

91 Ray Street S  
Hamilton Jan 5<sup>th</sup> 1898

My dear Uncle & Aunt

I am at a loss to know what to say for my self this new year, the one just gone has been one of disappointment. I was boyed up with hope at the beginning of 1897 that I would be able to pay back considerable of the money I am using of yours, as I had very little fishing tackle to buy having had a good stock left from the previous year, but business was exceptionally bad, and it took all the

money I made on it to  
keep my rent paid up.

Now I have entered on the  
new year trusting that God  
in His good Providence may  
open up a way for me, that  
will be more successful  
and bring in better returns.

I wrote to my sister  
Mrs Kemp in London asking  
if I could borrow money  
in London at a low rate of  
interest, but her husband  
was away from home in  
Australia on business,  
and Maggie said I could  
not borrow money there  
unless on very good security



I did not ask her if she  
could lend me any herself,  
but I will after I hear  
from her again, when  
Mr. Kemp will be home  
again, he was expected  
about Christmas time.

I hope you and your  
family had a happy  
meeting at Xmas time, and  
that you are all enjoying  
good health. I keep  
about my usual, nothing  
worse than a slight cold  
occasionally which I try  
to get rid of as speedy as  
possible. I have been  
long of writing to you

And now it is quite an effort, I feel so sad at not being able to give a more satisfactory shewing.

I will now conclude with fond regards to Aunt yourself & family  
George Mercer Bell