

Caixa (P.O. Box) N^o 1002
Rio de Janeiro, 16th January 1892

My dearest sister, Leenie,

Your kind and dearly welcome letters of the 22nd August and 2nd December last only reached me less than 3 weeks ago; thanks to the postal facilities and zeal of this benighted land - The Banco Vitalicio only existed 5 months and was evidently unknown to the Post Office and notwithstanding that I have had a P.O. Box since my arrival here my name was equally unknown - My answer has been delayed through ill health; since the 12th of last month both fevers and rheumatism have held sway over me -

At present I am better but the climate is terribly telling; the heat combined with the grossest disregard of every rule of hygiene ^{of home} make this city and its people the lowest expression and standard of degradation and abhorrence I do not exaggerate - ~~nothing to~~ distrust, bad-faith, envy and slander and theft ^{form} the special characteristics of the Brazilian - The Banco Vitalicio was brought down by bad faith was a life Insurance Company and very soon received its death-blow through the special characteristics above mentioned - One of the Directors, Sr. Antonio de Araujo Ferreira Jacobina, one of the exceptions to the above rule, soon perceived the way things were going in the Vitalicio and proposed to me the position I today hold of general overseer

him about to be started.
(he is the manager) of the Life Insurance Section of his Company The Banco dos Classos Laboriosos - I have received much kindness and been the object of many acts of consideration on his part - I have failed in every other branch of business attempted; let us see if in this a mark cannot be made - so far I have done my utmost - In response to Sr. Jacobina's kind