

My Dear Son

Auckland 17th Oct. 1845.

I returned yesterday from Frankfurt and to day transacted your business in the Banks. The N. Bank had discounted your note for \$2100. The payment of the discount upon that was \$43:40. and upon the old note \$1000. I took up your note at the B. B. for \$600 and enclose it cancelled.

The N. Bank discounted your note on Mess^{rs} P. & H. for \$1500, taking off the int. and one per cent besides, amounting to \$51. and leaving the nett proceeds of the bill \$1449. The one per cent would not have been deducted, if the bill had been payable before the first of March next.

The bill discounted was that enclosed in your letter of the 11th inst. The one, which you had omitted to sign and which I returned for your signature, I have not since received; but I think I understand from James that, in my absence at Frankfurt, he had received it.

The result of what I did is that I paid for you

1 st . Discount on the new & payment on the old note -	\$1043:40
2 nd amt. of your note at the B. Bank -	600:
Rec ^d for your proceeds of bill on P. & H. Harison	1643:40
	1449:
Bal. occupied by me	\$194:40

Our house is now less crowded, and we should be happy to see you and your children here.

My purpose is to pass the winter at the South, and with that view to go to N. C. in December. If no other objection but that of the Dubuque mail would carry you to N. C. I do
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