BANK OF BAY BISCAYNE

COLLECTION DEPARTMENT 132 Miami, Fla., 12-29 192 o be credited on their act with next Fetal Items not payable in this city are taken at your risk until we have reduced to our possession the funds received by us in settlement thereof. The mediums which we employ are your agents, and we assume no responsibility for their neglect, default or failure. J. E. LIND. Countersigned

Vice-President and Cashier.