

2/ remunerative. Of course the returns will not be so prompt or large, as they would have been had I been entrusted with a similar sum to invest a year ago, since which time it would have considerably more than doubled in value. But I was led to believe that it was rather a despicable thing, if not a thing of questionable propriety to attempt to make money at all, & have consequently always conducted by buying & selling & speculations, which I have always taken to naturally as a duck does to water, since school boy days when I began with stamps & jiggons, in an ashamed & half underhand way. I now see that this was an entire mistake, & that I should have encouraged & fostered the talents that I had, such as they were, instead of allowing myself to be influ-

were subscribed for
in Berlin by

3) ineed by the very questionable kindness of friends who are ever ready to urge on others to go in for things which they are quite satisfied to look at from a very safe distance themselves. But it is now probably too late to do anything but blunder on as best one may, certainly too late to reclaim golden opportunities despised & neglected in the past.

As regards work, the examination I spoke of is that of the Royal College of Physicians. I thought I had mentioned that. I asked you then, as I do still, to say nothing about it as I do not feel at all confident of being able to pass it. The exam. is supposed to be a more difficult one than our final, & I have only had some 6 or 7 weeks altogether to read for it, which is little enough time for any exam. I find too that my best studying days are passed & that I can neither concentrate my attention on things nor remember them nearly so well as I could a few years ago. Besides all which I need hardly tell you that my break down of last spring has deprived me of all confidence as far as examinations are concerned. I need not dilate on this, but may say in passing that further I get away from my experience of last spring, the more calmly I can contemplate it & the more clearly I see that it has been, out of all reckoning, the most unfortunate & detrimental thing in every way, that ever happened to me.

I was very glad to hear that good news had been recd from both George & Wm, & equally sorry to gather from Mother's letter that she had precipitated herself into hard work & was already feeling the ill effects. What a pity it is that she should every year lose all the good effects of Melis by a few weeks of drudgery after returning. We have been enjoying exceptionally pleasant & fine weather here for the past few weeks. It almost seems wasted on London. I forgot to mention that the shares of the Canada Scottish offer-