

10026

Edward A. Skinner,
WESTFIELD, N. Y.

March 26, 1906.

Mrs. Emma K. Tourgee,
Washington, D. C.

Dear Mrs. Tourgee,

Mr. Cipperly sent us this morning a check drawn by you on this bank for \$5000, which he said he had received from you in payment of bonds and mortgages, which he had submitted to you.

I returned the check to him, and said that you had evidently made an error in drawing it on this bank for \$5000. That was the amount which you sent to me a short time ago, and you withdrew \$2000 of the amount for investment with the R. J. Waddell company, which leaves \$3000 to your credit in our bank. He will return the check to you for correction.

Mr. Cipperly also sent me the list of the mortgages which he had submitted to you, payment to be guaranteed by the State Bank of Mayville. Mr. Flagler has gone over the list, and says that he is not well enough acquainted with the parties and the property to express an opinion, and I consequently suggest that if you want the opinion of an outsider, you better submit the list to some friend in Mayville who knows more than we do about the loans offered you. The guarantee of the State Bank of Mayville adds, of course, to the value of the security.

Yours very truly,

