THE STATE BANK OF MAYVILLE

M. W. SCOFIELD, PREST.
J. F. HUNT, VICE-PREST.
C. R. CIPPERLY, CASHIER

MAYVILLE, N.Y. March, 5th 1906.

My Dear Mrs. Younger.

Your letters were duly received with the drafts - and as requested - have placed $100. to Dr. Belknap's account. $500. to your acct. and $2000. held for investment, after paying your Note of $1000. and interest. have also sent the draft of 5000. to Mr. Skinner.

In regard to investment of the funds, would say that we have about $10000. of mortgages, ranging in amount from $250. to $1000. which we could let you have - and which our bank would guarantee. they are 5½ and six per cent Mtgs. on property in and about Mayville. those taken recently under the Mtge. Tax law - would only draw 5½%. interest - but those we had prior to passage of that law would draw 6%. I have written Mr. Skinner about them - and if you would care for them - would submit a list - with description of the property.

I regret very much the mistake made at the Spring bed factory - about your furniture - but supposed that Joe Dornberger gave the directions for shipping it. as far as the finishing was concerned - they did a fine job in keeping with the character of the furniture

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(2) Mch. 1 06.

At the request of Dr Belknap - I made some inquiry at the factory - about it - and found that they gave three coats of varnish - each one rubbed down with stone and oil - to fill the pits and marks out - this finishing operation took weeks time on it - altogether - the carving all had to be cleaned out with alcohol first - before any varnishing was done - it is as fine an oak finish finished - I saw it about a week before it was shipped - I remember they spoke about its being solid mahogany - and a beautiful piece of work - However if you did not authorize it done in that way - I have no excuses to offer for the factory - as I have nothing to do with the running of the business - and supposed I was given the directions -

I think if you had it unpacked and set up, you would be pleased with the work, it was the best they could do - and in keeping with such a fine piece of furniture -

I suppose you think it strange I have not sent on the invoice, paper - but we have not the information readily obtainable - as it is already on file at the factory office - do not really see the need of duplicating it -

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My Mother was suddenly called to Albany about Feb. 16th and it will have to rest until her return.

How did you succeed with your pension - I trust you got it through all right.

The work at the house is progressing nicely - Mr Clark is a good man for that kind of work and is doing it well.

We have had an unusually warm Winter, never knew one like it before. old Chautauqua has out done herself this time.

With kind regards to yourself and Lodie - I am Very Truly Yours

C. R. Cipperly