

North West Castle Stranraer  
Jan 4. 7<sup>th</sup> 1864

My dear William

I duly received yours of 16<sup>th</sup> October which I ought to have replied too sooner but I waited first; to hear from your Brother John in answer to a letter which I had written him and after receiving his letter, to see what your Mother would take in America before finally determining what to do with my funds there.

I have now made up my mind to invest the balance of the Covington Stock which John Jeffrey has placed for me in the Farmers Bank of Kentucky and the balance in your hands and the proceeds of the mortgages as they are paid up in the United