me to part with them and to whom better than his old friend.

Excuse my writing so much about my own
affairs but I cannot help it. Pray let
me know often of Mrs Havis's health
as well as your own and believe me

My dear Mrs Havis

Yours affectionately

Lucy Audubon.

When you have decided upon the value
of the paintings pray let me know what
I shall still owe you for this indebtedness
weighs upon my mind all the time.

and soon I will send it. Pray excuse all
blunders for I am scarcely myself