

An Invitation

We invite you to become one of our checking account patrons. Our banking facilities are at your service. The officers and employees of this bank deem it a pleasure to serve you. Courtesy and satisfaction are the keynote of our service.

5 per cent interest on Savings Accounts

The First National Bank

Avon Park, Fla.

Charter No. 10928

REPORT OF THE CONDITION OF

The First National Bank of Avon Park

At Avon Park, in the State of Florida, at the Close of Business on November 17, 1919.

RESOURCES		LIABILITIES	
1. Loans and discounts, including rediscounts	\$ 219,134.90	21. Capital stock paid in	\$ 250,000.00
2. Notes and bills received other than bank acceptances (see item 6a)	\$ 38,549.96	22. Surplus fund	\$ 14,422.41
3. Overdrafts, unsecured	\$ 1,328.41	23. Undivided profits	\$ 14,422.41
4. U. S. Government securities owned: (U. S. bonds par value)	\$ 1,525.00	24. Low outstandings	\$ 14,422.41
5. War savings certificates and Thrift stamps actually owned	\$ 7,000.00	25. Loans on deposit	\$ 14,422.41
6. Other bonds, securities, etc.	\$ 22,020.00	26. Cash in vault and net amounts due from national banks	\$ 14,422.41
7. Total U. S. Government securities	\$ 22,020.00	27. Cash in vault and net amounts due from national banks	\$ 14,422.41
8. Other bonds, securities, etc.	\$ 14,422.41	28. Net amounts due from banks, bankers, and trust companies (other than included in items 12, or 14)	\$ 2,500.00
9. Stock of Federal Reserve Bank (50 per cent of stock)	\$ 3,000.00	29. Checks on other banks in the same city or town as reporting bank	\$ 2,500.00
10. Value of banking house, owned and unencumbered	\$ 3,000.00	30. Total of items 12, 13, and 17	\$ 2,500.00
11. Equity in banking house	\$ 2,500.00		
12. Real estate and fixtures	\$ 15,000.00		
13. Furniture and fixtures	\$ 2,500.00		
14. Cash in vault and net amounts due from national banks	\$ 15,000.00		
15. Cash in vault and net amounts due from national banks	\$ 15,000.00		
16. Net amounts due from banks, bankers, and trust companies (other than included in items 12, or 14)	\$ 2,500.00		
17. Checks on other banks in the same city or town as reporting bank	\$ 2,500.00		
18. Total of items 12, 13, and 17	\$ 2,500.00		
19. Total	\$ 275,156.58		
20. Capital stock paid in	\$ 250,000.00		
21. Surplus fund	\$ 14,422.41		
22. Undivided profits	\$ 14,422.41		
23. Low outstandings	\$ 14,422.41		
24. Loans on deposit	\$ 14,422.41		
25. Cash in vault and net amounts due from national banks	\$ 14,422.41		
26. Cash in vault and net amounts due from national banks	\$ 14,422.41		
27. Net amounts due from banks, bankers, and trust companies (other than included in items 12, or 14)	\$ 2,500.00		
28. Checks on other banks in the same city or town as reporting bank	\$ 2,500.00		
29. Total of items 12, 13, and 17	\$ 2,500.00		
30. Total	\$ 275,156.58		
31. Liabilities for rediscounts, including the with Federal Reserve Bank (see item 12)	\$ 3,000.00		
32. Total contingent liabilities (see A, B and C)	\$ 3,000.00		

STATE OF FLORIDA, COUNTY OF DEKALB, ss:
I, J. V. CHAPMAN, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
Subscribed and sworn to before me this 28th day of November, 1919.
JENNIE WATSON, Notary Public.
Corrected Attest:
C. E. LANIER,
C. A. SKIFFER,
H. W. SWERDLOW,
Directors.

LOCAL AND PERSONAL

Let Gribble figure on that plumbing job.

Leigh Chapter No. 85, O. E. S., will hold a school of instruction next Thursday, Dec. 4.

They are new and up-to-date. Call at West's early and make your selections. Mrs. M. H. Gribble.

The ladies of the Methodist church netted \$37 from the chicken pie supper last Friday night.

Call on the Park Mercantile Company and learn its plan for giving away the piano and auto on display in the windows.

Capt. T. J. Henderson and S. E. Roberts of Zolfo, and M. M. Lombardo of Fort Meade, were transacting business here Saturday.

The Rev. W. D. Enzinger, of Bartow, held services at the Baptist church Tuesday night in the interest of the \$75,000,000 campaign.

P. M. Stiver, accompanied by J. T. Jones, Charles Scott and W. A. Snow, made a pleasant automobile trip to Lake Wales, Mountain Lake and other beautiful places in the Seaside Highlands Sunday.

James Watson Says, "I'll Never Forget When Father's Hogs Got Cholera"

"One morning he found 20 hogs dead and several sick. He called in the Vet. who after dissecting a rat caught on the premises, decided that the rodents had conveyed germs. Since then I am never without RAT-SNAP. It's the surest, quickest rat destroyer I know." Three sizes, 25c, 50c, \$1.00. Sold and guaranteed by F. C. Rae, Avon Park Drug Co., Park Mercantile Co.

Anything in plumbing done first-class by Gribble.

See the display of beautiful hats at West & Sons.

Messrs. C. E. Lanier and C. A. Skipper drove to Punta Gorda Tuesday on a business mission.

Two valuable Christmas presents for our customers. See our windows and ascertain how you may secure one of these presents.

Cyril Baldwin, DeSoto county's efficient tax collector, was over from the county capital Saturday, attending to business matters and greeting friends.

J. N. Edmondson, of Madison, was an Avon Park visitor last week, returning home Saturday morning. Mr. Edmondson resided here before the railroad was built.

Final test examinations for DeSoto county census enumerators will be held in Arcadia, Wauchula and Moore Haven tomorrow (Saturday) morning at 10:00 o'clock.

T. H. Lander left Saturday for Tampa to join the Shriners and accompany them to Cuba, where the ceremonial will be held. The trip will include a short visit to Key West.

Mr. and Mrs. Herbert Beck and children and Miss Winifred Beck left for Jacksonville Saturday morning to attend the State Fair and Exposition and visit Mrs. Beck's sister, Mrs. C. B. Treadway.

No More Rats

or mice after you use RAT-SNAP. It's a sure rodent killer. Try a box, and prove it. Rats killed with RAT-SNAP leave no smell. Cats or dogs won't touch it. Guaranteed. One size (1 cake) enough for Pantry, Kitchen or Cellar. Two size (2 cakes) for Chicken House, coops, or small buildings. Three size (3 cakes) enough for all farm and stock buildings, storage buildings, or factory buildings. Sold and Guaranteed by F. C. Rae, Avon Park Drug Co., Park Mercantile Co.

Look for my ad in the next issue of this paper. M. H. Gribble.

John P. Hyman, of Bartow, was a Park visitor the latter part of last week.

The Park Mercantile Company will present two cash customers with valuable Christmas presents. Watch the windows.

Remember the dates, Friday and Saturday, Nov. 28 and 29, at West & Sons. Mrs. Gribble will be there with a large assortment of ladies' winter hats.

A recent arrival in Avon Park is Wesley Yonce, who comes here from Aiken, S. C. and who with his brother, J. L. Yonce, has purchased the Taylor & Pollard sawmill west of town. Mr. Yonce has also purchased a home in Avon Park and as soon as his household goods arrives will be joined by his family and make this their permanent home.

Mr. and Mrs. J. H. Baldwin, of Southington, Conn., arrived in Avon Park last Friday and are comfortably quartered in the William T. Hall home on Verona street. While they have only spent one winter in the Park, they are so pleased with the town, its people and beautiful surroundings that they will hereafter be regular winter residents.

Mr. and Mrs. E. Howard, of Springfield, Mass., friends of S. F. Tucker, arrived in Avon Park Monday evening via the auto route. They departed for Fort Myers Tuesday with such a favorable impression of our town that Mr. Howard stated he would return and purchase property if he could find a suitable place. On their trip they found the best route traveled after reaching Florida.

Tuesday Mr. and Mrs. W. S. Butler were the recipients of many valuable and appreciated gifts and the felicitations of a host of friends in commemoration of their fiftieth wedding anniversary, which occurred on that day.

Among the appropriate gifts received from those whose memory the anniversary of the crowning event in this lovely couple's life will ever remain green, was an express package containing \$50 in gold—a golden dollar for every milestone passed in married life. Their Avon Park friends will join with the friends and relatives in their northern home in hoping that they live to celebrate many more wedding anniversaries.

Two New Business Blocks

E. M. Brickell, who owns considerable valuable property in Avon Park, returned to his home in Pittsburgh Thursday of last week, after having completed arrangements for the erection of two splendid business blocks on his property just east of the First National Bank building. The first of these buildings, the contract for which has been let, and the steel and brick orders, will be a two-story brick, with six large store rooms on the first floor and office suites and a large auditorium for the use of the town council and Board of Trade on the second floor. He is also planning for a second business building, just east of this, which will contain two large store rooms on the first floor and office on the second. In connection with this building plans have been submitted to the postoffice department at Washington to include a splendid postoffice with ample box room to accommodate the present needs and future growth of the town. Full descriptions of these buildings will be given later.

A Lady in Chicago Telegraphs for Rat-Snap

Read Mrs. Phillips' wire: "Yonell's Exterminator Co. Westfield, N. J. Rush \$3 worth of RAT-SNAP." Later rec'd following letter: "RAT-SNAP arrived. It rid our house of rats in no time. Just moved here from Pa. Here I used RAT-SNAP with great results." Three sizes, 25c, 50c, \$1.00. Sold and guaranteed by F. C. Rae, Avon Park Drug Co., Park Mercantile Co.

The Sanitary Market

GOOD MEAL Depends upon the quality of your MEAT

We specialize in quality and service. Try it and you will become one of our regular customers.

The Sanitary Market Raulerson & Green Avon Park, Fla.



Ladies' Ready-to-Wear

We have a splendid line of Ladies' Ready-to-Wear in Seasonable Fabrics and Smartest Styles at Reasonable Prices. A glance at our

Cloaks, Coats, Wool Dresses and Skirts, Crepe de Chine Waists, Georgettes

for this season is the only argument needed to interest womankind in possessing them. Now is the time to select your wearables for the coming holidays. Get a choice of styles and a garment to your exact taste.

Woolen Goods, Velvets and Buttons. All kinds of Trimmings to match.

PARK MERCANTILE COMPANY

Avon Park, Florida



Our complete line of Christmas Goods has been received and will be on display about DEC. 1

Roberts' Tailor Shop

Clothes don't make the man

but their appearance has much to do with his standing in the community.

Your Old Clothes

made to look almost as good as new by our up-to-date, Sanitary STEAM CLEANING AND PRESSING. Prompt service and reasonable prices.

If it's a New Suit or Trousers you want, let us take your measure and send it to

The Royal Tailors

You know them. We are their authorized agent.

Fit Guaranteed

L. D. Roberts, Prop'r.

Next Door to Postoffice

Phone 14

Avon Park, Florida

"Meat You Can Eat"

That's the kind we sell— That's the kind you want.

EVERYTHING IN THE LINE OF MEATS.

Phone us your order and get quick delivery. Phone 47

The City Market J. B. Williams, Prop'r. Avon Park, Florida

Good printing is our hobby.

Phone 19

Quick Delivery

Good printing is our hobby.

**Goodyear Tires
And Tubes**

**Gulf Refining
Company's Products**

The Ford Sales Company, Inc.

Announces

Their readiness to serve the Ford owners of Avon Park and vicinity to the best of their ability, in the Max Wilde Building, on Main Street, until their Modern Garage is completed.

Wauchula—Zolfo—Avon Park

**Genuine
Ford Parts**

**Authorized
Ford Agents**

"When the Frost Is on the Punkin and the
Fodder's in the Shock"



The cornstalks stand like sentinels against the sunset gold,
As if to guard the autumn days from winter's biting cold;
The pumpkins round have gone to deck some gay Thanksgiving board,
And every growing thing has graced the harvest of the Lord.

This Receipt of a Copy of This Paper is an Invitation to Subscribe. Do it Now!

WHERE FOSSIL BONES ABOUND

Corner of Nebraska Long Famous for
Its Skeleton of Quercy Prehis-
toric Animals.

Where do the thousands of the country get their strange and curious skeletons of prehistoric animals? If a skeleton is a "dinobird" or a "mopopus," one may be quite sure that it came from the farm of James Henry Cook in the northwest corner of Nebraska; and the chances are almost equally good if the specimen happens to be a saber-toothed cat, a many-toed horse, or almost any of those queer animals, that belong to the early Miocene period, says H. S. Crawford, in an article in Popular Science Magazine. Most ranchmen and farmers are quite content to raise the ordinary sort of stock, but here is a ranch that is most widely known because of its output of prehistoric animals. For more than a decade paleontologists from the great universities and museums of this country have made regular trips to these fossil quarries.

The Cook farm and ranch, located close to the Wyoming line, comprise some 15,000 acres. On the eastern edge of the ranch the Niobrara river has laid bare two hills, from both of which scores and scores of fossil skeletons have been quarried. In the summer it is an uncommon occurrence for representatives of half a dozen eastern institutions to pitch camp near these hills and spend several months digging out the fossil bones which, when worked over in the museum, form the queer-looking skeletons.

WHERE THE ROMANS BUILT

Site of Old City of Cosa, Italy, Described as Place of Mourning and Grandeur.

The site on which the city of Cosa stands rises sharply from the south to the north. It is a terrible height. Looking up from the little footpath running round the gorge at a distance of a few hundred yards from the bottom, the great peak looms up like a most tragic fate. The mournful grandeur of the place is in keeping with the character of the ruins and other stern and savage details and the uncompromising time in which they lived.

The gorge of the Rumen is narrow, rarely more than one hundred yards across, and straight. Fragments of Roman ruins stilling to its precipitous sides wherever judgment can be found. Along the north side the water has burrowed deep down through a series of caves until it reaches the Kista. The Romans took advantage of the natural arch thus formed at the angle of the two sides,

using the arch as its foundation to erect a magnificent bridge, known here, as were the bridges at Toledo, the Calceus Hercules near Biskra, and elsewhere, as "El Kantara," the Bridge. Its ruins still remain.—Cyril Fletcher Grant, in "Twist and Sea."

Distinctive Cries Among Animals.
If a complete list could be made of the distinctive names by which the noises produced by birds and beasts are called, it would be found that there are few duplicates. This may be judged even by the most common. The horse neighs, the sheep bleats, the cow lows, the pig grunts and squeals, the turkey cobbles, the hen cackles, the cock crows, the goose hisses, the duck quacks, the cat meows, the dog barks, the wolf howls, the lion roars, the bull bellows, the sparrow chirps, the pigeon coos, the frog croaks, the rook caws, the monkey chatters, the elephant trumpets, the camel grunts, the stag calls, the rabbit screams—only when wounded—the donkey brays, the bee hums, the fly buzzes, the grasshopper chirrups, the swallow twitters, the chick peeps, the hound bays and the owl hoots.

Be Master of Yourself.
To be able to keep cool when all the world goes mad shows mental grasp and genuine bigness. This grows with the years. It becomes a part of the nature. Newly dubbed aristocrats and the victims of sudden wealth usually betray their plebeian origin by their cultivated show of authority. Where the blood tells it rises with might in occasions, but seldom allows itself to get ruffled without occasion. And what a spectacle one can make of himself by getting all stowed about nothing or losing his temper on some little thing that approximates the zero mark. The really big character is slow to anger and irritates little dogs by his superior calm control. At the same time the exhibition of mastery challenges the secret admiration of all.

Whalers in the Sky.
The shooting of a whale with a machine gun from his airplane by an American aviator off the Pacific coast, near San Diego, Cal., a few days ago, opens up a new field of possibility in the whaling industry. It suggests whaling ships of the future cruising forth with an equipment of airplanes and a complement of aviators and skilled gunners to scout for and bag these monsters of the deep. If it seems fantastic, one has only to remember that other industries have been more startlingly revolutionized in the last 40 or 50 years by the invention of new appliances or the discovery of new processes.

Well Driving and Pipe Fitting

"Cutler Gets the
Water"

**Electric and Gasoline
Motors**

Prompt Service
Satisfactory Work
Low Prices

ROSSELL CUTLER
Avon Park, Fla.

Poinciana Lodge
No. 227
F. & A. M.

Stated Communications First and
Third Fridays of each month at
7:30 p. m., in Masonic Temple.

Visitors welcome.

H. SEAVEN, W. M.
D. F. CANNELIN, Sec'y.

Stevens Arms Company
Single or
Double Guns

—Shooting and bag drop—bagged in
one shot.
—Loaded by a method that insures
long range shooting.
—Shorter than will not loosen and
will hold the barrel tight.

Ask to see one of the
guns that are building
reputation for Stevens
in a catalog.



STEVENS ARMS COMPANY
Chicopee Falls, Mass., U. S. A.

BUILD NOW!

Live in Your Own Home

Building material may be cheaper—sometime—
Can you afford to wait?

Good Lots to Build on

We've got 'em
All sizes and
All prices

Norton T. Smith

REAL ESTATE AGENT

Office: Masonic Temple.

Avon Park, Florida

The Corporate Securities Company

Insurance

Offers protection against loss by fire and provides for your family in case of death. You cannot afford to risk the loss of your home or business by fire, when a small investment in Fire Insurance affords you absolute protection.

We represent the following companies:

Fire Insurance

Aetna Insurance Company
Hartford Insurance Company
Hanover Insurance Company
Liverpool, London and Globe Insurance Companies
Northern Insurance Company
New York Underwriters

Life Insurance

Guardian Life Insurance Company.

C. E. LANIER, SECRETARY
TREASURER

CONGRATULATIONS

To Editor Adams on Locating
in Avon Park.
To Avon Park on Securing
Editor Adams.

STANDARD GARAGE
D. F. C. Field, Prop'r.

BRIEF SYNOPSIS OF A FEW OF OUR DEVELOPMENT PROJECTS (Continued from First Page)

Florida Company comprise all of Sections 16 and 17 and Lakewood Villa, all of Section 17 and Lakewood Villa having been planted and the clearing of Section 16 about two-thirds completed, the big tractor doing wonderful work in plowing.

A boulevard has been laid out around Byrd Lake, the beautiful homesite of this development, bridges have been built and tropical trees, shrubbery and plants set out that in a short time will create a most pleasing effect. Column after column could be written upon this subject, which will later be thoroughly dealt with.

The Scenic Highlands Development Company
Owners and developers of Hillcrest.

It is more than ten years ago that the men behind this splendid development laid the plans so successfully being carried out today. The company plants the groves and cares for them for five years, with a guarantee, under heavy forfeit, of a producing grove in that time. The purchaser takes no chances. After five years the purchasers' interests are cared for by the Hillcrest Cooperative Association, composed of the grove owners only, and under the direction of the officers of this association the company takes entire charge of the groves and the selling of the fruit for the further period of ten years, after which the Cooperative Association will handle them indefinitely.

The basic idea at Hillcrest is co-operation—to care for the interests of the purchaser, not for a few years only, but for all time. And it stops short of nothing less than real cooperation, as the literature and contracts of the company show. At the same time the individuality of each purchaser's interests is preserved. Each grove owner knows just what his grove is costing and what the returns are, but in all matters of operation and selling there is cooperation that stands for real saving and economy. All this is under the direction of the company and its experts—at no time does the purchaser have any worry or bother.

All the members of the company are local men and all thoroughly understand the business of handling citrus groves, from growing the nursery trees to selling the fruit. The officers are C. A. Skipper, president; W. M. Reek, vice-president and manager; H. F. R. Reek, vice-president and superintendent; C. E. Lanier, secretary and treasurer. Messrs. Skipper and Lanier are president and vice-president respectively of the First National Bank of Avon Park and are at the head of many other enterprises of importance in DeSoto county. The Messrs. Reek devote their entire time to the interests of Hillcrest.

The Scenic Highlands Development Company will have its own packing houses and by-product factories, so that all of the fruit will be turned into profit. The Hillcrest winter homesites on Lake Pythias are laid out on a scale that will make this one of the most beautiful places in Florida. More than 200 acres are being landscaped in a manner that enhances the natural beauty, while the carefully planned restrictions make the investment valuable and safe. The combination of well-handled groves to produce the life income and beautiful winter homes in which to enjoy that income is ideal.

The Scenic Highlands Development Company will have its own packing houses and by-product factories, so that all of the fruit will be turned into profit.

The Hillcrest winter homesites on Lake Pythias are laid out on a scale that will make this one of the most beautiful places in Florida. More than 200 acres are being landscaped in a manner that enhances the natural beauty, while the carefully planned restrictions make the investment valuable and safe. The combination of well-handled groves to produce the life income and beautiful winter homes in which to enjoy that income is ideal.

RAT-SNAP KILLS RATS

Also mice. Absolutely prevents odors from carcasses. One package proves that RAT-SNAP comes in cakes—no mixing with other food. Guaranteed.
See size (1 cake) enough for Pantry, Kitchen or Cellar.
See size (2 cakes) for Chicken House, coops, or small buildings.
See size (3 cakes) enough for all farm and out-buildings, storage buildings, or factory buildings.
Sold and Guaranteed by P. C. R. Inc. Avon Park Drug Co., Park Mercantile Co.

The Pittsburgh-Florida Fruit Growers Association

Of Avon Park and Pittsburgh

Has 800 acres planted to citrus fruit in Section 17 and Lakewood Villa. Section 16 is now being cleared and placed in readiness for planting.

The homesite grounds around Byrd Lake are being improved and tropical trees, plants, shrubs, etc., have been planted and are taking on a healthy growth.

Those having holdings in these developments are advised to

WATCH THE HIGHLANDS PILOT

from week to week for detailed information concerning progress of development and information of value and interest.

Every Phase of the Citrus Industry

has been carefully considered by the men in charge of the big development projects of Avon Park. Overproduction and waste have been guarded against by the organization of the

Citrus Groves and By-Products Company

which will erect a large plant on the Atlantic Coast Line Railroad, just north of Avon Park and east of Section 16, convenient to the immense groves which have been and are now being planted.

The By-Products of Citrus Fruits

are almost unlimited and such as have already been placed on the market have been so favorably received by the public that manufacturers have been unable to supply the demand. The

Citrus Groves and By-Products Company

of Avon Park will have the largest manufacturing plant of its kind in the state, if not in the world, and when in full operation all waste will be eliminated and overproduction unknown.

With This Paper

for information concerning the progress of the

Citrus Groves and By-Products Company

