OFFICE OF
SKINNER, MINTON & CO.

E. A. SKINNER, C. P. SKINNER.
C. R. CIPPERLY, J. A. SKINNER.

THE STATE BANK OF MAYVILLE
SUCCESSOR TO
SKINNER, MINTON & CO.

MAYVILLE, N. Y., JUL 15 1895 189

CHAUTAUQUA COUNTY NY HISTORICAL SOCIETY 2013

Mrs. C. H. Youngs
Mayville N.Y.

Dear Madam: Referring to your request for a loan of $500.00 would say that we have received a very favorable reply relative to the financial standing of Mr. Cummings, and will grant you the loan provided you will make the loan $600.00 and allowing to apply 100.00 on the Bonds and notes held by us, the interest has been so long in default that the Banking Department will oblige us to charge it off as a bad debt unless payments are made upon it. The above would enable us to carry it for a time without annoyance

Respy. Yours, C. R. Cipperly Cashier.