PENSACOLA AN A I RESORT FOR BEST TOURIST TRADE

A Fne Lot of Winter Visitors Is Already Present in the City, the "Frying Pan" Element Being Noticeable For Its Absence This Year.

By Bonnie Burnham.

Now while our more unfortunate brethren in the northern states are hustling the jovial coal man into swelling the family fuel bill prodigiously, and sallying forth in the nipping morning air with noses and ears the tinge of a ripe persimmon, we people away down here on the gulf coast are in danger of viewing the local situation a great deal too languidly and phlegmatically and perhaps without the proper degree of the real enthusiasm which conditions warrant.

We are in danger, in fact, of allowing this warm, mellow, Florida sunshine to cast its invigorating atmosphere about us in a manner unheeded, at least, and to fail, in a measure, in the actual expression of a sort of sublime general satisfaction which we all feel in the irreproachable and unspeakable charm of it all.

If Pensacola was a charming summer resort last August, when our northern friends were sizzling in the torrid atmosphere of the extremes of that climate, and when the day breezes from the Gulf, and a cool sweet midnight moon made life worth living hereabouts, she is tenfold more attractive at the present time as one of the very best of winter resorts along the gulf coast.

Pensacola doesn't sizzle and fry in the summer, and she has never formed the habit of playing a general round of "freeze out" during the winter months. In fact, the staid old Spanish city preserves her climatical equilibrium admirably with the same mellowness which characterized the rich red wines that flowed in ages past, when the chivalry and pomp and romance of the old time still held sway. If you can argue that the local climatic conditions can be beaten either in winter time or summer, you will be far from being logical or convincing. There is not another place on earth like Pensacola—quaint, peculiar, unusual city that she is!

Should Be Appreciated.

If you are a true- dyed-in-the-wool native, the charm of the place as a winter city is probably lost to you. You will, among your graver shortcomings, find yourself waxing enthusiastic over the charms of the East Coast and Palm Beach and things, in a truly traitorous manner when the subject of winter resorts is broached.

You will probably overlook the ravishing beauty of nature which has been yours for the asking since you first opened your eyes on your fairyland world down here, and consider the counter charms of the eastern coast disloyally—and from precisely the wrong local standpoint.

In the first place, there is a setting of natural scenic effects in and about Pensacola which is considered by travelers who know to be without parallel throughout the length and breadth of the states. Nestling among her bayous, her wooded places and her unsuspected nooks of quiet retreat, the local situation form a field of conquest which is full of interest for the northern hunter—who, with his dog and his gun, may while away exciting hours in the thick woods, which, more than likely, are located within easy walking distance from where he has settled with his family for the winter. The woods will be sweet with the perfume of pines and winter flowers, and the salt breath of the Gulf as it steals over his sensibilities like a great and enveloping calm, will put new blood in his veins which will be the red, red blood of health and of Florida!

The close proximity of the city, with its latter day living advantages, to hunting and fishing grounds already famous in many northern localities, is one of its chiefest charms.

Frying Pan Brigade.

When Pensacola first became known in a small way as a winter resort, and finally bloomed out into the charming recreative spot which she afterward proved, there was a wild stampede of certain woolly Yankees ot town, who, led by the belief that oysters hung listlessly about her wharves and docks waiting to be eaten, that fish flopped flippantly at the end of every lazy man's pole for the asking, and that bananas dropped from trees into the waiting mouths of persons afflicted with ennui, swamped the town with a general influx of what was properly termed, from a local standpoint—the "frying pan tourist." What they could not prevail upon to drop their way in the line of eatables and fuel and other necessary but expensive things, they had the forethought to bring with them. They brought beans—trunks of them and boxes of them—with a liberal sprinkling of canned goods, and occasionally enough "salt meat" to last a while at least.

They didn't intend to spend any money in Pensacola. Not they.

The proposition, in fact, appeared to be to get all that was possible out of the old town in the way of actual necessities, and good clean cheap amusement, and finally, all fattened and fine, to fly back like the birds to their own corn patches in spring time, to join in a general and uplifting chorus of criticism on the ways of the South.

Pensacola, being an aristocratic, blue blooded old dame, resented her first "tourist trade."

She gave much, and the wear and tear and comment were all that was hers in return.

A Better Class.

During late years, however, the situation has changed. A considerably better class of tourist trade, infinitely more satisfactory both from social and business standpoints, are thronging the city, until Pensacola may well take pride in her annual colony of winter visitors.

Her hotels and retail trade is benefitted, and local hospitality to these flitting visitors is becoming more and more the case. The name and fame of the city ,in fact, as an ideal resting place for the winter months, has spread among people who constitute the right kind of tourists from the outset—and who are willing to follow the old adage of "live and let live."

Should Be Advertised.

Pensacola should be advertised as a winter resort.

About the only way in which the city receives really general and wide spread advertising is at Mardi Gras time, when the L. & N. meekly announces in a 2-inch ad throughout the papers of the country that "excursions will be run to New Orleans, Mobile and Pensacola."

If you are 1500 or 2000 miles distant, you will probably know of Mobile—surely of New Orleans, but in the case of Pensacola, you will be doubtful, possibly. Let some energetic person start the ball rolling in the direction of a general and up-to-date campaign of advertising a winter resort.

Pensacola is a good place to live in—in summer time and winter time and all the time—but more especially winter time—speaking, you know, at the present time!

HARBOR, RIVER AND MARINE NEWS

Shipping Transactions and Notes of Interest Along The Bay Front.

The steamship Tarpon arrived yesterday from St. Andrews and other points with 600 barrels of naval stores. She also brought a large quantity of oysters in sacks from Apalachicola, consigned to local wholesale oyster dealers.

* * *

The Favorite arrived yesterday with 17,000 pounds of red snappers for E. E. Saunders & Co.

* * *

The British steamship Hannah M. Bell sailed yesterday with a full cargo of naval stores for Liverpool and Bristol.

* * *

The smack Kwasind will sail for the fishing grounds Monday.

* * *

The smack Althea Franklin sailed for the snapper banks yesterday.

* * *

The largest wooden schooner in the world was launched at Bath November 24 from the shipyards of Percy & Small. This is a six-master and is 318 feet long, 50 feet beam, 29 feet deep, and 3,424 gross tonnage, costing $175,000. She will sail in a few days for a southern coal port in command of Henry Butler, a Pittsburg man.

* * *

Five guineas per cent has been paid on the steel screw steamship Shella, of 2,237 tons, built at Sunderland in 1903, by Messrs. W. Doxford & Sons., Ltd., and owned by Messrs. Weddel, Turner & Co., of London, which is bound from Ocean Island to Stettin, and sailed from Albany, W. A., Oct. 15 for Durban.

* * *

Cleared.

Parkston, Br ss, Goldborne, 2748, for Havre, with 8,650 square bales cotton, 500 round bales cotton; for Dunkirk, with 200 square bales cotton, 2,331 tons phosphate rock.

LIST OF VESSELS IN PORT.

Steamships.

Haxby, Br ss ,Ericksen, 2252, Mobile to Gulf Transit Co.

Ben Vrackie, Br. ss., 2535, Sabine, Texas to J. A. Merritt & Co.

Capt. W. Menzell, Ger ss, Schmidt, 1615, Hamburg to Robt. Tuemler & Co.

Ida, Span ss, Arano, 2160, Liverpool to Gulf Transit Co.

Bertha, Nor ss, Aamont, 1066, Belize to Gulf Transit Co.

Manchuria, Br. ss., aylor, 2117, Bremen to J. A Merritt & Co.

Barkstron, Br ss, Golborne, 2916, for Rio Janeiro to Gulf Transit Co.

Chas. LeCour, French ss., Letestu, 1446, Cardiff to Gulf Transit Co.

Br. ss. Barkston, Rio Janiero to Gulf Transit Co.

Hollingside, Br ss, Williams, 1713, Dakar to South Atlantic Steamship Co.

Gloria de Larrinaga, Nagle, 2972, Bahia Blanca to Gulf Transit Co.

Ships.

Canara, Ital. ship, Ansaldi, 1411, Genoa to master.

Niobe, Ital ship, Bozzo, 1482, Montevideo to Rosasco Bros.

Majorca, Nor ship, Arnesen, 996, Buenos Ayres to A. Zelius.

Barks.

Elfi, Nor bk, Tobiasen, 1157, Rosario, to McKenzie Oerting & Co.

Luisa, Ital. bk., Maseillo, 1538, Montevideo to Rosasco Brothers.

Abyssinia, Nor bk, Engebertsen, 1004, London to Export Lumber Co.

Ingeborj, Nor bk, Somo, 1250, Buenos Ayres to master.

Valkyrian, Swed. bktn., 204, Dakar to H. Baars & Co.

Gavarone Fratelli, Ital bk, Rittore, 1463, Genoa to master.

Lyna, Nor. bk., Hansen, 534, Bahia Blanca to A. Zelius.

Ocean, Rus bk, Eriksen, 1239, Rio Janeiro to A. Zelius.

Remonstrant, Nor bk, Rostrup, 1509, Puerto Cabello to A. Zelius.

Nordlyset, Nor bk, Christensen, 1464, Buenos Ayres to master.

San Antonio, Span. bk, Rcura, 1242, Havana to master.

The El Proviso 5c Cigar is the best quality smoke in the United States. For sale by Imperial Cigar Stores.

SERVICES AT THE CHURCHES

Congregations of Two Epscopal Churches Will Unite To-Day.

Owing to the fact that the Rev. Dr. Whaley has already departed for his new sphere of labor, the congregations of the two Episcopal churches in Pensacola will unite today and hold services as follows: 7:30 a. m., low celebration of the Holy Communion at St. Katharine's church; 9:30 a. m., special children's service at St. Katharine's; 11 a. m., morning prayer and sermon at Christ church; 4:30 p. m., evensong at St. Katharine's.

The services will be in charge of the Rev. Dr. Niles, who will also preach at St. John's, Warrington, at 7:30 p. m.

SERVICES TODAY.

Ministers are respectfully requested any change in the order of services at their respective churches. Notices for this column should reach The Journal not later than 6 p. m. on Saturday of each week.

The order of services at the various churches in and near Pensacola to-day will be as follows:

CATHOLIC.

St. Michael's Church.—First Mass at 7 a. m.; Children's Mass, 9 a. m., Last Mass, 10:30 a. m. Rosary and Vespers at 4 p. m., Benediction 5 p. m., baptism 2 p. m.

St. Joseph's Church—Order of services at St. Joseph's church until further notice:

Sundays, 7 a. m., Low Mass and Instruction; 9 a. m., Sunday School; 10 a. m., High Mass and Instruction; 3 p. m., Vespers, Rosary and Benediction of the Blessed Sacrament.

Confession Saturday evenings from 4 p. m. to 9 p. m. Also on the evenings before Holy Days of Obligation and 1st Fridays.

Baptisms on Sundays at 1 p. m. and 4 p. m., or by appointment.

Mass on week days at 8 a. m.

BAPTIST.

First Baptist Church.—Rev. Thos. M. Callaway, pastor, residence 114 W. Gadsden street. Sunday School 9:30 a. m. E. D. Beggs, Supt. Preaching services, 11 a. m. B. Y. P. U. 6:30 p. m. Prayer services Wednesday morning, 7:30. All are cordially invited. At the 11 a. m. service, Rev. C. L. Colley, Supt. of the Anti-Saloon League of Florida, will preach. Regular services at 7:30 p. m.

East Hill Baptist Church.—Between Gadsden and Jackson streets, on 13th avenue. J. W. Senterfitt, pastor. Preaching 2nd and 4th Sundays in each month at 11 a. m. and 7:30 p. m. Sunday School every Sunday at 9:45 a. m. Prayer meeting every Wednesday night at 7:45 p. m. B. Y. P. U. every Sunday at 6:45 p. m.

West Hill Baptist Church.—1912 West Jackson street J. W. Senterfitt, pastor. Preaching every first and 3rd Sundays at 11 a. m. and 7:30 p. m. Sunday School every Sunday at 10 a. m. Prayer meeting every Thursday at 7:30 p. m. B. Y. P. U. Sundays at 7:45 p. m.

EPISCOPAL.

Christ Church—Morning prayer and sermon by the Rev. Charles Martin Niles, D. D., at 11 o'clock.

St. Katharine's—Holy Communion 7:30 a. m. Morning service and address 7:30. Evening praper and address, 4:30. Rev. Dr. Niles in charge.

St. John's Warrington—Evening service and sermon, 7:30, by Dr. Niles.

The following Advent music will be sung at the evening service, 7:30 p. m., at Christ Church:

Hymn 41.

Shortened—Evensong.

Hymn 214.

Two Movements, Allegro Serviso and Adagio, from Mendelssohn's First Organ Sonata.

Anthem, with Solo, "Sweet is Thy Mercy, Lord."

Liddle's "Abide With Me," by Mr. C. H. Dorr.

Woodward's Anthem, "The Splendours of Thy Glory, Lord."

The last two movements, Large and Vivace, from above Senata for Organ.

Hymn 331.

METHODIST.

First Methodist Church—Corner Palafox and Garden. Rev. C. W. Gavin, pastor. Telephone 1404. 9:30 a. m. Sunday school, J. N. Andrews, superintendent. Regular services at 11 a. m. and 7:30 p. m.

Gadsden Street Methodist Church—Rev. F. A. Rogers, pastor. Sunday School 9:30 a. m., W. R. Bennett, Superintendent. Services at 11 a. m. Evening service at 7:30.

The Philathea Bible Class of the Gadsden Street Methodist Church meets every Sunday at 9:30 a. m., in the Sunday School Annex. A most cordial invitation is extended to young ladies not attending elsewhere. Lillie Williams, President; Daisy Colvin, Secretary. (Miss) Ethel Clark, Teacher.

Busy People's Class—A Class in connection with the Gadsden Street Sunday School for adult persons who do not have time to properly prepare the lesson during the week, meets at 9:30 a. m.

Methodist Mission Church—Corner 11th avenue and DeLeon streets. Preaching Sunday 11 a. m. and 7:45 p. m. Prayer meeting Thursday, 7:45 p. m.

At M. E. Church—Corner of Navy Yard Wall, Sunday, Nov. 29, 1908. Sunday School opens at 10:30 a. m.; at 7:30 p. m. song service and services conducted by a member of the Gadsden Street M. E. church, Pensacola. Tuesday, Dec. 1, 1908, at 7:30 p. m. song service and a sermon by Rev. J. A. Abbott, Baptist Minister, Pensacola Fla.

At Gymnasium, at Fort Barrancas, Sunday, Nov. 29, 1908. Song service begins at 9 a. m., solo by Mrs. Lieut. Wilson, and a talk by Mr. W. F. McIlwee, member of the 1st Presbyterian Church, Pensacola. 3 p. m. Sunday School opens. 7:30 p. m. services conducted by Rev. Runyan. 7:30 p. m. Wednesday, Dec. 2, 1908, song service and services conducted by a member of the Gadsden St. M. E. Church, Pensacola, Fla. The public is cordially invited to attend all of above services.

PRESBYTERIAN.

First Presbyterian Church.—Rev. Julian S. Sibley, pastor. Preaching at 11 a. m. Prayer meeting Wednesday evenings at 7:30. Sabbath School 9:30 a. m. New City Sabbath School 3:30 p. m. All are cordially invited. The pastor will conduct services each Friday evening at 7:30 at New City Mission, East Hill.

New City Sunday School—Corner 13th avenue and Blount street, at 3:30 p. m. C. F. Zeek, supt. C. V. Thompson in charge of Bible class. All are welcome.

LUTHERAN CHURCH.

German Lutheran Church.—Rev. J. F. W. Rehhardt, pastor. Sunday School 9 a. m. German services at 10:30 a. m. English confirmation service at 7 p. m. Collections for Synod.

Norwegian Seamen's Church.—Rev. Jno. Helle, Pastor. Services 10:30 a. m.; English service at 7 p. m.

SALVATION ARMY.

Salvation Army—Hall 20½ West Government St., Adjutant and Mrs. Grimshaw in charge. Junior services 2:30 p. m.; Salvation Army meeting 8 p. m. Services every night, excepting Monday, at 8 p. m. A cordial welcome will be extended to all.

Y. M. C. A.

Y. M. C. A.—Association building open from 3 to 6 p. m. Sunday Club 6:30 p. m. Boys' Bible Cass 3:30 p. m. Bible Teachers' Training Cass Thursday 8 p. m. Open daily from 9 a. m. to 10 p. m. Visitors cordially wecome.

FIRST CHRISTIAN CHURCH.

Regular services at the First Christian Church, conducted by the minister, Thos. Lennox. Preaching at 11 a. m., subject: "Looking at the Unseen." C. E. services, 7 p. m. Preaching at 7:30 p. m., subject, "Going Back to God"

BARACA CLASS.

Baraca Class,—The Young Men's Baraca Class of the First Methodist Church will meet Sunday morning at the Gadsden Street Methodist Church, at corner of Gadsden street and 9th avenue.

The Church of Christ—Cor. Jackson and Alcaniz Sts. Bible School 9:45 a. m. and preaching at 11 a. m. and 7:30 p. m., by W. T. Tracy. Prayer meeting Wednesday at 7:30 p. m., and topic meeting Friday at 7:30 p. m. All are invited.

UNIVERSALIST CHURCH.

First Universalist Church—East Chase street. Rev. Charles P. Hall, pastor, residence Guillemarde and Gonzalez streets. Preaching at 11 a. m. and 7:30 p. m. Sunday school 10 a. m. Y. P. C. U. at 6:30 p. m. Prayer meeting Wednesday at 7:30 p. m. A most cordial invitation is extended to all.

MAZDAZNAN.

Mazdaznan congregation holds services at 11 a. m. and 3 p. m., room 390 Brent Building. Miss A. Carlen, reader. The public is invited.

CHURCH OF CHRIST, SCIENTISTS.

First Church of Christ, Scientist—Rooms 12-14 Masonic Temple. Services: Sunday, 11 a. m.; Wednesday, 4 p. m.

BARACA CLASS.

The Young Men's Baraca class of the Gedsden Street Methodist Church meets every Sunday morning at 9:30 o'clock. All young men over the age of 16 years are cordially invited.

Articles Actual Size:

F 21092 Ladies' Watch Chain, One Diamond.
F 13836 Bracelet, Enameled, One Diamond.
F 4664 Thimble.
F 4086 Brooch, Cameo, 6 Pearls.
F 4032 Scarf Pin, Amethyst.
F 8053 Scarf Pin, Cameo.
F 8070 Scarf Pin, Signet with Monogram.
F 4056 Brooch, Pearls, One Diamond.
F 4657 Cross, One Diamond.
F 3822 Hair Barette.
F 4678 Hat Pin, Signet with Monogram.
F 4706 Hat Pin.
F 8046 Scarf Pin, Cameo.
F 61080 Bracelet, one Diamond.
F 61056 Bracelet, Nethersole.
F 35017 Watch, Howard, 14-K. Solid Gold.
F 61050 Bracelet, Nethersole.

Articles Four-fifths Actual Size:

F 13047 Fob, with Monogram, sectional view.
F 13028 Tie Holders, for full dress.
F 13040 Tie Clasp, with Monogram.
F 13050 Knife, 4 German Steel Blades.
F 13030 Cigar Cutter, 4 Diamonds.
F 13054 Cigar Cutter, very flat.
F 13036 Tie Clasp, with Monogram.
F 13056 Match Box, Diamond, Ruby and Sapphire.

One-half Actual Size:

F 13673 Back of Comb, sectional view.

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Every Medicine Advertised in This Paper For Sale at CRYSTAL PHARMACY

Legal Advertisements.

ANNUAL MEETING.

The annual meeting of the stockholders of the Pensacola Home and Savings Association will be held at the office of the Secretary, Corner Palafox and Romana Sts., Saturday, December 5th, 1908, from 7 to 9 p. m., for the election of officers and directors, and any other business that may come before it.

R. M. CARY,
Secretary.

29nov5t

PROPOSALS WANTED.

Sealed proposals for filling up the open ditches on Palafox and Garden streets will be received by the Board of Public Works at the office of the City Clerk at the City Hall up to 7:30 o'clock p. m., December 2nd, 1908, to be addressed to L. G. Aymard, Clerk, and indorsed "Proposals for Filling Open Ditches."

The work which proposals are invited consists of the filling in of approximately 1,500 cubic yards of open ditches. The locations of the ditches are as follows: West side of Palafox street from Gregory to Garden street. Garden street from the West side of Palafox street to the East side of Spring street. On Garden street from the East side of Palafox street to the West side of Brue street and on Brue street south from the center of Garden street to the center of the block in the rear of the Star Laundry.

Specifications, blank forms of contract and proposals can be obtained from the City Engineer at the City Hall. The right is reserved to reject any and all bids.

L. G. AYMARD,
Clerk Board of Works.
L. EARLE THORNTON,
City Engineer. 28nov4t

HOTEL BUILDING

Notice to Contractors, Pensacola, Fla.

Sealed proposals for the general construction of an eight-story fireproof Hotel building, for the Pensacola Hotel Company, Pensacola, Florida, will be received by the Building Committee at the office of the Secretary, F. F. Bingham, Pensacola, Florida, on or before 3 p. m., on the 16th day of December, 1908, when they will be opened and publicly read. Plans and specifications will on and after December 1st, 1908, be on file at the Chamber of Commerce, Pensacola, Florida, or at the office of the Architect, W. L. Stoddart, 31 Union Square, New York City.

Proposal shall be accompanied by a certified check for an amount equal to 3 per cent. of the total amount of the bid, as required by the specifications, and the Contractor to whom the award is made will be required to furnish Surety Company Bonds within the time and under the conditions named in the specifications.

The right is reserved to reject any and all bids or any part or parts thereof.

The proposal shall be placed in a plain sealed envelope and addressed "Proposal for Building a Hotel for the Pensacola Hotel Company, Pensacola, Florida," and addressed to the Secretary of the Board of Directors, F. F. Bingham, Pensacola, Florida, (together with all drawings and specifications) on or before the time set for receiving the bids.

Blank forms of proposals, drawings and specifications for the exclusive use of the bidders may be obtained only upon written request or telegraph application accompanied by a cash or draft deposit of twenty-five ($25.00) dollars to the Architect, W. L. Stoddart, 31 Union Square, New York City, on and after the 28th day of November, 1908, said draft or deposit to be refunded less the cost of production upon return of the drawings and specifications in good order. Drawings and specifications will be forwarded by express immediately upon receipt of deposit required and bidders are requested to make early application for same.

Plans and specifications for the use of sub-bidders will be on file as above noted.

F. F. BINGHAM,
Secretary Pensacola Hotel Company.
Dated at Pensacola, Florida, November 26, 1908. 27nov10t

MASTER'S SALE.

By virtue of a decree of foreclosure and sale rendered by the Honorable J. Emmet Wolfe, Judge of the Circuit Court of Escambia County, Florida, on the 2nd day of November, A. D. 1908, in the suit of D. Hale Wilson, against Jesse Bell and Mary Bell, I will on Monday, the 7th day of December, A. D. 1908, sell at public outcry to the highest bidder for cash in front of the County Court House door, in the City of Pensacola, Florida, during the legal hours of sale, the following described real estate situated in the City of Pensacola, Escambia County, Florida, to-wit: Lots nine (9) and ten (10) in block Fifteen (15) of the Maxent Tract, according to Watson's Map of Pensacola, published in 1884; together with the tenements, hereditaments and appurtenances thereunto belonging or appertaining.

Deed at cost of purchaser.

J. P. STOKES,
8nov08oaw4w Special Master.

SERIES NO. 2, ORDINANCE NO. 38.

To be Entitled "An Ordinance to Provide for the Prevention of Fires Within the Fire Limits of the City of Pensacola."

Be it ordained by the Mayor and Council of the City of Pensacola:

Section 1. That no open fire for the burning of trash, or for any other purpose shall be kindled, or maintained, outside of any building within the fire limits of the City of Pensacola, except upon a permit issued by the Mayor with the approval of the Chief of the Fire Department.

Section 2. That no accumulation of trash, packing, boxes or combustible material of any kind whatsoever, except fuel to be used on the premises, shall be allowed to remain upon any premises within the Fire Limits of the City unless the same be maintained upon a permit issued by the Board of Public Safety, as provided by existing ordinances.

Section 3. That any person violating any provision of this ordinance shall be punished by a fine not exceeding One Hundred Dollars, or by imprisonment not exceeding thirty days.

Section 4. That all ordinances, and parts of ordinances, in conflict herewith, be and the same are hereby repealed.

Section 5. That this ordinance shall take effect upon its passage and publication as provided by law.

Passed October 28, 1908.
Approved October 30, 1968.
Attest: C. C. GOODMAN,
L. G. AYMARD, Mayor.
Clerk.

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Directors—F. C. Brent, W. A. Blount, W. H. Knowles, W. K. Hyer, Jr. and Knowles Hyer.

Pensacola Bank & Trust Co.
Capital, $200,000.00
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A Dollar Saved
is a dollar earned—if some friend doesn't come along and borrow it. The safe way is to deposit in our Savings Department The spare dollars from time to time, thereby creating a reserve fund for future use. Try it! A dollar will start an account.
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PENSACOLA, FLA.
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A General Banking Business Conducted on a Safe and Conservative Basis.
Correspondence Solicited. R. M. Bushnell, Cashier.

J. S. REESE, President. R. M. CARY, Vice-President. J. W. DORR, Cashier. W. H. QUINN, Assistant Cashier.
The Peoples National Bank of Pensacola
DIREC TORS:
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PENSACOLA, MOBILE, APALACHICOLA, CARRABELLE, ST. ANDREWS, MILLVILLE
And all points on St. Andrews Bay, Carrabelle and Apalachicola.
SCHEDULE:
Leaves Pensacola Sunday, 8:30 p. m. for Mobile, Ala.
Leaves Pensacola, Tuesday, 8.30 p. m. for St. Andrews, Millville, Apalachicola Carrabelle and Intermediate points.
For additional information apply to
J. R. SAUNDERS, President
H. T. MORRISON, General Frt. and Pass. Agt. Pensacola.