

Wagerstown January 1st 1877

Cousin A. Borg's

D. Sir,

Your letter of the 27th Decr.

from your wife, come duly to hand. You write of having so much business on your minds, hope you have realized some profits during the fall season. The boats you refer to as having been disappointed in your expectations: well there is nothing here ^{Certain} unless we have the most undoubted assurance that what we have to enjoy is due to our own intrinsic merits. You talk of the splendid time you had in Wagerstown, we feel much gratified that you were so well pleased. The business part of your letter refers to a Mortgage on your Property and you desire to know if I could raise the money and take the place of those now holding a Mortgage. I only have to say I have no money at present to place on such securities, and would not sell out any good investments to make the change: - I have now two Mortgages on Cousin H. B. Kershner's Property in Balto. which property was sold about a month since under foreclosure of Mortgage which came in before mine, and I have not the least hope of getting one