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H. & Co.  
Antonia  
Oregon  
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21. 1. 14

" H.L.Co, Astoria, Oregon, U.S.A. 21.1.14. (=January 21, 1914)

After greetings (Victory to Waheguru) I submit that with God's blessing everything is okay here and I pray day and night to the Creator Parmatma for your well-being. The situation is as follows. Your honor's sacred letter has reached me. I have learnt all the news on reading it. I am very sorry to hear of the death of Sardar Khushal Singh. I am very sad. But our sadness and mourning will not bring him back. Hence, it is better that we accept Waheguru's Will. If this is His will, we have no power to oppose Him. This day (Day of death) is mandatory for every man and woman. May Waheguru bless his soul and bestow peace upon those he has left behind.

Please write, had the Sardar Sahib returned to you the money he owed you, or not? He owed us Rupees 300, or a little more. And now you have given him another Rs. 345. Did you get any document prepared (for the loan) or not? Without a document, it would be very difficult to recover the money, and this would be a total loss to us.

[illegible]

You have already written off over Rupees 300. Now it is the turn of Sardar Gulab Singh. He is the one who should pay the money-lender. You need not. But it is your decision. I am slave of no value. I can even sacrifice my life for you. I pray that I never have to disobey your command. However, I have indicated my opinion because you asked for it."

Unsigned document.