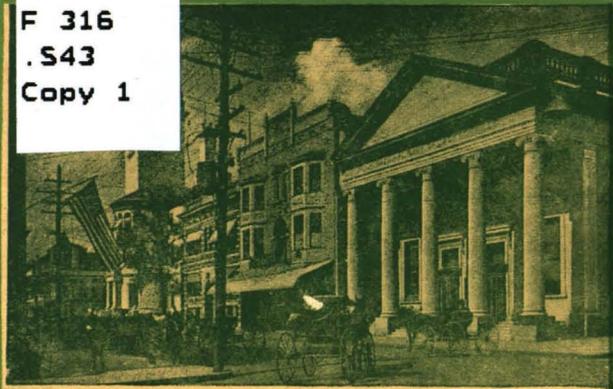


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MERCANTILE
AND
INDUSTRIAL
REVIEW
OF



JACKSONVILLE FLORIDA

ISSUED BY THE
INDUSTRIAL DEPARTMENT OF THE

SEABOARD
AIR LINE
RAILWAY,
PORTSMOUTH, VA.
U.S.A.





The Industrial Department of the Seaboard Air Line Railway is in possession of much valuable information pertaining to Florida and its resources and will be pleased to send this descriptive data and other printed matter to anyone desiring to locate in Florida

ADDRESS.

J. W. WHITE

General Industrial Agent
Portsmouth, Va.

H. P. BIGHAM

Ass't Gen'l Industrial Agent
Atlanta, Ga.

HENRY CURTIS

Ass't Gen'l Industrial Agent
Jacksonville, Fla.

“THE SEABOARD”

Mercantile and Industrial Review of Jacksonville, Fla.

AN INDUSTRIAL EPITOME of the Vast Resources of the Cities and Territories contiguous to the Seaboard Air Line Railway—Showing the Splendid Opportunities Existing for the Safe and Legitimate Investment of Capital and the advantages offered for the Establishment and Development of all Lines of Industrial, Commercial and Agricultural Endeavor. Photographic Flashes and Vivid Descriptions of Points of Interest.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE

SEABOARD AIR LINE RAILWAY.

CHARLES B. RYAN,
Gen'l Passenger Agent.

CHARLES R. CAPPS,
Gen' Freight Agent,

HENRY CURTIS,
Ass't Gen'l Industrial Agent,

J. W. WHITE,
Gen'l Industrial Agent

GENERAL OFFICES: PORTSMOUTH, VIRGINIA, U. S. A.



JACKSONVILLE, FLORIDA. ITS COMMERCE, INDUSTRIES AND FINANCE.

PICTURES.

Views of the splendid public and private buildings of Jacksonville have been published so often that we deem it tautological to reproduce them in this Review which is intended as a matter of utility rather than a specimen of art. Pictures are good when there is little else to be had, but Jacksonville furnishes so many surprises in the matter of statistics and comparisons, that it has forced us to eschew the pictures. To a business man who is seeking a location in which to invest his money, the figures and comparative statements will be of interest and the man who has nothing to invest would be more deeply interested in the pictures.

JACKSONVILLE.

Jacksonville is located on the St. Johns River, in Duval County, Florida. The city is seventeen miles from the Atlantic Ocean, has an area of seven and one-half miles and is fourteen feet above sea level. It has seven miles of water front with a depth sufficient to accommodate ocean steamers. It is a basing point for making freight rates. It is the metropolis of Florida, and the gateway to Florida and the West Indies and is in direct connection with all the principal points in the United States. It is the logical distributing point for a radius containing two millions of people. It is within thirty minutes ride of one of the finest ocean beaches in America. The city's transportation facilities are excellent and its annual traffic is enormous. Its citizens are progressive and alert and in up-to-date advantages, Jacksonville is far in advance of any other

city in the South. A careful reading of the following pages will convince anyone that Jacksonville is destined to become one of the greatest cities on this continent.

JACKSONVILLE'S BOARD OF TRADE.

The Jacksonville Board of Trade bears the distinction of being one of the most progressive municipal organizations in the entire South.

It is composed of the foremost representatives of finance and commerce of the city, is wide-awake, progressive, alert and works with a constant, indomitable energy for the furtherance of the city's interests, that is admirable to behold. Through its activity it is making the name Jacksonville famous throughout the land.

The board believes that no great public enterprise can usually beget sufficient momentum within itself, unaided by independent forces, to properly correlate all of its powers and reach the acme of excellence in the accomplishment of its self-imposed task.

The building of a metropolitan city is accomplished only after the pooling of multifarious interests under such direction, leadership and inspiration as to give the undertaking cast, form, intelligent induction, aggregate strength, velocity and momentum. Such a project contemplates a wheel within a wheel, a master mind or a directing energy, a strenuous, tireless energy that has profound convictions, supreme confidence in itself and the cause it represents, and abiding faith in the achievement of the end sought.

Under the benign influence and direction of this organization, the hitherto cross-purposes of the public spirited and progressive business men are reconciled, harmonized, assimilated, united and concentrated to render invaluable service for both the city and State.

Whenever the upright, intelligent and progressive men of any community forego petty personal differences and throw their combined strength into ways and means for the general advancement through intelligent cooperative action, success invariably attends their endeavors.

The Jacksonville Board of Trade is an invaluable factor in the development of the city's material interests, it has supported every worthy undertaking to enhance local development and has strengthened the bonds of fellowship, good will and unity of action. It has protected the various interests it represents, upheld the strength and dignity of the city's institutions, entertained the city's guests and built a character for Jacksonville from the reflex of the men who comprise the organization.

POPULATION.

The population of Florida in 1890 was 391,423, in 1900 it was 528,542, and at the close of 1906 it is estimated to be 625,000.

In 1890 the population of Jacksonville was 17,000, in 1900 it had reached 28,000, and at the close of 1906 it is 51,865, making an increase of a trifle over 85 per cent. To this there should be added 16,000 suburbanites and 43,000 winter tourists. Jacksonville has more hotels and boarding houses than any city in the South of the same size.

MANUFACTURING ADVANTAGES OF JACKSONVILLE.

When the location of Jacksonville is taken into consideration there is little wonder the city is making the showing it is in the line of manufactures.

The necessary elements entering into a place as a manufacturing center are—advantageous location, abundant transportation—both water and rail, easy access to fuel and the supply of raw materials, an unlimited supply of water, reasonable prices for labor and a lack of friction between labor and capital, and accessibility to the great consuming markets of the nation.

Jacksonville has all of these and more. It has a climate that does not interfere in any part of the year with the operations and enables the workman to attain to his highest ability throughout the entire twelve months.

There is no reason that this city should not be the seat of the cotton manufacturers of the South. It has cheap transportation by water, both coastwise and trans-Atlantic, internal transportation by its rivers, and four lines of railroads that are among the foremost in the nation, to carry the raw cotton to its factories. It possesses very cheap rates, rates that cannot be tampered with on account of the water competition, and the city is right at the door of the supply of the raw material.

The same may be said of furniture manufacturing, timber of the kind that is required is right at hand and the sites for the plants are abundant, the Seaboard having alone a stretch of more than two miles lying within its yard limits that

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ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

can be utilized for factory sites.

The city has already assumed grand proportions in the manufacture of lumber and fertilizers, and is the hub of the naval stores business, and there is no reason why it should not go ahead in the numerous other lines which the city is adapted to. The Board of Trade or the Industrial Department of the Seaboard will be glad to enter into further details regarding this phase of Jacksonville's development.

JACKSONVILLE'S MANUFACTORIES.

The figures and comparisons for the year 1900 with those of 1905 show enormous increases in the manufactured output of this city, the figures are taken from the latest census reports which have just been placed in circulation and are very flattering to Jacksonville.

In 1900 there were 74 establishments, capitalized at \$1,857,844, employing 1,358 operatives who drew \$599,754 per annum, the miscellaneous expenses were \$132,917, the cost of materials used was \$805,703 and the value of the product was \$1,798,607.

At the end of 1905 there were 125 establishments, capitalized at \$4,837,281, employing 2,924 operatives who drew \$1,375,668 per annum, the miscellaneous expenses were \$434,618, the cost of material used was \$2,789,492 and the value of the product was \$5,340,264. This comparison shows very large percentages of increase and in a way further demonstrates the solid foundation upon which the commercial fabric of this city rests.

The figures and comparisons for the entire State for the same period shows equally as well and establishes the fact that Florida is growing and developing all over.

In 1900 there were 1,275 establishments, capitalized at \$25,682,171, employing 37,252 operatives who drew \$12,216,019 in wages, the miscellaneous expenses were \$2,177,941, the cost of materials used was \$12,847,187, and the value of the output was \$34,183,509.

At the end of 1905 there were 1,413 establishments, capitalized at \$32,971,982, employing 45,216 operatives, who drew \$5,607,862, the cost of materials used \$18,436,908, the miscellaneous expenses

was \$16,532,439, and the value of the product was \$50,298,290.

Florida has never posed as a manufacturing State, in fact she is just beginning to realize that there is a future for her in this line and that the State is taking advantage of its opportunities along this line is shown by the above figures.

JACKSONVILLE'S BUSINESS MEN.

Generally speaking, the business men of this city are young and ambitious, they are willing at all times to entertain any proposition that has for its purpose the

rapidly and judicious action is very essential. The city is one of the best governed municipalities in the nation and is constantly being pointed out as an example of what can be done when selfish political interests are sacrificed in favor of the general good of the community.

SKILLED LABOR.

Labor in Jacksonville and Florida at the end of 1906 is scarce, as it is in all other parts of the nation. The rate per hour for skilled labor is as follows: Bricklayers 47 cents, hod carriers 17 cents, car-

riers to pay. A room can be had from \$1.50 per week up and board and room will cost from \$4.50 per week and up. Groceries are as reasonable here as anywhere, and a small plot of ground is capable of supplying vegetables throughout the entire year with very little cultivation. House heating is inexpensive, the climate doing the work for at least nine months in the year, many people use gas for cooking and heating, the cost being \$1.50 per 1000 feet net. Ice is delivered at your door for 25 cents per 100 pounds. Electric lighting is 75 per cent cheaper in Jacksonville than in most cities. The municipality owns the plant and made a reduction from 28 cents per kilowatt to 7 cents per kilowatt for incandescent lights and have made good profits for the city on that basis. The water supply is secured from artesian wells, is of a very healthful quality and costs about \$6 per year for ordinary residence, including bath, toilet, and two or three service taps. Dry goods, clothing, furniture, notions, hardware and household utensils can be had as cheaply in Jacksonville as anywhere. The climate is free but it is far better than could be purchased in some localities for fabulous sums.

ELECTRIC LIGHT DEPARTMENT.

Cost of plant including extensions for current year, \$457,660.76. Cost of maintaining plant per annum \$100,719.56. Employment is given 60 men who draw \$38,592.32 per annum. Improvements and extensions made this year \$92,237.57. Gross receipts for 1906, \$220,435.57. Net profits for 1906 \$119,716.01. The gross receipts show an increase of \$34,000 over 1905. Light is furnished 2,136 residences and 996 business establishments, the cost for residences is seven cents per K. W., and all-night arcs cost \$7.50 per month.

The profits to the city from 1899 to the end of 1906 inclusive, from the light department were \$493,684.00, of this amount \$181,925.17 was turned over to the City Treasurer to be used for general expenses of the city and the remainder was invested in new equipment and extensions.

Jacksonville's assets are \$2,414,000 more than its liabilities.



MUNICIPAL BUILDING.

betterment and upbuilding of the city. They extend a hearty welcome to all newcomers who are worthy of their consideration. They are progressive and conservative and are careful to do nothing that would in any way reflect upon the fair name of the city. This care and diligence is reflected in the substantial and continuous increase in the volume of the city's traffic. Jacksonville is growing

penters 30 cents, painters 30 cents, plasterers 46 cents, plumbers 50 cents, and laborers 13 cents.

COST OF LIVING IN JACKSONVILLE.

The item of living in Jacksonville is about on the same basis as in other cities of the same size, and is regulated by the quality. Residence property rents for from \$10 per month to as high as one

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

WATERWORKS DEPARTMENT.

The cost of the plant including extensions for 1906 is \$524,048.62, the improvements made during the year amount to \$90,716.97, the total operating expense is \$38,473.17 per year. There are 40 men employed who receive \$21,444.49 per year. The gross receipts from the plant for 1906 were \$93,113.78 and the net profit was \$54,640.61, turned over to City Treasurer for other city uses during the year \$39,732.50. From 1883 to the end of 1906 the net profits were \$388,954.60, and during that period the department turned over to the City Treasurer for other city uses \$285,204.99. There are 5,376 service taps, 568 hydrants and 60 miles of mains ranging from six to twenty inches. The normal pressure is 62 pounds and the fire pressure 110 pounds. The supply is secured from artesian wells, there being eight of them having an average of 950 feet in depth. The capacity of the plant is 11,500,000 gallons per day and 2,777,982 gallons are consumed daily. The cost per annum for residences is from \$8.00 to \$12.00, the equipment is as good as any city possesses and the amount turned over to the City Treasurer shows an increase of \$19,982.50 over 1905.

GAS SERVICE.

Artificial gas is used throughout the year for domestic cooking and through the winter months for the slight amount of heating required. The mildness of the winters making other means of heating superfluous. The city has thirty-six miles of gas mains, making gas service available throughout the business, residence sections and in all the suburbs. The Gas Company is public spirited and progressive and is constantly extending its mains to meet the growing demand made by the rapid growth and expansion of the city. In fact all the public utilities such as the lighting plant, gas service, water works and telephone service give the very best satisfaction and in this respect Jacksonville offers inducements that cannot be secured in cities that have not attained the degree of harmony which it has.

JACKSONVILLE ELECTRIC CO.

There is nothing that is more beneficial to a growing city or that contributes more to its development than rapid means of transit throughout its business, residence and suburban sections. This city is most admirably cared for in this particular by the Jacksonville Electric Company, which owns and operates one of the best developed Street Railway Systems to be found in any city of the same size in the South.

third of the lighting power of the city. Its rates are the same as those of the city plant. Its income from its lighting plant and street car system is \$305,000 per annum and its capital is \$1,000,000.

The Jacksonville Electric Company also operates two pleasure parks, one being Phoenix Park, at which it maintains a summer theatre exclusively for white patronage and the other being Lincoln Park, which is given over to colored patronage.



Field of Green Curled Kale on Farm of Whispell & Ray, near Jacksonville, Duval County, View Taken Nov 17, 1906.

This Company has 23 miles of track at this time and is arranging to construct five miles more at an early date. This extension will cost \$300,000, with the additional equipment necessary to operate it. The Company employs 156 men and its wage expense amounts to \$100,000 per annum. It carried five million passengers during 1905. The fare is five cents per ride with universal transfers.

This Company also furnishes about one-

FIRE DEPARTMENT.

The real estate and equipment is valued at \$103,657.00, there are five stations and an appropriation has been made for another. There are 51 men in the department, drawing \$38,372.45 in wages per annum; there were 234 alarms answered during the year and the fire loss was \$56,051.00. The alarm system is the best in use and the equipment is the finest that could be purchased. There are 9,103 buildings in the city.

Jacksonville has the basis rate for insuring mercantile business and lower rates generally than most southern cities owing to the acknowledged efficiency of its fire protection.

A new twelve-inch main will be laid on Bay street, solely for fire protection purposes, it will be sufficiently strong for a working pressure of 175 pounds to the square inch and will be connected with an electrically driven fire pump at the river independent of the water works.

POLICE DEPARTMENT.

The value of the real estate and equipment in this department is \$64,321.70. There are 77 men on the force and the wages paid them amounts to \$58,805.00 per year. Three thousand eight hundred and eleven arrests were made and 1,646 convictions secured during the year, 534 prisoners were turned over to other authorities, 504 forfeited bonds and 1,127 were discharged, there was \$11,551.10 worth of stolen property recovered; the patrol wagons made 3,057 runs during the year.

A great many transient negroes come to this city and figure largely in the number of arrests, thus making a disadvantageous showing in the records of criminal matters.

RELIABLE DATA.

The statements made in this Review are of a most conservative and reliable nature. The editor believes that prospective investors and homeseekers will find upon investigation that Jacksonville's advantages have been underestimated rather than over stated.

Jacksonville has a bed factory.

This latter place has a summer theatre, roller coaster and various other attractions. Both resorts are very popular in their season and are handsomely patronized.

The local manager of this Company is Mr. S. E. Williams. The main office is in Boston and Stone & Webster are the general managers.

Jacksonville has a parochial school.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

SEWER DEPARTMENT.

The cost of this entire department to date is \$412,975.56 and the improvements now under way will amount to \$210,000, which was provided for by the sale of bonds. There is 60 miles of sewers emptying into the St. Johns river. There are 12 men in the department who receive \$3,771.49 per annum. There are 3,500 connections. The cost of making a connection is \$12.00. The mains are from 4 to 14 feet below the surface. The main sewers are well provided with man-holes, also lamp and flush holes and a good system of catch basins making the entrance to the mains very ample.

REAL ESTATE PRICES.

Real estate dealers declare that the price of real estate in and around Jacksonville has advanced at a rate of about 100 per cent during the past four years, and that the end is not yet. The advance continues, and the demand is still increasing for suburban property.

The most active real estate firms in the city are selling suburban property at reasonable prices for the lots, but they are making a big profit on their investment. By purchasing large tracts and offering them for sale in lots, they have had no trouble in disposing of them, and while doing so have demonstrated that there is no let up to the demand for Jacksonville property.

And real estate dealers are advertising suburban property in the various sections of the county, and they are selling the lots fast, some on the installment plan and some for cash.

PUBLIC LIBRARY.

Jacksonville is the possessor of one of the most magnificent Public Libraries in the South. The building is a splendid structure, centrally located and represents an expenditure of \$65,000.

The library is supported by city taxation and it now contains something over 12,000 volumes. It was opened a little over a year ago and the purchase of books is being carefully made, and will comprise all the popular works in all branches of literature.

For the first year the circulation was 95,000 and it is steadily increasing. The reading room is a popular retreat for tourists and every day finds the library gaining in favor with the masses.

There are six employes and a department for colored people is maintained. Mr. George B. Utley is librarian. He has had a vast lot of experience in this line and is placing the Jacksonville institution on a footing that will equal any similar concern in the South.

is centrally located, was erected at a cost of \$50,000, and the lodge has a membership of 400. The glad hand is always extended to visiting "Hello Bills" and the Jacksonville contingent has the habit of impressing one with the fact that they are a good sized portion of the works.

THE SEMINOLE CLUB.

This club owns magnificent quarters near the Windsor Hotel and Hemming Park. Its building was erected at an ex-

at a cost of \$300,000. The street department is under the direction of the Board of Public Works and Jacksonville prides itself on having the cleanest and best kept streets of any city in the South.

CITY PARKS.

The city has 85 acres in parks. Hemming Park, located in the center of the city is one of the beauty spots of the South and is much admired by the visitors. Springfield Park is in process of construc-



View by Courtesy Realty Title & Trust Co.

PLACES OF AMUSEMENT.

Jacksonville's places of amusement are the Ostrich Farm, Phoenix Park, Duval Theatre and Dixie Land Park. These places of entertainment are conducted upon a high moral plane and have the patronage of the best element in the city.

ELKS' CLUB.

The Order of Elks are owners of one of the finest club houses in the South. It

is composed of \$35,000, and its membership is composed of the best business and professional men in the city. It is an active factor in the social life of the city and does much towards entertaining Jacksonville's numerous visitors.

STREETS.

This city has 135 miles of streets. There are 37 miles paved with brick, shell and macadam. Contracts have been placed for paving 15 miles of streets with brick

and when completed will add much to the comfort of the populace. Riverside Park is a beautiful rest ground and is much sought by those who admire solitude and quiet. There is also the Ostrich Farm, an amusement resort, Phoenix Park and Dixieland Park, just opposite the city in South Jacksonville, which when opened will prove quite an acquisition to the city's pleasure grounds.

Jacksonville is the metropolis of Florida.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

STATEMENT OF CONDITION OF JACKSONVILLE'S BANKS AT CLOSE OF BUSINESS, NOVEMBER 12, 1906.

Name of Bank.	Capital.	Surplus.	Undivided Profits.	Deposits.
State Bank of Florida	\$ 50,000	\$	\$ 39,677	\$ 697,081
Union Savings Bank	50,000	12,000		85,000
Citizens' Bank	50,000		10,000	250,000
People's Bank & Trust Co.	50,000			175,000
Commercial Bank	100,000	45,782		814,905
Guaranty Trust & Savings Co.	100,000	2,000	3,813	169,695
National Bank of Jacksonville	300,000	500,000	33,712	3,570,889
Atlantic National Bank	350,000	150,000	83,141	3,026,281
Florida National Bank	500,000	25,000	46,984	2,104,730
Totals	\$1,550,000	\$734,782	\$217,327	\$10,893,581

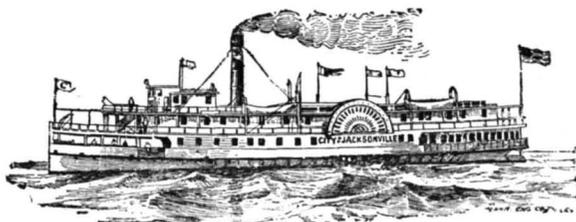
Jacksonville has 12 per cent of the population of the State and has 31 per cent of the money involved in banking; 33 1-3 per cent of deposits; 21.1 per cent of capital; 36.2 per cent of surplus, and 22.9 of profits.

STATEMENT SHOWING THE INCREASE IN THE NUMBER OF STATE AND NATIONAL BANKS, THEIR CAPITAL, SURPLUS, PROFITS AND DEPOSITS FROM OCTOBER 1ST, 1902, TO OCTOBER 1, 1906.

	No.	Capital.	Surplus.	Profits.	Deposits.
National Banks, 1906....	36	\$4,350,000	\$1,465,907	\$515,129	\$19,200,859
State Banks, 1906.....	70	2,961,868	562,576	436,062	12,995,522
Total	106	\$7,311,868	\$2,028,483	\$951,191	\$32,196,381
National Banks, 1902....	20	\$1,485,000	\$ 817,000	\$312,000	\$ 7,734,000
State Banks, 1902	26	915,300	266,631	186,441	6,049,046
Total	46	\$2,400,300	\$1,083,631	\$498,441	\$13,783,046
Four Years' Increase	60	\$4,911,568	\$944,952	\$452,750	\$18,404,335

This showing fills every citizen of the State with pride and if the increase continues for a few years more it will place Florida in the front rank, in the matter of finance.

The financial statements of the banks, postoffice and city of Jacksonville, Duval County, and the statement of all the banks in the State show that Jacksonville has alert financiers in charge of its fiduciary institutions. The statements have been prepared with much care and cover the year 1906.



Clyde St. Johns River Steamboat, "City of Jacksonville."



Representative of Industrial Department Seaboard Air Line Explaining to a Multitude of Northern Homeseekers the Advantages to be Derived by Settling in Florida.

CLEARING HOUSE STATEMENT.

The following table shows more conclusively than anything else we can publish the steady and unfaltering growth of Jacksonville:

Year.	Amount.
1899	\$12,642,953
1900	12,733,048
1901	16,757,772
1902	18,927,504
1903	26,112,716
1904	43,265,462
1905	60,000,000
1906—	

Clearing House banks \$66,684,098
 Other banks not in Clearing House 5,334,728 72,018,826
 The Jacksonville Postoffice handles \$2,500,000 per annum. There are four State banks in the city that are not members of the Clearing House.

The last 10 days in December were approximated.

RECAPITULATION.

To summarize all facts pertaining to general conditions existing in Jacksonville at this time, and the brilliant outlook for the city's future, it can be truthfully stated that realty values are more stable, trade conditions in all lines more satisfactory and general prosperity more strikingly evident than at any time since the city's birth.

Located in a land of splendid fertility, environed by the Atlantic Ocean, the beautiful St. Johns river, with its perennial verdure of tropical trees, flowers, vines and vegetation, an unailing supply of health giving water, a magnificent electric light plant, owned and operated by the city, a magnificent commerce, a splendid harbor, a highly developed system of transportation, splendid street car service, beautiful streets, magnificent business blocks, palatial residences, with a Board of Trade composed of leading business and professional men, ever ready and willing to assist in whatever may tend to the up-building and advancement of the city's best interests, and citizenship metropolitan in nature and proud of the splendid results achieved in the past, and inspired with enthusiasm and confidence in the future, Jacksonville stands before the world today a queenly municipality, crowned with her well earned prestige as a city of thrift, enterprise, energy and progress.

Conscious of her many natural advantages, pulsating with pluck and virility, her people imbued with confidence in the destined greatness of their city, and acting in concert in all matters of civic concern, Jacksonville gives promise of becoming ere long the greatest and most important city on the South Atlantic Seaboard, a city that one has to visit in order to realize its many advantages.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

THE CONDITION OF THE CITY FINANCIALLY.

Receipts.

January 1, 1906.	
Cash on hand	\$ 68,379.71
Received from taxes, licenses court fines, franchises, etc..	385,534.69
From city electric light plant	224,827.13
From water works.....	92,115.25
<hr/>	
Sale of improvement bonds for extension of waterworks sewers, paving and parks..	442,257.76
Total receipts and cash on hand	\$1,213,114.54

Disbursements.

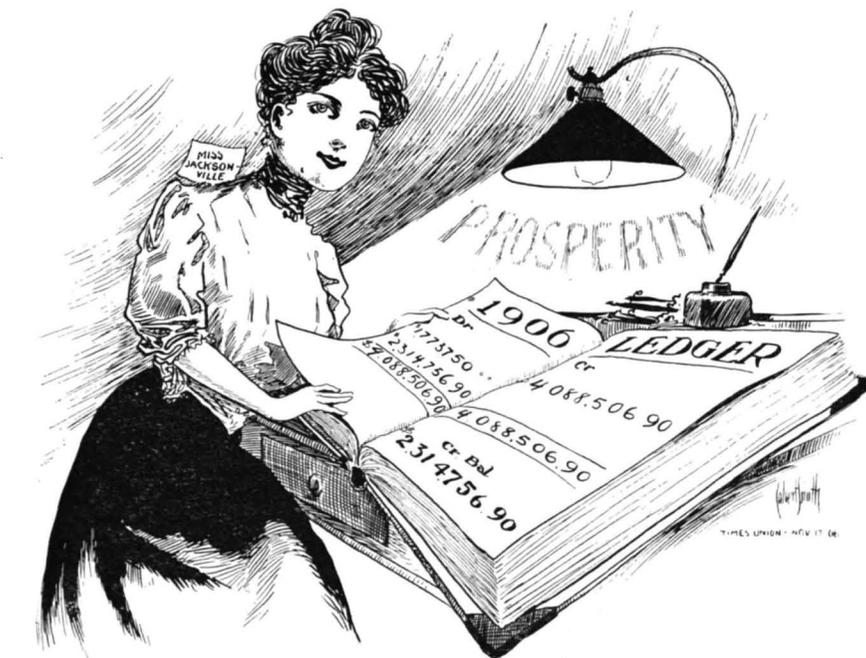
For police, city officials, etc..	\$ 125,930.15
Board of Public Works, parks, paving, street cleaning, etc.	227,942.80
Sewers and drains	95,723.02
Fire Department	51,082.24
Public Library	7,000.00
Interest on bonds	78,400.00
Operation and extension of waterworks plant	106,202.93
Operation and extension of electric light plant	163,464.06
<hr/>	
Total expenditures	\$ 855,745.20
Cash on hand Jan. 1, 1907..	357,369.34
	<hr/>
	\$1,213,114.54
Profits of electric light plant	75,000.00
Profits of waterworks plant	25,000.00

Assets and Liabilities.

Assets:

Cash on hand ordinary reve- nues	\$ 57,369.34
Cash on hand, unexpended bond money	300,000.00
Waterworks and electric light plant, grounds and equip- ment	988,574.54
Fire Department and equip- ment	100,157.00
Police Department, buildings and equipment	61,352.00
City Hall, Jail, Crematory and other city property..	283,000.00
Parks and other real estate	350,000.00

Bridges, viaducts, sewers and street pavements	1,902,221.05
Total assets	\$4,088,506.90
Liabilities:	
Bond issue 1894, maturing 1924, 5 per cent	\$ 970,000.00
Bond issue 1901, maturing 1924, 5 per cent	398,000.00
Bond issue 1906, maturing 1936, 5 per cent	400,000.00
Bond coupons due and not presented	5,750.00
Total liabilities	\$1,773,750.00



Prevaricators will figure, but figures will not prevaricate.

Excess assets over liabilities, \$2,314,756.90
These figures were furnished the Industrial Department of the Seaboard Air Line by Mayor W. H. Baker and City Treasurer A. M. Ives.

JACKSONVILLE'S POSTOFFICE.

The government building at Jacksonville is one of the finest in the South and cost \$535,000. Repairs have just been ordered made on the building that will entail an expenditure of \$12,000.

Postal Receipts For 1906.

Sale of stamps, envelopes cards, etc	\$ 171,956.77
Receipts from newspaper and periodical postage	6,974.81
Receipts from box rents	3,121.92
Total postal receipts	\$ 182,053.50

International orders issued, 953; value	16,456.75
Fees from above orders.....	1,821.88
Domestic orders paid, 69,522; value	557,875.31
International orders paid, 128; value	2,767.28
Deposits from other post- offices	1,315,321.28
<hr/>	
Total cash handled money order department for 1906..	\$2,116,319.91
Total cash handled money order department for 1905..	\$2,082,106.50

Increase for 1906 over 1905. \$ 34,213.41
Pay Rolls.

For the year ending September 30, 1906, the pay rolls handled by the Jacksonville office were as follows:

Postmaster, assistant post- master and clerks.....	\$ 31,390.48
Carriers	21,117.88
Special delivery messengers..	2,170.80
Railway mail clerks	102,624.27
Rural carriers, all in State..	37,881.60

Total in wages paid out
from Jacksonville office ... \$ 195,185.03

Jacksonville Office Employees.

Assistant postmaster and clerks....	33
Regular letter carriers	26
Special delivery messengers.....	3

Total

The receipts of the office exceed expenditures of the office by \$129,196.24.

There are 960 post offices that remit their surplus to the Jacksonville office. These funds, together with the funds of the office proper, make about \$2,500,000, passing through the office yearly.

Mailing Department.

Pieces received, first-class.....	8,593,521
Pieces received, other classes....	7,155,150
Pieces received, special delivery letters	25,879
Pieces dispatched, first-class....	7,513,859
Pieces dispatched, other classes.	9,260,271
Pieces dispatched, special deliv- ery letters	19,557

Total pieces current year 32,568,237

Postal deposits from other of- fices	\$ 83,966.08
Total postal business	\$ 266,019.58
Money Order Department.	
Domestic orders issued, 26,136. value	\$ 222,071.41

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

During the previous year, ending June 30, 1905, there were handled:

Pieces received	13,221,013
Pieces special delivery received	20,910
Pieces dispatched	15,151,686
Pieces special delivery dispatched	15,644

Total pieces handled 1905 ..28,409,253
 Showing an increase for 1906 over 1905 of

4,158,966
 At present there are only two rural free delivery routes out of Jacksonville. Two more will soon be established.

There are 23 mails arriving daily, bringing from 75 to 95 sacks of mail and 23 mails dispatched daily, carrying from 60 to 80 sacks of mail.

THE CITY BUDGET FOR 1907.

The amount carried by the budget, as adopted, for each of the departments, was as follows:

Salary city officials.....	\$ 24,300.00
Board of Health.....	15,240.00
Police	75,982.00
Board of Public Works.....	198,033.14
Maintenance and care of sewers	27,608.60
Fire Department	93,702.00
Special interest and sinking fund	90,400.00
Free Library	6,000.00
	<hr/>
	\$531,265.74

Amount to be paid by licenses, fines and franchises

\$110,000.00
 Amount to be paid by electric giving an increase during the year of \$110,980 in the country values alone. The valuation of town and city lots for 1906 is placed at \$8,428,840 as against \$8,054,020 in 1905. This means an increase for the year in the value of properties in the city and towns of \$374,820, a showing that would be highly creditable to any county of any state.

This shows a gain of nearly half a million, in realty values only, during the year.

Rolls for 1906.

The following is a summary of the roll for 1906, as made up by Tax Assessor Turner and approved by the Board of County Commissioners:

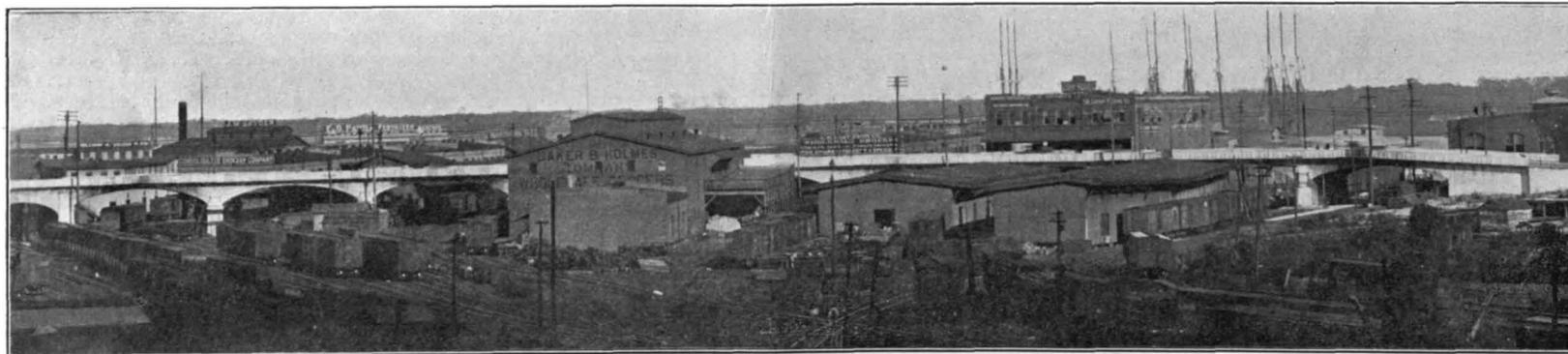
rived from this is \$12,264.29; and for the county, \$32,704.79.

Total personal valuation, \$2,672,560; state taxes thereupon, \$16,035.36; and for the county, \$42,760.96.

Total poll taxes \$6,027.

Grand totals: Amount of state taxes from Duval county, \$86,446.97; amount for the county \$236,552.27; grand total to be paid in taxes to state and county, \$322,999.24. Total assessed value, on basis of which tax is levied, \$14,407,830. This is an increased value of \$856,126 over the assessed value for 1905, which totaled \$13,551,704.

This year the assesment rolls show 5,053 acres of land that has been improved



View of Viaduct and Shipping Interests. The Viaduct is 1,110 feet Long and Cost \$161,500. It is built of concrete and steel and is One of the Finest in the South.

Growth of Postal Receipts.

For year ending June 30, 1900..	\$ 86,938.06
For year ending June 30, 1901..	95,594.61
For year ending June 30, 1902..	106,362.25
For year ending June 30, 1903..	118,886.80
For year ending June 30, 1904..	147,743.21
For year ending June 30, 1905..	157,989.82
For year ending June 30, 1906..	182,053.50

The above report was furnished the Industrial Department of the Seaboard Air Line Railway by D. T. Gerow, postmaster, at Jacksonville, and is brought to date as near as it was possible.

light and water works	\$100,000.00
To be raised by taxation	\$321,265.74
Total	\$531,265.74

COUNTY TAX ASSESSOR'S RETURNS FOR 1906.

The following figures, taken from the general summary of the assesment roll, shows how values have increased in Duval county during the year:

This year the total value of county lands, town and city lots being excluded, is \$1,262,380, as against \$1,151,400, thus

Number of acres of unimproved land, 464,884; number of acres of land improved and cultivated, 5,053, valuation (except town or city lots), \$1,262,380; valuation of town or city lots, \$8,428,840; total value of real estate, \$9,691,220; total amount of state taxes, \$58,147.32. This 6 mills on the dollar or 60 cents on each \$100. Total amount of county taxes (16 mills on the dollar or \$1.60 on each \$100), \$155,059.52.

Total railroad and telegraph valuation, \$2,044,050. The amount of state taxes de-

and cultivated, as against 4,931 acres last year (1905). This means that during the year 121 acres of land, heretofore unimproved, have been improved and buildings erected thereon or cultivation of crops begun. There are still 464,884 acres of unimproved land in Duval county.

Jacksonville has 7 wholesale liquor houses.

Jacksonville has erected 6,300 houses since May, 1901.

Jacksonville has 72 public buildings.

DUVAL COUNTY ROADS.

There are 762 miles of roads in the county, 26 miles are hard roads, and were built at a cost of \$156,000. There are now six miles of hard road in process of construction that will cost \$6,000 per mile. Hard roads are being constructed at the rate of 14 miles per annum. The most of the hard roads were built since 1904. The road building equipment cost \$15,000 and consists of two steam rollers, three graders, one traction engine, twelve rock cars and other miscellaneous small tools.

THE AGRICULTURAL PRODUCTS OF DUVAL COUNTY.

The agricultural products of Duval County consist of Corn, Sweet Potatoes, Irish Potatoes, Sugar Cane, Tomatoes, Watermelons, Cantaloupes and every variety of vegetables. Generally speaking, those who are engaged in farming do not devote much time to raising corn and the coarser crops from the fact that more profits can be made from raising fancy vegetables which are ready for the Northern markets at a time when the highest prices prevail. For instance one acre of Strawberries is equivalent in value to 25 acres of Corn.

STRAWBERRY CULTURE IN DUVAL COUNTY.

There is no section of Florida better adapted to the culture of Strawberries on a commercial basis than Duval county. There are thousands of acres available in this county that can be profitably utilized for this purpose. The berry plants are set out, beginning in September, and the planting continues through October and November. One acre will accommodate fifteen thousand plants and the yield can conservatively be placed at one quart to the plant.

The picking begins in February and continues uninterrupted till the first of June. This gives four months of selling and by the time the Northern crops are placed on the market the Florida crop has been exhausted at prices all the way from 15 cents to 50 cents per quart, figures that

the Northern grower can never hope to obtain.

The plants grow right out in the open during the winter without any artificial protection, and thrive luxuriantly. When the bloom appears, a light coat of fertilizer is given them and this process is repeated every five or six weeks until the season is over. The cost of production is nominal, and little trouble is encountered in securing labor at the proper time and at reasonable prices for picking them.

To one who is an adept at berry grow-

CABBAGE GROWING IN DUVAL COUNTY.

The advantages of Duval County are just becoming known from a horticultural standpoint. At Mandarin, a village up the St. Johns River, there are nice tracts planted to cabbage each year. Two crops are grown on the same land and they are ready for market at a time when they demand high prices. The soil is perfectly adapted to their culture, only ordinary attention being necessary.



Residence and a Field of Sweet Potatoes, on Farm of Whispell & Ray, near Jacksonville, Duval County, Fla. View Taken November 17th, 1906.

ing a better field than that offered by Duval County cannot be found. It has the land, the climate, the transportation facilities and Jacksonville, a splendid local market.

Jacksonville has 19 commercial wharves.

Jacksonville has many industries in process of construction.

to its culture and the profits are very good. At present there are a few growers of this article in the county, prominent among them being a few Chinamen. The cane when shipped north brings \$25 per 1,000 stalks, and when reduced to syrup will bring only one-fifth of that amount. The Chinamen who cultivate this article are extensive truckers and dispose of their entire product in the North.

SEA-ISLAND COTTON IN DUVAL COUNTY.

Just after the civil war considerable sea-island cotton was raised in this county, but about that time the development of the lumber and naval stores business began to make such headway that the agriculturalist forgot his calling and the industry died out and has practically been forgotten.

During the present year, Mr. W. W. Cleveland, who has a pecan grove of some two hundred acres, of a four years' growth, planted the grove to sea-island cotton as an experiment and paid no particular attention to the crop. The yield was far beyond his expectations and the ginners pronounced the cotton to be the best they had handled this season.

Sea Island Cotton is the kind that sells for thirty and thirty-five cents per pound and the work in producing it is no greater than that which attends the growing of the ordinary kind that brings usually one-third of the above figures.

There are thousands of acres of land in Duval county adaptable to the growth of cotton of this variety and fine profits await those who may take up its cultivation.

BELL TELEPHONES.

There is in use in the State of Florida thousands of telephones, there being 5,145 stations, and Jacksonville alone has 2,725 phones in use.

TELEGRAPH OFFICES.

The Western Union and Postal Telegraph Companies have 437 offices in the State of Florida.

Jacksonville has a syrup factory.

SUGAR CANE GROWING IN DUVAL COUNTY.

There are opportunities for some enterprising individuals to open up a line of production in Duval County to which little attention is paid at present, and that is growing sugarcane for shipment to the Northern cities. The soil of some portions of the county is splendidly adapted

TRUCK FARMING IN DUVAL COUNTY.

There are more than 10,000 establishments in the United States for raising early vegetables under glass. Within a radius of 15 miles of Boston there are 2,000,000 square feet of glass used in forcing vegetables. Near Providence, R. I., are fully ten acres of glass for the same purpose. The suburbs of New York, Chicago and other large cities have 6,500,000 square feet of glass for strictly vegetables, and the glass alone is worth millions of dollars, to say nothing of the cost of the buildings and expense of heating. In Duval County and Florida, this expense is unnecessary as all vegetation grows out in the open during the winter months as well as in the summer. A trucker's farm in Florida is equal to the hot houses of the North, is much less expensive, and can be made to comprehend as many acres as he chooses.

The possibilities of truck farming in Florida are positively unlimited. The conditions here are entirely different from those in the North, with the balance of favor on Florida's side. While we read down here of snow blockades and cessation of traffic on account of the extreme cold weather in the North, we are making gardens right out in the open. The writer of this article visited a truck farm just to the north of Jacksonville the last week in November and witnessed the planting of cabbage in the fields, with no artificial protection and which will be ready for the February market. He also noted vegetables all the way from those just peeping out of the ground to those in full maturity and which were being gathered for the market, such as peas, onions, beans, lettuce, beets, cabbage, kale, spinach, mustard, radishes, turnips, rutabagas and various other sorts. This vegetation will grow right along through the winter months and will be ready for the market at a time when there will be no competition and the prices can be made whatever the trucker desires to make them. We show on this page and in various other parts of this book views taken on this farm at a time when the people of the North are preparing to hibernate for the next six months. The novelty of a situ-

ation of this sort has to be experienced in order to be properly appreciated.

Duval County, of which Jacksonville is the county seat, has 50,000 acres of land perfectly adaptable to truck growing, which can be purchased at from \$2.50 to \$20 per acre on easy payments. This land lies within four miles of Jacksonville, is of a sandy loam and has clay and hardpan subsoil. It is virgin, but with very little labor can be made to yield four

and the ratio is considerably more per crop than the Northern land is capable of producing. Here, there need be no six months of enforced idleness, but every day in the year can be used profitably. If a man will come to Duval County, with a little brains and a little money and a little energy he will be able to make three times as much as he would in the North with half the labor. The soil is very easily cultivated on account of its sandy

to bear until the first of June. They are placed on the market at a time when there is no competition and the price is as much as 50 cents per quart. A gentleman who is extensively engaged in this line told the writer that if all conditions were favorable it would be an easy matter to gather 15,000 quarts from a single acre, this will seem marvelous to the Northern Trucker. All kinds of berries will do as well.

A gentleman put ten acres in peaches and when the orchard was two years old, the first crop paid for the trees, the setting and clearing the land and he only gave them ordinary attention. Plums, figs, pecans, Japanese walnuts and persimmons grow very nicely here. The Japanese persimmons are shipped to England. Irish and sweet potatoes, watermelons and cantaloupes thrive splendidly and are ready for the market about the time the Northern Trucker is planting the seed.

Twenty or thirty acres is enough to keep one busy the year through, and will produce more net money if intelligently handled in one year than could be made in the North in five years from the same number of acres.

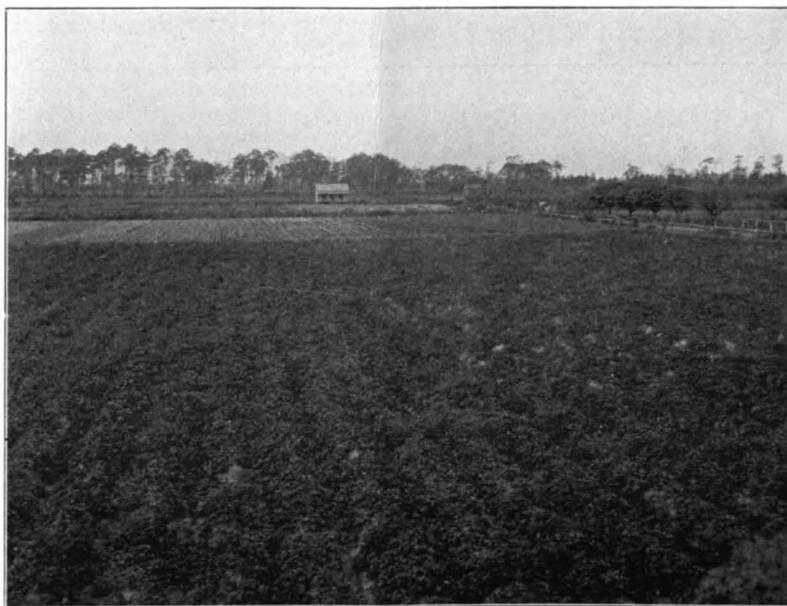
The cost of buildings are reasonable and taxes are very low. The school facilities are excellent and all children under 13 years of age are carried to school in conveyances furnished by the county free of charge.

One point of exceptional interest is the fact, that four crops per annum can be grown and the trucker will have money coming in regularly after the first crop, or at the end of three months. In the North the farmer usually gets pay for his products only in the fall, but in Florida he always has money.

Those workmen who are housed up in mills and shops and factories the year through and barely eke out an existence would do well to investigate the possibilities of truck farming in Duval County.

By addressing Mr. J. W. White, General Industrial Agent of the Seaboard Air Line Railway at Portsmouth, Va., he will be pleased to furnish detail information to anyone interested in this question.

Jacksonville has a modern theatre.



A View on Farm of Whispel & Ray, near Jacksonville, Duval County, taken Nov. 17th, 1906. In the Foreground is a Field of Sweet Potatoes, the Background Shows Fields of Kale, Turnips, Onions, Beets, Lettuce, Radishes, Peas and Cabbage.

crops per year. One of the advantages a location has here that is not enjoyed by the more remote districts, is the local market of Jacksonville, which readily takes all products offered at very profitable prices.

When four crops per year can be grown on one acre, that acre becomes as valuable as four acres would be in the North

composition, and the expensive implements used in the North are unnecessary. All the various kinds of vegetables that will grow in the North will grow here, and many kinds that will not grow there.

There is no locality in the United States better adapted to the growing of strawberries than Florida. They are ready for the market in February and will continue

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.



Seven Acre Field of Strawberries, on Farm of Whispell & Ray, Near Jacksonville, Duval County, Fla. View taken November 17th, 1906. These berries will be ready to Pick by the 10th of February.

FINANCES OF DUVAL COUNTY.

The statement of the financial condition of Duval County for the year of 1906 shows that the financial matters of the county are in conservative hands and are being manipulated in a very businesslike way. At the end of the year there is a cash balance of \$33,436.07 and the obligations of the county are well provided for. The item in the statement most worthy of note is the fact that the county has assets of \$753,498 over and above liabilities.

There is a movement on foot for the floating of \$2,000,000 in bonds to be used in constructing hard roads throughout the county. This is a movement in the right direction. There should by all means be a hard road from here to Pablo Beach and as much other roads as can be built should be constructed at once, as this

city and county are constantly filled with tourists and a supply of good roads would keep them here if they had roadways for the use of their automobiles. Good roads will do more to advertise the county, attract visitors and settlers and increase the taxable values than anything else.

Receipts.

Cash on hand Dec. 1, 1905	.....\$ 26,294.68
Fines and Forfeitures	..... 32,907.15
County School Taxes	..... 125,326.06
General Revenue Taxes	..... 110,695.36
Interest on Bonds Taxes	..... 27,276.51
Road and Bridge Taxes	..... 13,849.32
Outstanding Debts	..... 768.11
Sub-District School, No. 1	..... 381.68

Total Income\$337,498.87

Disbursements.

Criminal Court Expense	.....\$ 23,324.03
County Schools	..... 131,199.95

Sheriff's Office, Roads and Bridges, and General Expense of County	..... 127,282.56	County Court House Bonds, 5% 100,000.00
Interest on Bonds	..... 22,256.26	Assets over Liabilities to balance
Cash on hand Nov. 30, 1906	..... 33,436.07	..... 753,498.00
		Total
	\$337,498.87	.....\$1,153,498.00

Assets.

Court House and Furnishings	..\$175,000.00
County Jail	..... 52,000.00
Armory	..... 45,000.00
County Hospital	..... 30,000.00
Twenty-Five Acres of Land at Pest House	..... 3,000.00
Road Building Equipment	..... 18,000.00
Oyster Shell Island	..... 4,000.00
26 Miles Hard Roads	..... 170,000.00
Two Steel Bridges	..... 10,000.00
Wooden Bridges	..... 44,000.00
Income from Taxes	..... 372,498.00
School Buildings	..... 210,000.00
School Paraphernalia	..... 20,000.00

Total Assets\$1,153,498.00

Liabilities.

Duval County St. Johns River Bonds, 6%\$300,000.00
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PECAN CULTURE IN DUVAL COUNTY.

Considerable headway is being made in Pecan culture in this county. There are several groves of good size and the trees thrive nicely. Mr. W. W. Cleaveland has a grove of 200 acres on which there are 4,000 trees in the fourth year of their growth. The trees are just beginning to bear and will improve from now on very rapidly. A developed tree will bear probably 40 pounds of nuts per annum and the prices for the fancy sorts range from 40 cents to \$1.00 per pound. It requires about ten years to bring a grove up to its fullest capacity. In fact the trees improve for twenty years. If one desires to make secure arrangements for a competency for the future, there is no avenue open which furnishes a greater guaranty than pecan growing.



Florida Peaches Grown by Griffing Bros. Co.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

A BRIEF GENERAL OUTLINE OF THE FUNCTIONS OF THE BOARD OF BOND TRUSTEES.

"The Board of Trustees for the Water Works and Improvement Bonds of the City of Jacksonville," otherwise called the "Board of Bond Trustees," was made to constitute one of the executive boards of the city government, with corporate authority, powers and duties, by a city ordinance passed in July, 1894.

The Board, as originally constituted, consists of nine members, who were so appointed that the term of one member expires each year, whereupon his successor is chosen for a term of nine years; all vacancies in the Board are filled through election by the City Council, and a majority vote of all the members of the Council is necessary to elect a member of said Board. As originally selected the Board was non-partisan in its character, and this condition has been maintained throughout its existence. No member of the Board, except its chairman, receives any compensation for services rendered, and the salary paid that official is only the nominal sum of \$400.00 per annum; the Board is prohibited from employing or contracting with any member of the city government, and this rule is strictly adhered to in all departments under its control to the extent that no purchases are made from any business where any official of the city (including all members of the Board) is known to be interested in the profits of such firm or other business enterprise.

The Board is reorganized every year immediately after the filling of the annual vacancy; the Board chooses its own officers, and provides for its regular and special meetings at which a majority of its members constitutes a quorum for the transaction of business; when originally made an executive board, in 1894, it was given exclusive power and control over the construction, operation, supervision, and repairing of the waterworks, sewers and fire department of the city, and all buildings and grounds used therefor, and over the organization and operation thereof, and has exclusive power to employ

such chiefs or heads of departments, firemen, engineers, clerks, superintendents, laborers and other persons as it may deem necessary for the execution of its duties in said departments, to fix their compensation, and to discharge them or any of them, in its discretion, its members have the right to take part in all proceedings and deliberations of the City Council on all questions relating to matters under its charge, but without the right to vote in such proceedings.

was placed in control of the fire, sewer and water departments of city affairs.

After successfully operating the aforesaid departments during several years the Board was, through an amendment to the city charter, adopted by the Legislature of the State in 1899, placed in charge of the electric light and police departments of the city, with similar powers and duties regarding the electric plant, its organization and operation, as applied to its conduct of the affairs of the water de-

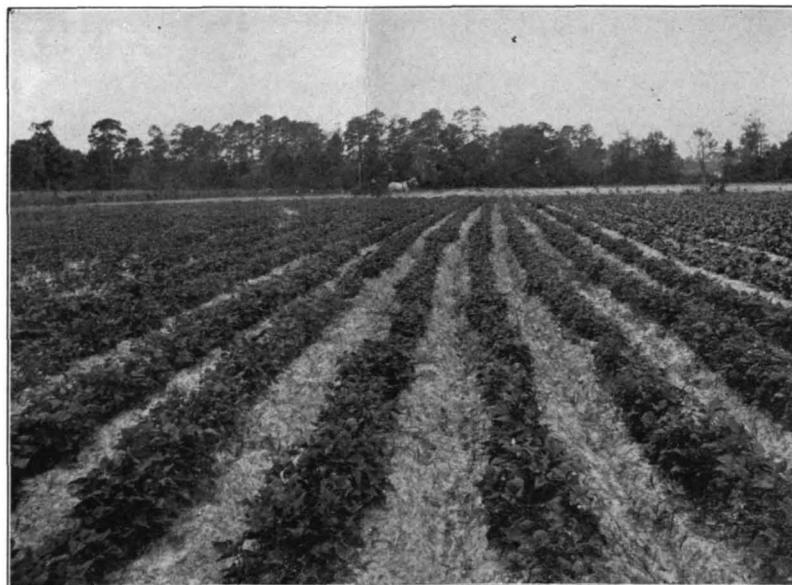
partment, being authorized to fix the charge for water and electricity, and directed to require payment from each of the departments of the city government, of the reasonable value of the water and electricity used by such departments, based upon the prices usually paid by municipalities for such commodities to persons or corporations furnishing the same, and are further required to pay all surplus revenues accruing, after the most economical management of said properties, to the City Treasurer to be applied to such other city purposes as may be by the City Council provided.

The Board has the exclusive power to appoint, subject to approval by the affirmative vote of two-thirds of all the members of the City Council, all members of the police force, which provision has effectually taken that department out of the hands of politicians and placed it strictly upon its merits, making its organization and operation purely a matter of good business principles conducted for the protection and interest of the citizens of the city. The City Council has, by ordinance, established certain general provisions and requirements, which must be followed by the Mayor, in the control, suspension and removal of the members of the police force, designating the causes for and grounds upon which members of the force may, upon specific charges, be removed from office, and providing for the trial of such charges before the Bond Trustees; and no member of the police force can be removed from office, except under and in pursuance of the provisions aforesaid, and no person not a qualified elector of the city can be eligible to appointment upon the police force.

In addition to the powers and duties hereinbefore specified it is provided that three persons selected by the Board of Bond Trustees, from among the members of the said Board, shall be designated to perform all the duties of election commissioners in all matters relating to municipal elections, and after their appointment as such commissioners they are in no wise amenable to the said Board in their conduct of the said elections.

HORSES AND MULES.

The horse and mule trade of Jacksonville is an important item in the city's commerce. There are eight dealers in the city and they handle 3,640 head per annum, about equally divided between horses and mules, having a value of \$697,220. The animals are sold locally, some sent to other parts of the state and some to Georgia.



Field of Valentine and Wax Beans on Farm of Whispell & Ray, near Jacksonville, Duval County, Fla. View

The Board was originated for the purpose of managing the issuance and sale of city bonds, to have oversight of the disposal of the proceeds thereof, and to see that arrangements were made and carried into effect to properly protect the interests of the purchasers and holders of the city's bonds, and to arrange for the payment of such obligations of the city; later on, as hereinbefore stated, the Board

was placed in control of the fire, sewer and water departments of city affairs. After successfully operating the aforesaid departments during several years the Board was, through an amendment to the city charter, adopted by the Legislature of the State in 1899, placed in charge of the electric light and police departments of the city, with similar powers and duties regarding the electric plant, its organization and operation, as applied to its conduct of the affairs of the water de-

CITY AND COUNTY SCHOOL STATISTICS.

The worth of a community's progress is surely and accurately determined by the perfection attained by its school system. The citizens of Jacksonville are liberal and intelligent supporters of education, as is evidenced by the results obtained in its schools. With methods that keep pace with the best thought along educational lines, with strong and thorough organization, Jacksonville presents educational opportunities that should be of vast importance to the prospective settler.

The report for 1906-1907, as furnished by Superintendent Palmer, shows fifteen schools, 136 teachers and 5,032 pupils in the city, and fifty-three schools, sixty-nine teachers and 3,391 pupils in the county.

The cost of maintenance for the present period will be \$115,412. The white teachers draw \$48,031, and the colored \$16,131 per annum. The school property consists of seventy-seven lots, fifty-five frame buildings and two brick buildings, and is valued at \$210,000. The paraphernalia used is valued at \$20,000. The high school will have fifty-one graduates for this term.

There are \$17,000 in bonds, and \$47,000 in warrants outstanding against the school system. The income for the current year will be \$125,000. One building is now in process of construction that will cost \$6,000, and a high school building will be erected at once at a cost of \$50,000.

There are eight months of school in the year. The children in the rural districts are carried to school in conveyances furnished by the school board. The board is elected by popular vote.

Private Schools.

There is also Miss Jacobi's private school, which has 110 pupils and nine teachers. This school furnishes advantages for the study of art and culture, as well as the classics, and is very popular.

There are two business colleges with an attendance of 350 pupils and ten teachers.

There is the Florida College of Pharmacy, which is in its first year, and promises to be a valuable adjunct to the educational advantages of the city.

Then there is St. Joseph's Convent and

Academy, which has 150 pupils and twelve teachers. This institution has just moved into a beautiful, three-story brick building exceptionally commodious and elegantly furnished for the accommodation of out-of-town pupils. This school offers advantages of a very superior nature for thorough training in the English language, and bestows diplomas when its various courses have been completed. St. Joseph's school, a separate institution, has 150 pupils, and St. Peter Claver's has 100 pupils.

000. The income per annum is \$47,000. There are forty-five private teachers, whose salaries amount to \$34,100 per annum, and the attendance of the private schools aggregates 1,074.

SIMMONS-SHAYLOR CO., REAL ESTATE.

Real Estate is the foundation of all wealth. Just as is the farmer the source of this nation's great riches, so is the ground which he tills the bulwark on

companies can fail, but you will always find your real estate just where you left it, a fact in these times of strenuous finance that is very comforting.

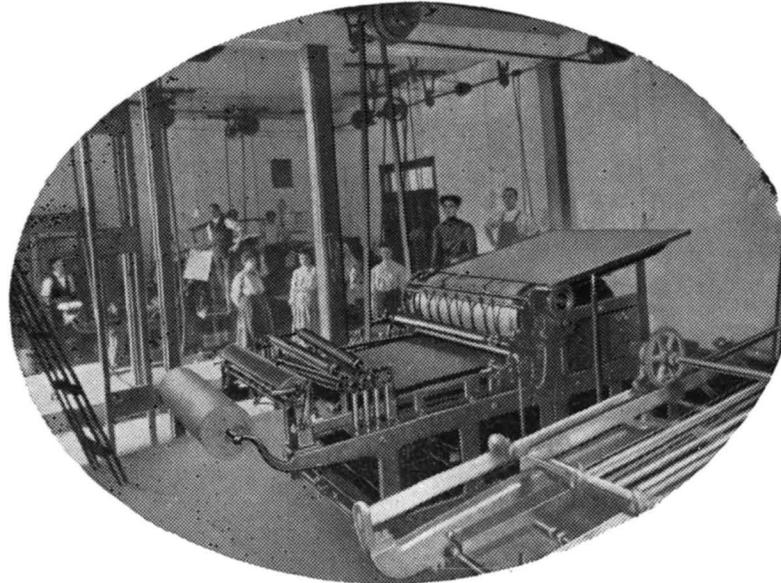
That Jacksonville presents opportunities at this time in real estate investments is a fact that is fully realized by the far seeing ones, and it is safe to say a locality cannot be found throughout the South that presents the opportunities that this city does.

A firm most excellently equipped to point out and assist the prospective investor, and especially those who are strangers, in making a selection in Jacksonville property is the firm of Simmons-Shaylor Company, whose place of business is at 15 East Forsyth street. This concern has been actively identified with the development of Jacksonville and Florida for the past eight years, and its officers are amply qualified to pass intelligently upon any Florida land proposition that may be placed before them.

The Simmons-Shaylor Company is duly incorporated under the State laws with a capital stock of \$30,000, and is prepared to buy and sell outright or act as selling agents for its clients. It has a good list of rental property and will list nothing along this line unless it is of a strictly desirable nature, care being taken to give perfect satisfaction to the tenants as well as the landlord.

Another item that this firm has specialized is that of making and negotiating mortgage loans, its facilities along this line are as good as can be found in the city and the money devoted to this line is entirely local capital. The firm also represents the Caledonia Fire Insurance Company of Scotland and the Milwaukee Mechanics' Fire Insurance Company of Milwaukee, Wisconsin.

The officers of the company are H. H. Simmons, President, and J. D. Shaylor, Secretary and Treasurer, both have been residents of Jacksonville for the past 18 years and have been eye witnesses of the growth of the city from a country town to its present magnificent proportions. They are also members of the Jacksonville Board of Trade and enjoy the esteem and confidence of the entire community.



Industrial Record's Press Room.

These two latter are under the direct supervision of St. Joseph's Academy.

In addition to the above, there are numerous art, music, vocal and special study schools in the city, so it will be readily seen that Jacksonville has all the facilities to prepare one for entry to any of the great universities of the nation.

The property and paraphernalia owned by the private schools in the city, exclusive of the colored schools, is worth \$102,-

which has been built the great towering cities and manufacturing and commercial enterprises that make the United States foremost among the world's nations.

Real Estate has been truly called the royal road to riches. More fortunes and more competencies have been made in Real Estate than the combined gold, silver and copper mines of the world have produced. No other investment can be so profitable and safe. Banks can break and

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

STATEMENT SHOWING ENTIRE VOLUME OF BUSINESS
TRANSACTIONED IN JACKSONVILLE DURING 1906.

WHOLESALE ESTABLISHMENTS.					
	Estab.	Trav. Men.	Employees.	Wages.	Capital.
Packing Houses	7	23	218	\$207,200	\$675,000
Dry Goods	5	26	194	147,000	655,000
Hardware	6	5	150	90,000	400,000
Wholesale and Retail					
Liquors and Beers	106	10	484	312,000	1,038,000
Groceries, Fruits and					
Produce	41	97	572	532,000	2,876,000
Drugs and Druggist Sun-					
dries	5	13	72	64,600	215,000
Electric Supply Houses..	4	6	61	93,750	115,000
Machinery and Supplies.	6	10	96	47,920	212,000
Totals	180	190	1,847	\$1,495,370	\$6,186,000

MANUFACTURING ESTABLISHMENTS.

Fifty-nine Establishments making Syrup, Brick, Paint, Chairs, Bags, Mattresses, Cigars, Candy, Cotton Oils, Fertilizers, Tannery, Sash, Doors, Blinds, Coconut Oil, Brooms, Vinegar, Boxes, Ice, Artificial Stone, Rosin Oil, Cooperage, Bot- tling Works, Saw Mills, Planing Mills, Foundries, Dry Kilns, Beds, Perfumes, Ship Building, Turpentine Stills, Copper Works, Office Fixtures

59	41	2,710	\$1,215,000	\$3,921,000	\$17,700,000
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PUBLIC SERVICE AND OTHERS.

Waterworks, Gas Co., Electric Light Plant, Forwarding and Tow- ing Co.'s, Tombstones, Safes, Printing, Wall Paper, Typewriters, Abstracts of Title, Architects, Civil Engi- neers, Attorneys, Den- tists, Doctors, Insu- rance Co.'s, Real Es- tate

311	17	1,542	\$950,456	\$6,217,500	\$9,737,949
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RETAIL ESTABLISHMENTS.

	Estab.	Employees.	Wages.	Capital.	Gross Income.
Shoes	13	45	\$ 31,000	\$152,000	\$ 234,500
Furniture	23	310	242,000	382,000	1,150,000
Pianos	6	62	32,720	850,000	710,000
Dry Goods and Millinery	26	503	260,000	815,000	2,685,000
Jewelry and Curios	11	48	33,720	125,000	850,000
Carriages, Wagons and Harness .	10	32	24,960	250,000	1,115,000
Clothing and Furnishings	14	140	120,000	260,000	1,015,000
Store Fixtures	2	18	18,000	37,500	90,000
Groceries, Markets and Fruits ..	344	749	251,000	352,000	1,968,500
Florists	2	10	7,500	65,000	90,000
Bicycles	19	44	18,000	45,000	105,000
Bakeries	18	114	47,424	38,000	190,000
Photographers	5	30	15,600	10,500	71,000
Sewing Machines	2	16	9,600	6,000	40,000
Seeds and Nursery Stock	4	185	83,500	205,000	538,000
Tailors	28	74	46,176	17,300	155,700
Retail Drugs	38		98,800	142,000	950,000
Totals	565	2,560	\$1,342,764	\$1,252,800	\$11,966,700

MISCELLANEOUS LINES OF BUSINESS.

	Estab.	Employees.	Wages.	Capital.	Gross Income.
Automobiles	6	55	\$38,300	\$ 65,000	\$ 188,500
Livery and Feed Stables	5	140	34,084	306,000	310,000
Restaurants	32	190	52,437	41,000	419,000
Hotels	30	264	103,000	840,000	1,673,500
Shoemakers	19	43	20,124	15,050	67,214
Blacksmiths	15	60	37,440	21,200	151,000
Boat Yards	2	10	3,600	19,000	43,000
Barber Shops	48	161	72,000	29,400	159,000
Laundries and Dye Works	20	253	62,024	107,000	169,000
Scrap Iron and Metals	2	40	18,720	150,000	725,000
Contractors	16	1,280	140,800	401,000	1,915,000
Plumbers	18	270	262,720	90,000	812,000
Undertakers	6	24	21,232	49,500	221,500
Oils	2	22	26,400	49,900	596,500
Building Materials	10	350	31,500	315,400	1,260,600
Schools Public (7 Private), city and county	77	250	98,262	332,000	272,000
Boarding Houses	17	85	12,000	55,700	195,000
Naval Stores (1,021,000 packages) ..	..	..	..	..	13,192,000
3,640 Head Horses and Mules....	..	..	..	..	697,000
231,000 Tons Coal and Coke.....	..	..	..	..	1,490,000
*Lumber, 480,000,000 feet .....	..	..	..	..	9,600,000
*Cross-ties, 1,500,000 .....	..	..	..	..	745,000
Totals	325	3,497	\$1,034,643	\$2,887,150	\$34,901,814

Note—Capital and employes of Lumber and Naval Stores not enumerated.

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RECAPITULATION.

Name of Business.	Estab.	Trav. Men.	Employees.	Wages Paid.	Capital Invested.	Gross Income.
Wholesale Houses	180	190	1,847	\$1,495,370	\$6,186,000	\$30,523,760
Manufactories	59	41	2,710	1,215,000	3,921,000	17,700,000
Retail Establishments	565	..	2,560	1,342,764	1,252,800	11,966,700
Miscellaneous Lines of Business	326	15	3,497	1,034,643	2,887,150	34,901,814
Public Service and Others	311	17	1,542	950,456	6,217,509	9,737,949
Totals	1,441	263	12,156	\$6,038,233	\$20,464,459	\$104,830,223

This statement was compiled for the Industrial Department of the Seaboard Air Railway by Thomas K. Bates.

JACKSONVILLE'S CHURCHES.

Name of Church.	Name of Pastor.	Membership.	Value of Church Property.
East Jacksonville Presbyterian	P. F. Brown	230	\$ 9,000
First Presbyterian	W. E. Boggs	450	75,000
Springfield Baptist	W. L. C. Mahon	170	6,000
Snyder Memorial M. E.	P. R. Parrish	275	75,000
First Baptist	W. A. Hobson	550	85,000
Woodlawn Baptist	G. H. Townsend	40	3,000
Immaculate Conception, being constructed.	Father Maher	2,000	150,000
First Christian	J. T. Boone	737	51,000
Grace M. E.	Rev. Sibley	69	3,700
Union Congregational	G. L. Hanscom	138	75,000
Phillipps Congregational	H. B. Shaw	24	1,000
Armstrong Memorial M. E.	Rev. Sibley	20	1,000
Edgewood Christian Mission		25	1,500
Second Advent Christian	J. T. Johnson	190	23,000
North Springfield M. E.	No pastor	..	3,000
All Saints Church, Episcopal	J. H. Davet	39	2,000
Church of Good Shepherd, Episcopal	M. C. Stryker	270	18,500
St. Andrews Episcopal	W. E. Warren	215	37,600
St. Johns Episcopal	V. W. Shields	836	110,000
St. Stephens Episcopal	C. D. Frankel	44	3,700
Congregation Bnai Israel	H. Hammerman	75	5,000
Ahreth Chesed Congregation	I. L. Moses	75	15,000
St. Johns Evangelical Lutheran	S. S. Rahn	400	18,600
*Eight Methodist Churches, South		1,486	155,000
Christian Science		75	3,000
		8,433	\$933,000.

*Could not secure detailed information on account of ministers being away at Conference.

IMPROVEMENTS IN PROCESS OF CONSTRUCTION AND CONTEMPLATED FOR JACKSONVILLE.

New High School	\$ 50,000
Street Car Extension	300,000
Gas Company Extension	30,000
Catholic Church	150,000

Merchants' and Miners' Docks and warehouses	500,000
Viaduct across Adams Street	110,000
Fifteen Miles Paved Streets	300,000
Seaboard Improvements	1,325,000
Young Men's Christian Ass'n.	175,000
Masonic Temple	200,000

New Fire Station	5,000	Skating Rink	25,000
Cracker Factory	15,000	Federal Building and Lot	625,000
Improvements on Various Docks	7,500	City Hall, Jail and Cremator	283,000
Knights of Columbus Home	15,000	Library	65,000
Buckman's Office Building	150,000	Court House	175,000
Water Main Extension	115,000	County Jail	52,000
Electric Light Extension	95,000	Armory	45,000
Sewer Extension	210,000	County Hospital	30,000
Duval Hotel Extension	150,000	School Buildings	210,000
Office Building, Hogan and Forsyth	375,000	Private School Buildings	102,000
Smith's Flats	17,000	Masonic Temple	60,000
Burbridge Bldg Flats	70,000	Baseball Park	20,000
Ossinski Flats	60,000	Home for the Aged	25,000
Sims Building	16,000	Orphans' Home	25,000
Shirt Factory	50,000	DeSoto Hospital	50,000
Bulkheading St. Johns River	200,000	Odd Fellows' Hall	15,000
Riverside	75,000	Country Club	30,000
Other items	75,000	Soldiers' Home	15,000
Atlantic National Bank Bldg.	150,000	Two Keeley Institutes	55,000
Bachelors' Apartments	75,000		
Southern Express Co. Stables	25,000	Total Value	\$2,235,000
Dixieland Park	200,000		
Other items	150,000		
Rebuilding St. James Hotel	1,000,000		
Brinkley & Baines' New Flats	25,000		
Seminole Club Addition	30,000		
Bisbee Flats	30,000		
New Florida Country Club	50,000		
Florida Yacht Club	25,000		
Atlantic Coast Line Water Terminals, East Jacksonville	1,500,000		
Atlantic and East Coast Line's New Brick Warehouses	750,000		
Christian Science Church	25,000		
Groover Flat Building	100,000		
Southern Railway Warehouses and Docks	1,250,000		
Christopher Commercial Bldg.	75,000		
Aird Building	15,000		
Halsema-Woodcock Bldg	50,000		
Other Commercial Bldgs.	750,000		
Residences and Flats	975,000		
Total	\$12,073,000		

THE EVIDENCE.

In May, 1901, a very disastrous fire swept over Jacksonville and in ten hours destroyed 2,600 residential and commercial buildings and their contents, with an approximate value of \$15,000,000. Since that time there have been constructed 6,350 buildings, 5,968 frame and 382 brick, stone and concrete, all of them as large and many of them a great deal larger than those destroyed, their combined value being \$27,500,000. Remember, that the fire destroyed both buildings and contents. This large increase in structures has not been sufficient to keep pace with the growth of the city and today it is almost impossible to rent a desirable house in Jacksonville. The growth of the city has been so rapid that large apartment houses have been built where formerly stood a residence for the accommodation of a single family.

Jacksonville has 5 wholesale and 34 retail drug stores.

Jacksonville has 5 wholesale and 35 retail dry goods stores.

Jacksonville has seven fertilizer factories and dealers.

Jacksonville has 4 wholesale fruit houses.

Jacksonville has 24 retail furniture stores.

JACKSONVILLE'S PUBLIC BUILDINGS.

Elks' Home	\$ 50,000
Seminole Club	65,000
Knights of Columbus Home	8,000
Board of Trade	90,000
Duval Theatre	75,000
Dixieland Park Theatre	40,000

ILLUSORY.

It is the common belief with many people throughout the North that Florida is literally infested with insects and reptiles. No greater mistake could be made. The deadly tarantula, centipede and scorpion, so dangerous in the West are never seen here, alligators are scarce and venomous reptiles are very few. The Florida mosquito is not one, two three with its New Jersey cousin and in some portions of the State this insect is unknown. The rattlesnake and moccasin are the only deadly snakes in the State and they are indigenous to all parts of the Union. The rattler is never seen in the open and the moccasin is encountered principally in the swamps. Reptiles and insects are no more abundant in Florida than they are throughout the North and West.

THE STATE OF FLORIDA.

Very few people have any conception as to the size of the State of Florida, its industrial and commercial possibilities and the innumerable variety of its products.

The combined area of Connecticut, Delaware, District of Columbia, Massachusetts, New Hampshire, New Jersey, Rhode Island, Vermont, Maryland, Porto Rico and our Titula islets in the Pacific, is 59,249 square miles, while the area of Florida is 59,268 square miles, making it the largest state east of the Mississippi river. The state has 1,200 miles of seacoast and more splendid harbors than any other state. In the matter of navigable rivers and lakes Florida has no peer, there being within its bounds 180 lakes, 42 rivers and 99 creeks. Florida is 12,000 square miles larger than the state of New York. The distance from New York to Chicago is 917 miles, from Chattanooga to New York is 980 miles, and from Jacksonville to New York is 984 miles. The distance from the western boundary of the state to its southern extremity is 996 miles, a good two days' journey.

Land and Water.

There are 3,217,920 acres covered by water, composed of rivers, ponds and lakes, and 34,713,600 acres of land surface. On a basis of 600,000 population, this would give each citizen of the state 57 9-10

acres of land, while the resident of New York state has only 41-5 acres. There are only 5,000,000 acres in Florida held as farm lands and only a portion of that is in cultivation, leaving opportunities open for settlers that no other state can offer.

Key West is the largest city in the United States that has no railroad. However, this will soon be remedied by the entrance of the East Coast line to that city.

There are 46 counties and 2,425 cities and towns in the state, and Florida lays claim to 116 islands.

There are magnificent areas of valuable

land that does not seem to take advantage of them, probably on account of his narrow-minded prejudice. When he does come to himself the state of Florida will remind one of the Chicago stock yards.

Florida has 12,800 acres of edible oysters and enjoys the distinction of being the only sponge-growing state in the Union.

Florida is a veritable paradise for the man who loves to hunt and fish. He can go gunning here for bear, wildcat, deer, wild turkey, geese, duck, quail, squirrel, rabbit, coon and numerous other birds and animals. If one would rather fish, the state offers sport in this line that cannot

be excelled anywhere. You get them here from two ounces to 200 pounds, and it is not necessary to wait a week for a bite.

kind that demands 30 cents per pound, when the ordinary grades are a drug on the market at 10 cents per pound. As a fruit, vegetable, nut and agricultural growing state Florida has no equal. Here may be grown all the fruits and vegetables that are indigenous to a tropical climate and the more hardy sorts of the north. Three and four crops per year can be grown on the same acre, and the farmer does not have to idle away half of his time trying to keep warm during the winter months, but can cultivate his crops every month in the year, and if he manages his farm intelligently he will have something to sell every three-months,



Shipping Fruit Griffing Bros. Co's Orchards, Baker County.

Yellow Pine, Cypress and Hardwoods, representing 202 distinct varieties available for the manufacture of anything from a toothpick to a ship's mast.

Pointer for Stock Growers.

The possibilities of the state from a stock growing point of view cannot be equaled. The water is here, the grazing land is here and the winters are very similar to the summers in the north. The experienced stock grower should be able to appreciate these three points, but he

while his northern brother sows once a year, markets once a year and is broke ten months in the year.

The state contains unknown quantities of Phosphate Rock, which is proving a very valuable acquisition to the sum total of the state's wealth. It is used as the base for the manufacture of fertilizers.

The finest quality of Tobacco grown in the United States is grown in Florida. It sells for as high as 70 cents per pound.

Florida produces Sea Island Cotton, the

The average soil of Florida is sandy, mixed with clay and other organic matter, but by the proper use of fertilizer it becomes very productive.

Recently large bodies of Peat have been discovered in the state, and there is little doubt but that this discovery will add largely to the state's revenue.

All the grasses used in the manufacture

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

of mattings, rope, and straw goods grow profusely in Florida and offer openings for manufacturing concerns along a line in which there is no competition and splendid profits.

The death rate of Florida is less than that of Maine, Massachusetts, New York, Pennsylvania, Illinois, Virginia and Minnesota. The variation of temperature is small here as compared with the northern states, and this in part accounts for the good health of the populace. The annual mean temperature is 70 degrees; spring, 71 degrees; summer, 80 degrees; autumn, 71 degrees, and winter, 60 degrees. The winters will fill the heart of anyone with joy. This is evidenced each year by the thousands of wealthy northerners who make the state their Mecca.

It would be impossible for anyone to enumerate all the good points of Florida, and it would pauperize the English language to do so. The stranger is filled with wonder and admiration from the moment he reaches the state until he has to take his departure. There is the climate, it is grand; the palms are magnificent, the green foliage during the winter is lovely, the rivers and lakes are beautiful, the song of the birds displaces the song of the blizzard in the north, the sunshine is a tonic free to all, the atmosphere is permeated by the aroma from the health-giving pines, the things you eat remind you of the good old summer time, the citizens are prosperous and cheerful and the hum of industry brings the stranger to the realization of the fact that Florida is becoming a factor in the commerce of the nation that must be taken into account.

STOCK RAISING IN FLORIDA.

Florida has 33,713,600 acres of land surface, 4,500,000 of which is devoted to agriculture and fruit raising, leaving a balance of 29,213,600 acres, ninety per cent of which is available for stock raising.

There are now 690,000 head of cattle on the ranges of the state, with room enough for five million head.

The advantages offered by Florida along this line are different and better than those offered by any other state in the Union. The climate is such that grazing

is good the year round. Housing is unnecessary and the supply of water is abundant in all parts of the state. The stock comes through the winter in splendid condition.

The grades grown here now are principally of the small Spanish type which when ready for the market weigh about 600 pounds. This stock is directly descended from the first cattle that were brought to America.

Recently many ranch owners have intro-

duced the Hereford, Jersey, Short-Horn, Devon and others, and they are thriving just as well as they do anywhere. It is only a question of a short time until the small native type will have been displaced altogether.

Sheep raising is carried on to some extent, and as soon as it has become known to those interested in this line there is little doubt but that splendid herds will

be seen on the fifteen millions of acres which the state has available for this purpose. Horses, goats, hogs and mules are raised to some extent, but there is a splendid opening in this State for those who have capital sufficient to enter into stock raising on an extensive scale.

Large tracts of land can be had at from 50 cents per acre up to \$15 per acre, and in addition to its being valuable from a grazing standpoint, there is little doubt

same time yielding a nutritious food crop. It has been demonstrated by experiment that an acre of Velvet Beans, including vine, pods and roots contain 190 pounds of nitrogen, 240 pounds of potash and 40 pounds of phosphoric acid; the value of these ingredients being \$40. Velvet Beans may be used as green pasturage, harvested as hay or grazed by stock turned in after maturity and thus converted into meat at low cost.

Cassava.

Cassava is distinctively a starch-forming crop, and belongs to the carbohydrate division of foods. It is a fat-former and when properly used becomes one of the most economical articles of food, principally for stock. Experiments with Cassava in combination with Velvet Beans have proven conclusively its merits as a rapid fat producer. An ordinary Florida steer was placed on this feed for a period of 60 days and gained 130 pounds, the value of the food consumed was \$4.56, and the net profit accruing from the test was \$7.31.

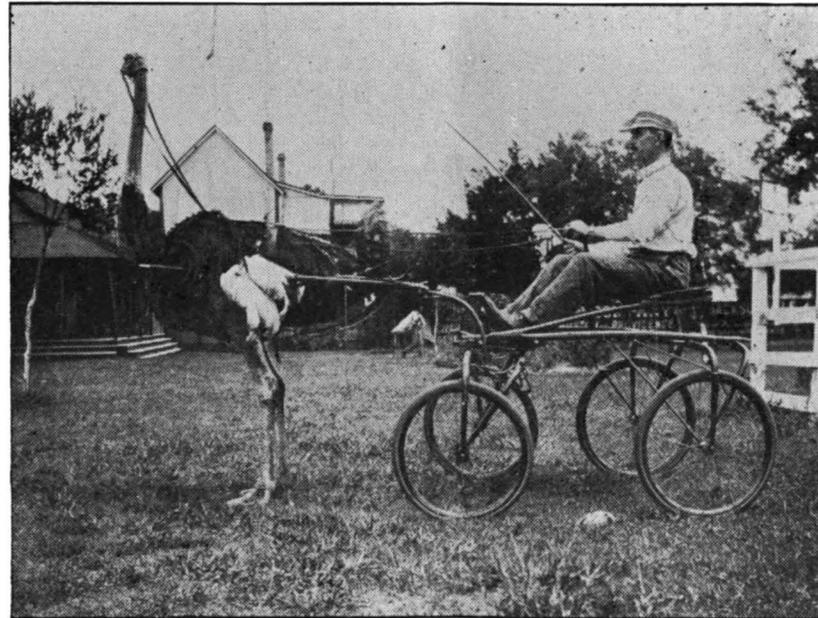
Mr. J. W. White, General Industrial Agent of the Seaboard, at Portsmouth, Va., will be pleased to furnish further detailed information to anyone interested in this question.

INCREASING VALUE OF ACRES.

Florida's farming land increased in value during the five years ending 1905, 57 per cent, a ratio greater than that of any southern state. Each year shows an increase in the value as the capabilities and resources of Florida become better understood and are more fully exploited. The next five years will witness a much greater increase than the last five years. Florida farm values now stands eighth in the list of American states.

FURTHER SPECIFIC INFORMATION.

Anyone desiring specific information on any subject pertaining to Jacksonville and Florida not touched upon in this Review, can procure the same by addressing J. W. White, General Industrial Agent, Seaboard Air Line Railway, Portsmouth, Va.



View by Courtesy Florida Ostrich Farm.

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OPPORTUNITIES FOR NEW COMERS.

The advantages offered settlers coming to Florida cannot be equaled by any other state. There is an abundance of land that can be purchased at from 75 cents per acre up to \$15.00, and on terms of very easy payment. This is land that will grow three and four crops per annum and can be put in shape for cultivation with very little labor. The climate of Florida is such that it is unnecessary to construct the costly residences that attain in the North. The prices of building material are very reasonable—the cost of pine lumber being about \$20 per thousand feet—making it possible for an industrious person to secure a foothold with very little capital. A ready market is always found for the products of the State, because they are always ready for consumption months in advance of the crops of the North and Middle West.

A capital of three or four hundred dollars is sufficient to give an ambitious person a start, but as in all other lines the more capital one has at his command the easier it will be to make a beginning.

THE AMOUNT OF LAND NEEDED.

Truck farming does not require the large tracts of land as does the same industry in the North, from the fact that several crops can be raised from the same land in one year. A plot of from ten to twenty acres intelligently cultivated being amply sufficient to furnish one family with its support and yield a very comfortable income. This land can be purchased on the instalment plan.

What Florida needs is population and the land owners are willing to make the most equitable terms possible to secure settlers.

POULTRY RAISING.

This locality offers splendid opportunities for development in this line. There is a good market at all times of the year for chickens and eggs, the price of the latter never being less than twenty cents per dozen and from that to fifty cents during the winter months. Most all the eggs consumed are shipped here and those

few that are fresh from the country always find a ready sale at five cents more on the dozen than those shipped in.

Frying chickens are sold for seventy-five cents each in the markets and can be readily disposed of at from \$4 to \$6 per dozen. Land in tracts of 25 or 50 acres for chicken ranches can be had for \$2 per acre and up, according to location and improvements.

This would be a splendid vocation for those who are tired of city life and desire to escape the shriek of the whistles.

Any of the real estate concerns mentioned in this book will be glad to confer with prospective purchasers relative to tracts of Land and Locations for this or any other purpose.

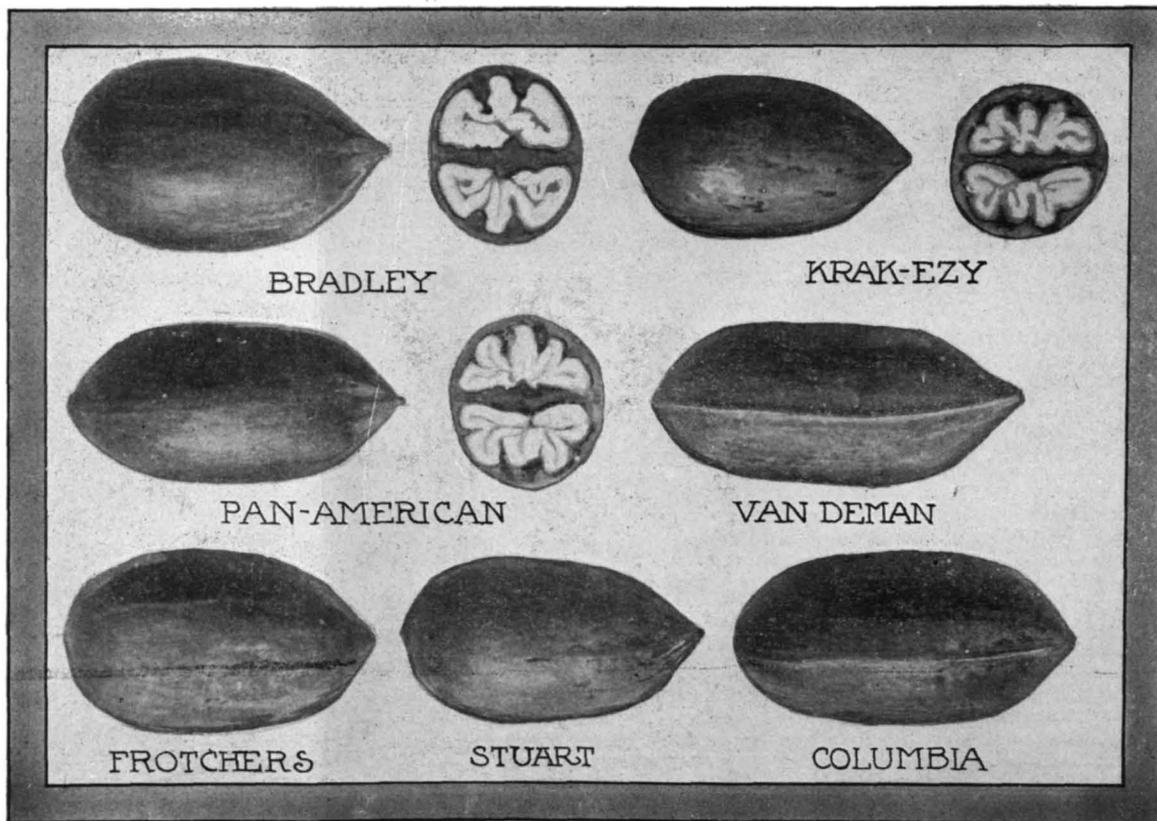
ORANGE CULTURE.

Between 1884 and the end of the 1905 season, Florida marketed 34,846,000 boxes of Oranges and Grapefruit, yielding to the growers \$52,269,000. The 1905 crop of Oranges yielded \$3,000,000. Pineapples yielded \$600,000, Strawberries \$600,000,

Peaches (this culture is just getting started) \$100,000, making the income from this source \$4,300,000, the returns received by vegetable growers amounted to \$3,700,000, making a total of \$8,000,000 exclusive of the returns derived from those disposed of in the home markets.

The 1906 crop of Oranges will amount to 3,500,000 boxes, Grapefruit, 400,000 boxes, and Tangerines 250,000 boxes.

Jacksonville has 10 hospitals and orphanages.



Florida Pecans, Grown by Griffing Bros. Co.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

WHISPELL & IRWIN, REAL ESTATE AND INVESTMENTS.

When the Northern Pacific Railroad was being constructed the government gave the company every other section of land on both sides of the road for a distance of 40 miles back into the country. When the road was completed it was in possession of millions of acres of land for which it had not the least bit of use, land that at that time was not worth paying taxes upon, the road traversed a very sparsely settled locality from start to finish and many counties comprised areas as large as States.

The road placed the land on the market at \$1.25 per acre, and at that time its stock was selling for seven cents per share and it would accept any quantity of its stock at par value of \$1.00 in payment for the land, this would have made the cost per acre eight and three-quarter cents. A thousand acres would cost the buyer \$87.50 if paid for in the company's stock, the land went slow at those figures, but there were a few far sighted people who took advantage of that opportunity and secured large blocks of the land. This was less than 20 years ago.

Today an acre of that same land could not be purchased for less than \$20.00, and much of it is held at many times these figures.

The farsighted ones of that time who pronounced the land as worthless are wailing their regrets at this time that they were not farsighted enough to take advantage of this opportunity which has passed forever.

Today one can find in Florida large tracts of land that is more valuable than the Northern Pacific land and can be made to produce better money crops and three or four of them per season and it can be had at prices ranging from 50 cents to \$5.00 per acre according to location and the condition of the timber.

In 20 years from now this land will be just as valuable as that we have mentioned and while the price is not as reasonable, still it is cheap enough to produce handsome profits for those who are patient-enough to permit the influx of population into the State to make its value

increase. Will you be farsighted or will you be among the wise ones who will also permit this opportunity to pass through their fingers?

The firm of Whispell & Irwin, Real Estate and Investment Brokers, have listed 650,000 acres of this land that can be had in tracts of 1000 acres or more and they also have 45,000 acres of land from which the timber has been cut. This land they will sell in 5,000 and 10,000 acre tracts on terms to suit the purchaser.

The members are experts in inspecting and valuing properties in Florida, and have made an especial study in inspecting and reporting on timber tracts. Their knowledge of conditions in Florida places them in a position to render valuable service to both purchaser and seller and if you are unacquainted with realty conditions in the State you could not do better than to confer with them, if you contemplate making investments in Florida property.



A Piney Woods Scene on Farm of Whispell and Ray, near Jacksonville, Duval County, Fla. View taken November 17th, 1905.

It is fine land for grazing and much of it can be made very productive for agricultural purposes.

This firm has fine tracts of yellow pine, cypress and hardwood timber, phosphate, kaolin, ochre and dolomitic marble tracts and in fact any kind of timber tracts that one may want.

CURING MEAT IN FLORIDA.

Northern people who have given the matter little thought, are under the impression that it is impossible to cure meat in Florida, but this is an error. While it is true that the farmer here cannot cure his meat on his own premises, there are, however, establishments that make a business of storing and curing fresh meats. The cost of curing hams and shoulders will run about \$1.75 per 100 pounds and for boneless meats the charge is much less, these figures include charge for salt, sugar, pepper, saltpeter, cold storage and freight both ways.

THE SOUTHERN FUEL AND SUPPLY COMPANY.

An enterprising, growing city like Jacksonville, with its extensive building operations and constant expansion and increasing commerce and building operations, naturally makes a strong market for building materials and everything pertaining to construction work. The Southern Fuel and Supply Company is one of the foremost concerns in this line of business in the city and is probably better equipped than any other similar concern.

This company has four distinct departments, i. e., Building Materials, Paving, Roofing and Fuel. Among the notably large buildings that it has furnished materials for is the Consolidated Building, Court House and many other large structures. It has placed the roofs on nearly all the large buildings in the city. The line it handles comprises Coal, Lime, Cement, Plaster, Hair, Brick, Paint and in fact all materials entering into the structure of buildings. They are the most extensive dealers in their line in the city.

The firm has a capital of \$50,000, employs 65 hands, pays them \$18,000 per year in wages, and handles a business in all departments that will aggregate \$300,000 per annum.

The officers are J. K. Munnerlyn, President and Treasurer, and J. M. Whitner, Secretary, both of whom are well known as prominent factors in Jacksonville's commerce.

Jacksonville has a cracker factory.

Jacksonville has a tannery.
Jacksonville has exceptionally good educational advantages.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

HILLMAN-SUTHERLAND CO., NAVAL STORES.

The general growth of the commerce of Jacksonville is well illustrated in the scope and magnitude of its Naval Stores business, which is one of the leading and staple departments of industrial endeavor which gauge the average prosperity of the community in which the line is conducted. This branch of business is represented by some of the ablest men in Jacksonville and their interest reach out to all parts of Florida and the joining States. Prominent among them is the firm of Hillman-Sutherland Company. This concern established its business here

more value than though it had the timber standing on it. This land will be disposed of in good sized blocks and will be sure to prove a fine investment for those who have enough foresight to take advantage of it.

Some conception of the magnitude of the business handled per annum by this firm may be had from the fact that it gives employment to 600 men and has a payroll which amounts to \$225,000 per year. The production per year will amount to 75,000 standard barrels of rosin, 12,000 barrels spirits of turpentine and 8,000,000 feet of yellow pine lumber. The gross value of the output per annum is

concern the honor and fame of Jacksonville or the development and extension of its commercial influence and prosperity.

FAY-SHOLES TYPEWRITERS.

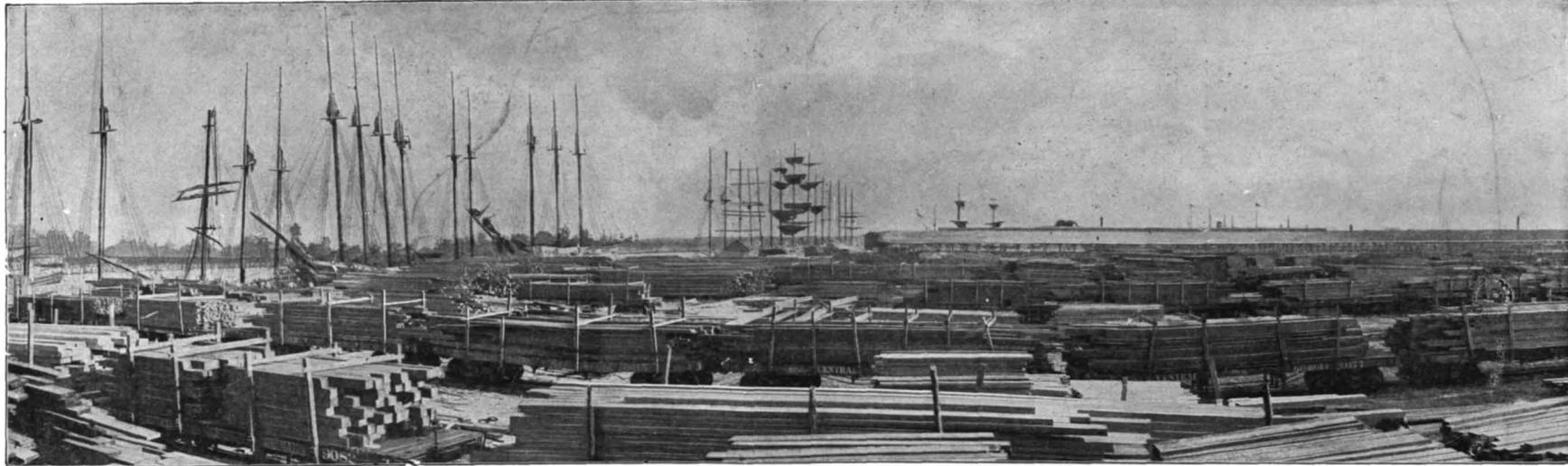
The Jacksonville Agency of the Fay-Sholes will be found at 204 West Bay street, in charge of a gentleman who has had years of experience in this particular line, and is well qualified to treat the patrons of the Company in such a way as to guarantee harmony and satisfaction in every sale made.

The territory controlled by the Jackson-

chines are built by mechanics skilled in their vocation, therefore the Fay-Sholes is simple and durable.

The Fay-Sholes is manufactured by the Arithmograp Company, the factory and general offices being located in Chicago, and the new models that are now being offered to the trade are a decided improvement on any machine that has heretofore been placed on the market, and are well qualified to hold their renowned reputation for elastic key-action, light, even touch, speed and general durability.

Jacksonville is the home of Miss Jacobi's magnificent private school.



View of Lumber Shipping in Jacksonville.

in 1903 and in the short intervening time between then and now it has succeeded in opening up a line of traffic that assumes colossal proportions.

The interests of this firm covers 300,000 acres of land in Florida, which when the timber has been removed will be adaptable for farming, fruit and vegetable growing and grazing purposes. It will be known as cut over land and will be offered at very reasonable figures, and for the purposes above named will be of

\$850,000, and its capital stock is \$500,000.

Firms, whose business run up in the million figures, are the means of making a city thrive, and Jacksonville is happily the possessor of many of them.

The members of the firm are H. E. Pritchett, President; P. L. Sutherland, Vice President, and A. F. Perry, Secretary and Treasurer, all of whom are broad guaged, liberal and progressive in their methods, and imbued with a just pride and public spirit in all matters, which

ville office is Southern Georgia and the entire State of Florida.

If you should be in need of a typewriter and desire to secure one of the very best in existence, it will be useless for you to look further than the Fay-Sholes Agency. There are reasons for everything, and the reason for this is that the machine is made of the best materials that money can buy and is inspected by experts, permitting nothing but the very highest grade to enter into its construction. The ma-

Jacksonville has 8 wholesale meat dealers.

Jacksonville has 8 cigar manufacturers.

Jacksonville has 15 retail clothing merchants.

Jacksonville has four wholesale confectioners.

Jacksonville has the largest cooperage factory in the South.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

THE AMERICAN AGRICULTURAL CHEMICAL CO.

There is possibly no concern in Jacksonville that comes as near having an international reputation as the American Agricultural Chemical Company, which has established a large fertilizer plant here in addition to the various other plants it owns in all parts of the United States, from Maine to California and from Michigan to Florida. When such concerns as this select Jacksonville as one of its seats of operation, it demonstrates conclusively that this city is destined to become one of the greatest manufacturing centers in the nation.

The company's plant here is located at Talleyrand, a short distance from the city on the St. Johns River. It has splendid rail and water connections right at its own wharfs and has a depth of 26 feet of water, which is sufficient for both coastwise and foreign vessels. This enables it to make shipments promptly.

The plant of this company is one of the best equipped in the country. Here every device will be found that has ever been invented to assist in the manufacture of high-grade Fertilizers. The capacity of the plant is many thousands of tons per year and its business is constantly increasing. The capital of this company is \$40,000,000, and its payroll amounts to \$37,000 per year.

The brands made by this concern are very popular with agriculturalists and fruit and vegetable growers. The American brands of fertilizer for Oranges, Strawberries, Vegetables, Cotton, Sugarcane, etc., are conceded to be as good if not better than any on the market.

The company issues a neat little catalogue of its products which it will be pleased to send to those interested.

HANNE BROS., WHOLESALE LIQUORS

Jacksonville is gradually becoming one of the greatest supply centers in the whole southeast country. Its advantages as a distributing center and its splendid transportation facilities are attracting trade to the city in such volumes as would have been a surprise to anyone five years ago, and that the city has just gotten

started in its growth as a commercial mart no one disputes. A firm that is taking an active part in supplying the city's patrons is that of Hanne Bros., Wholesale Liquor Dealers, on West Adams street. This firm also owns several of the very best Buffets in the city.

This concern has built up its trade by furnishing its patrons with the best goods for the least money. It has made a spe-

cialty of Victoria, Congress Hall, Sunny Brook, Original "44," Social Drop, and many other prominent brands of old mellow Whiskies. In addition to this they are also Wholesale Distributors and Authorized Bottlers of Wm. J. Lemp Brewing Company's St. Louis Beers, a brand of Malt Beverages that is not only known in Florida, but throughout the world.

FLORIDA CHAIR FACTORY.

One of the latest additions to the manufacturing element of Jacksonville is the Florida Chair Factory. This business was started last June, with a capital of \$25,000, and is doing a fine business.

Hanne and F. H. Hanne, both of whom are prominent and popular in their line and enjoy a constantly growing patronage.

ans, secretary and treasurer. Mr. King is one of the most practical chair men in the country. For twenty years he was connected with the firm of Heywood Bros. & Wakefield Co., of Baltimore, one of the largest concerns of its kind in the country. Here he gained practical experience as a chair man that could not very well be secured elsewhere. He is familiar with all the details of the work and gives his personal supervision to the entire plant.



Industrial Record Building, corner Bay and Newnan Streets.

SEABOARD INDUSTRIAL DEPARTMENT AT JACKSONVILLE.

The Jacksonville office of the Industrial Department of the Seaboard Air Line Railway is under the direct supervision of Mr. Henry Curtis, who is Assistant General Industrial Agent of the entire Seaboard System.

Mr. Curtis has been a resident of the State of Florida for the past 40 years and is conceded to be one of the best posted men on the various phases of Florida's development in the State. His long residence in the State and the part he has taken in its development has placed him in a position to render very valuable service to those who may think of settling in Florida.

In his office in Jacksonville he has a system of tabulated information pertaining to the various localities which would be impossible for one of less experience to get together.

Mr. Curtis can tell you exactly the adaptability of every county, the nature of its soil, what it will grow best and when and how it should be grown. He has vast quantities of descriptive literature setting forth the advantages of Florida and will be pleased to furnish those interested with this literature. Mr. Curtis has also made a deep study of the industrial possibilities of Florida and can furnish information as to the kind of industries best adapted to the State and where they should be located.

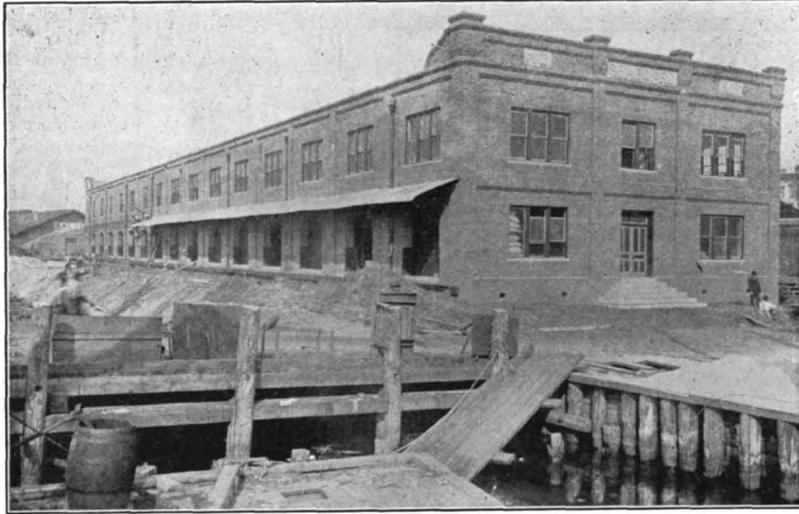
It will prove profitable to those parties who are in quest of a location for a farm, home, business or industry to communicate with Mr. Curtis, as he will be able to save time and trouble in making proper selections.

The line made consists of Cane and Wood Seat Chairs, Fancy Rockers, Porch Rockers, Settees, Reed Furniture and various other sorts. This is the only chair factory south of Atlanta and has a large territory in which to dispose of its product.

The members of the firm are L. W. Toomer, president; R. H. King, vice-president and general manager and H. H. Bev-

The members of the firm are L. W. Toomer, president; R. H. King, vice-president and general manager and H. H. Bev-

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.



Seaboard Air Line's New Warehouse.

BROBSTON, FENDIG & COMPANY,

The real estate conditions of Jacksonville are not of the unstable and precarious nature common to many growing cities. Where speculation runs high, prices are forced up far above the scale warranted by the actual growth of the city and fortunes are rapidly lost in real estate, but a survey of Jacksonville's real estate market shows conservative, substantial development in every section of the city, with a healthy, steady advance which is the result of a correspondingly healthy growth of the entire community.

One of the main functions of this Review will be to point out those firms that are reliable and acquainted with the various phases of the city's and state's realty conditions. Prominent among those identified in this connection is the firm of Brobston, Fendig & Company, whose place of business is located on Forsyth street, opposite the Duval hotel. This firm has been actively engaged in the realty business of Jacksonville and Florida for the past three years, during which time it has

handled as much or more business than any other concern in the city.

A specialty is made by this concern of opening up city additions and it has successfully promoted four such enterprises within the environs of the city, all of which have proven most successful from every point of view. The latest and greatest enterprise of this character to be placed on the market by this firm was Murray Hill Heights, which is located in the western part of the city, near the site of the Seaboard shops. There were 1500 lots in this tract, more than one-half of which has been sold at prices ranging from \$125.00 to \$250.00 each. There are now eight residences in the addition and one schoolhouse and arrangements have been completed for the erection of a great many more. Street cars now run within two blocks of the property and soon will pass entirely through it.

There is also a county shell road as good as can be found in the State, passing through the addition, all of which makes it an ideal spot for the erection of a residence.

As well as operating in Jacksonville, this concern has opened up sub-divisions in Georgia at the following places: La-Grange, Gough, Newnan, Fitzgerald, Lyons, Talbotton, Ashburn, Hazlehurst, Baxley and Savannah, and one in Perry and one in Tampa, Florida. Operations on a magnitude of this scale enables the company to serve its patrons in a most intelligent and conservative manner.

In addition to its city interests the company is also very large dealers in turpentine and sawmill propositions, having handled some of the largest deals in this line that have ever been consummated in the State. The volume of business transacted per annum will aggregate more than \$200,000.

This company also has an office in Brunswick, Georgia, through which it does a very large business. This department is in charge of Mr. Albert Fendig and the Jacksonville office is controlled by Mr. Edwin Brobston, these two gentlemen comprising the firm. Mr. Brobston is a member of the Jacksonville Board of Trade, and is deeply interested in any

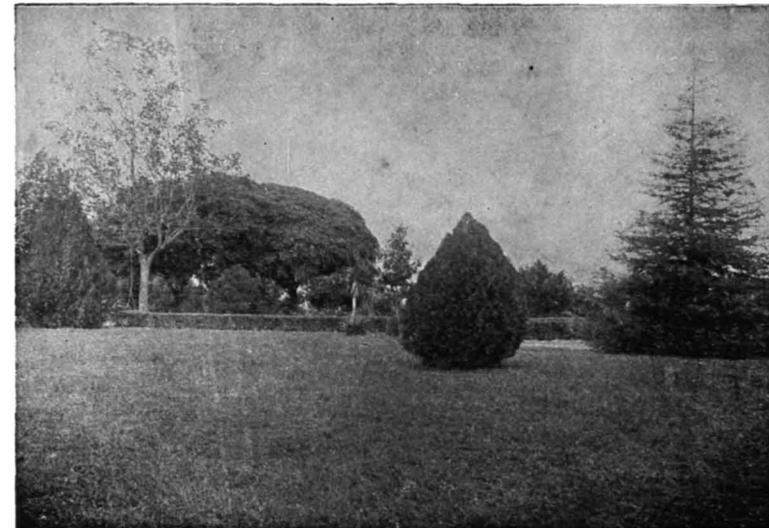
movement that is for the best interests of the city.

INDUSTRIAL DEPARTMENT OF THE SEABOARD.

The Industrial Department of this road acts without charge or profit, in order to establish the personal relation of helpfulness on its part and the appreciation on your part which we think ought to exist between the road and its patrons.

The Department is conducted with absolute probity and sterling sincerity, and makes it a point to commend investments of no kind before a thorough investigation has been made by its representatives. There is just one thing that pleases the Department more than a letter of inquiry and that is more letters of inquiry. Upon request, reliable literature and data will be furnished prospective settlers and investors and every means will be used to secure comfortable locations for those who care to utilize the services of the Department.

Address all communications to J. W. White, General Industrial Agent, Portsmouth, Virginia.



View of Griffing Bros.' Nursery Headquarters, Baker County.



C. B. VAN DEMAN COMPANY.

A prominent factor in the wholesale traffic of Jacksonville is the C. B. Van Deman Company, Importers and Wholesale Grocers. This concern absorbed the Doty & Stowe Company, the Smith & Turner Company and the C. H. Hargraves Company, which has made it one of the strongest wholesale houses in Florida.

The business covers everything known in the grocery line and an extensive candy manufactory is conducted in connection with the business. It has a very extensive trade in this State and Georgia and has twelve traveling salesmen. The capital invested is \$250,000 and the volume of business will aggregate \$1,000,000 per year. Employment is furnished 45 men, who are paid \$50,000 per annum.

The view shown herewith of the premises of this company will give a partial impression of its magnitude.

The officers of the company are C. B. Van Deman, President; C. M. Stowe, Secretary; J. M. Turner, First Vice President; A. G. Thompson, Treasurer, and A. C. Common, Second Vice President.

UNION BRICK COMPANY.

Among those concerns prominently identified with the building trades interests in Jacksonville is the Union Brick Company, whose office is at the foot of Ocean street, in the rear of the Basnett Block.

This firm began business four years ago and the present proprietors succeeded to the ownership about one year ago. The business as handled comprises everything in the building line in any sized quantities as a sufficient stock is carried to fill all orders promptly and satisfactorily, at prices that will equal those of any similar concern in this locality.

The members of the company are C. C. Howard, President, and Frank T. Nooney, Secretary and Treasurer, gentlemen who bear an excellent reputation for integrity and conservative, yet liberal business methods.

THE ATLANTIC NATIONAL BANK.

This institution was established in 1903 and during the short period of its existence it has become one of the foremost banking houses in the State. It has facilities for the prompt handling of financial matters, which has won a place for it in the first ranks of financial institutions in the South.

Its officials and board of directors are among Jacksonville's most prominent business men and its policy has been to be

as liberal with its patrons as conservative financiering will permit. For the bank's statement see summary of the condition of Jacksonville's banks.

THOMAS NOONEY & SONS, WHOLESALE GROCERS.

One of the prominent Wholesale Grocers and Commission Merchant firms of the city and one that is a pioneer among the wholesale element of Florida, and which has been identified with the grocery trade in the State since 1876, is the firm of Thomas Nooney & Sons. When this firm began business in Jacksonville, the town was a small insignificant village and this firm has been a witness to its growth and development into one of the most important commercial ports on the Atlantic.

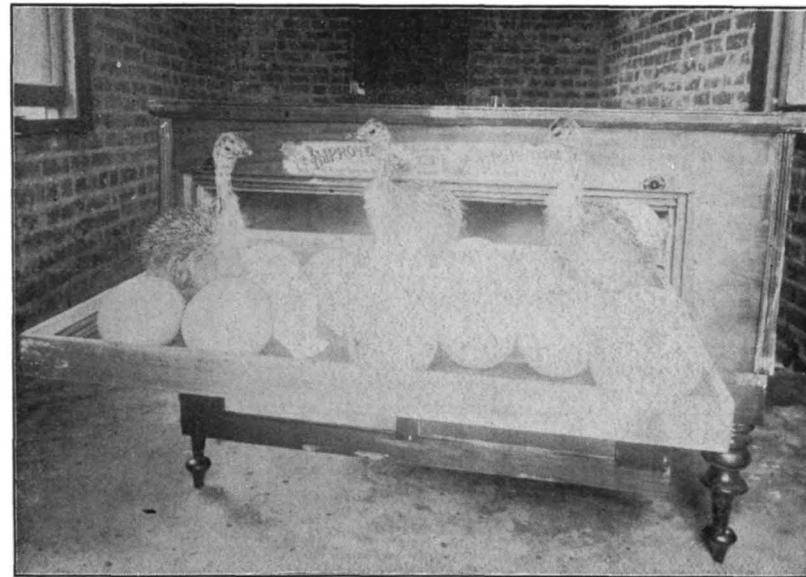
This firm are Wholesale Grocers and Commission Merchants. The stock they

carry is very comprehensive and their facilities for making prompt shipments cannot be excelled. The Commission branch of the business is conducted on a high plane of liberality. They invite shipments of all classes of produce, fruits, vegetables, fowls and game for which they pay the highest market prices and make returns the same day the shipment is received.

The volume of business handled by this firm amounts to \$300,000 per annum and a steady increase is noted each year. The members of the firm are Frank T. Nooney and Charles Nooney, both of whom are well known both in the city and throughout the State and bear the reputation of being straightforward and progressive business men.

Jacksonville has 15 public schools and will build a high school at a cost of \$50,000.

Jacksonville has two commercial colleges.



View by Courtesy Florida Ostrich Farm.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

**WEST-RALEY-RANNIE COMPANY,
REAL ESTATE.**

There is no more accurate barometer of a city's commercial and financial standing than the condition of its real estate interests and the nature of the men in whose hands these interests repose. That Jacksonville's real estate values have shown a steady enhancement, aggregating one hundred per cent increase per annum for the past four years is as much due to the ability and integrity of its real estate men as to its growing industrial life and the constantly increasing volume of business transacted in this line speaks well for the tact and alertness of the men who are leaving no stone unturned in heralding the greatness of the commercial possibilities of this city to the four corners of the nation.

Prominently identified in this respect is

everything pertaining to the real estate business. The firm has specialized timber lands in Alabama, Georgia and Florida, and has a list comprising hundreds of thousands of acres which can be disposed of in any sized tracts the purchaser may desire. Factory and mill sites have also been specialized and a list of property of this character is carried from which anyone can make a satisfactory selection.

This firm is in possession of accurate data relative to the possibilities of the State of Florida and would be pleased to correspond with anyone who may be interested.

In addition to being large dealers in Jacksonville property, the company is also a large holder of Chattanooga property, and taken withal its facilities for serving its patrons are such that perfect satisfaction and goodly profits are bound

HERNDON & LORD, REAL ESTATE.

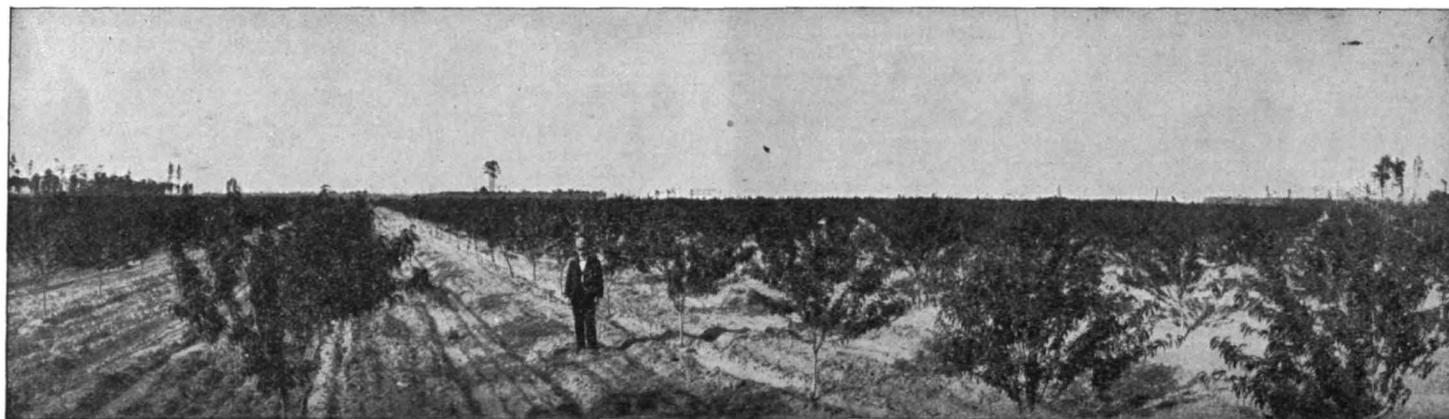
Money invested in Jacksonville real estate will bring profitable returns to those who are fortunate enough to recognize the present time as their opportunity. This chance may never come to you again as conditions in all growing cities are constantly changing and to make money on city realty investments will later require more capital in the operation. So it will appear obvious to even the most thoughtless that now is the time and a real estate firm that can be of inestimable value to you in this particular is that of Herndon & Lord, whose place of business is located at 108 West Forsyth street, upstairs.

The members of this firm, Messrs. W. H. Herndon and Fred. P. Lord, are both natives of the State of Florida, and their knowledge of the actual conditions per-

timber and mill tracts, orange groves, truck farms and grazing lands are carried and there is small doubt but what they will be able to fill your requirements in any of these branches. The timber tracts vary in size from 1,000 to 70,000 acres and the price ranges from \$3.50 to \$10.00 per acre.

Mortgage loans are also made and negotiated for others. The firm has some very valuable property in North Springfield and St. Elmo additions which it offers at reasonable terms. This property is located in a splendid and growing part of the city and will make good profits for anyone who may invest in it.

One of the largest lists of rental property to be found in the city is handled by this firm and it makes a specialty of collecting rents, paying taxes and looking after repairs for non-residents.



View of Fifteen-Months-Old Peach Orchard Owned by Griffing Bros. Co.

the firm of West-Raley-Rannie Company, located at 114 West Forsyth street. The volume of business handled by this concern per annum will reach the magnificent amount of \$2,000,000, in fact for the first ten months of the current year its sales had already passed that figure.

The line as handled comprises city and suburban property of all kinds, timber lands, turpentine locations, grazing lands, truck farms, orange groves and in fact

to accrue to all with whom they may have dealings.

The members of this company are A. H. West, president; W. R. Rannie, vice-president, and M. V. Raley, secretary and treasurer, all of whom have been identified with the growth and development of this city for a number of years and have conducted their business affairs in such a way as to hold the respect and esteem of the entire community.

taining to Jacksonville and Florida real estate values makes it possible for this concern to render its clients very valuable service.

The line of business as conducted by this company consists of buying and selling real estate on their own account and acting as sales agent and purchasing agents for their clients. A very comprehensive list of city and suburban property as well as large and small turpentine,

The firm of Herndon & Lord will be pleased to confer with non-residents relative to investments in Jacksonville and Florida, treating with the utmost confidence all matters intrusted to them and acting for you with the same degree of care as they exercise in handling their own individual business.

Jacksonville has magnificent churches of all denominations.

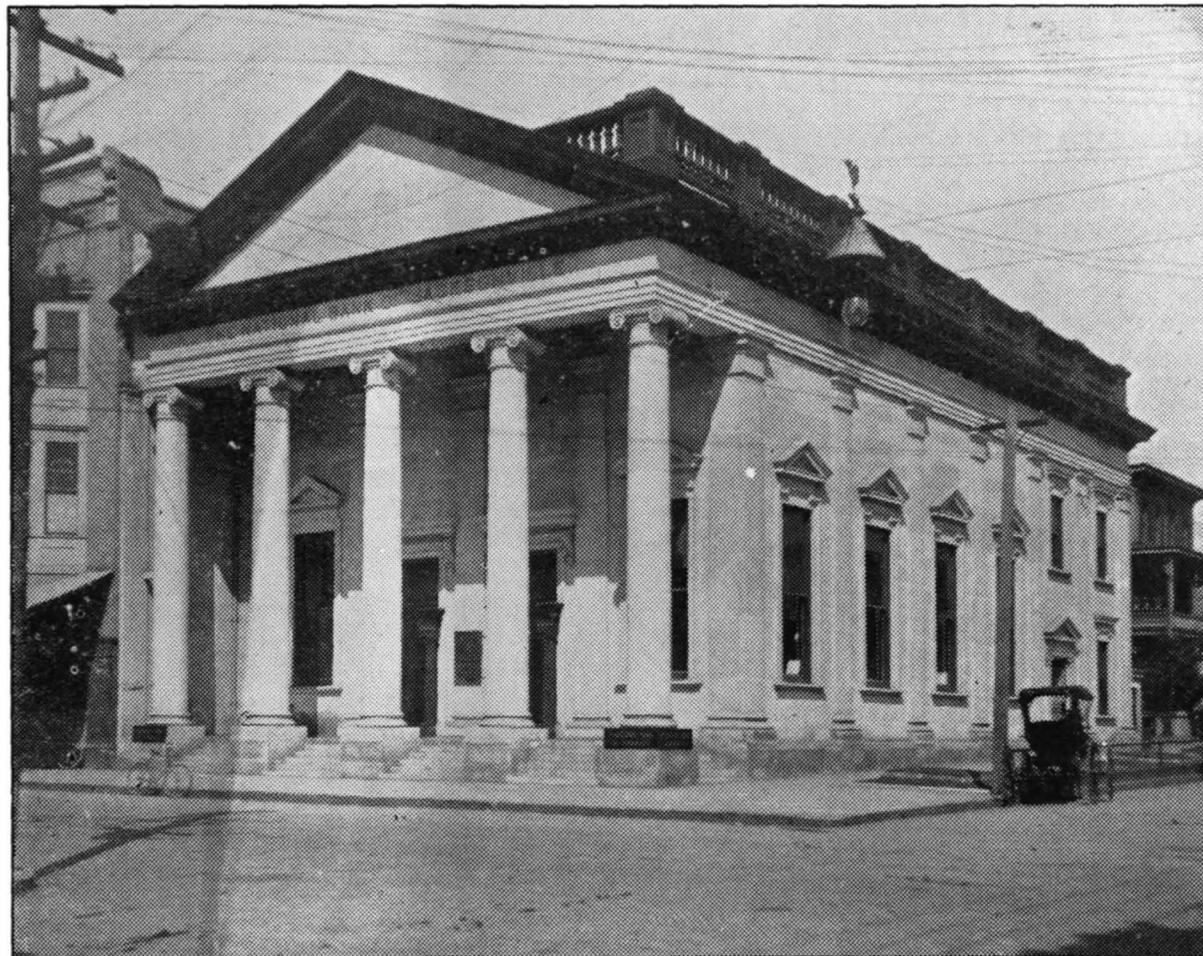
THE NATIONAL BANK OF JACKSONVILLE.

The growing manufacturing, wholesale, naval stores and other commercial interests of Jacksonville and the important relations this city sustains as a distributing center for her own manufacturers and other trade products, renders its banking facilities a matter of particular interest in a work summarizing the commercial and industrial attributes of a locality as this Review has done for Jacksonville.

The citizens of Jacksonville have every reason to be proud of its fiduciary institutions, for they bespeak the character and standing of her business men and exhibit to a degree the volume of the city's business. Their management is liberal and at the same time is fraught with a degree of conservatism that insures care and security in the manipulation of the funds of their patrons and produces the confidence that should attend the operations of institutions of this character.

The National Bank of Jacksonville, which is the oldest bank in the city and the third oldest in the State, is among the best managed and most substantial financial institutions in Florida. It was established in 1877 and became a National Bank in 1888. The business is handled in one of the handsomest bank buildings to be found in the South and its facilities for the proper conduct of matters within the scope of its jurisprudence cannot be excelled.

The bank has a capital and surplus of \$800,000, undivided profits of \$33,712, and deposits of \$3,570,888. The bank has 5,000 accounts among the foremost citizens of the city and its foreign correspondents are the Seaboard National, National Bank of Commerce and Chemical National, of New York. The bank is also



The National Bank of Jacksonville.

a designated depository of the United States.

Its officers are Bion H. Barnett, president; W. D. Barnett, vice-president; John G. Christopher, vice-president; George R. DeSaussure, cashier and R. E. Wheeler

and W. R. McQuaid, assistant cashiers. The directorate of this institution is made up of strong, conservative business men, who have had wide experience in business matters, and whose judgment has been of inestimable value in placing this

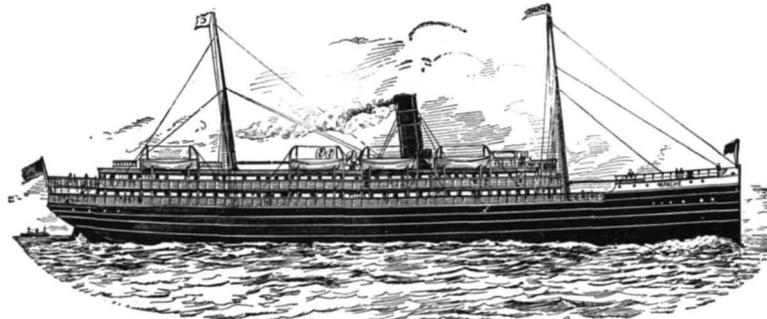
institution on the strong foundation upon which it now stands. Many of them are connected with the largest business concerns in the city and are particularly well qualified to serve in a wise and judicious manner the best interests of the depositors of this institution.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

SOUTHERN INVESTMENT COMPANY.

A young bond salesman for a New York house interviewed the late Marshall Field, in the spring of 1905, with a view of selling him a number of Pennsylvania Railroad guaranteed bonds, yielding a little less than four per cent. "Young man," said Mr. Field, "you are wasting your time and mine. I like your bonds. When the trustees of my estate come to investing the interest on my investment, I hope they will buy that kind of bonds, but I am a business man, and do not care to put a large part of my surplus in a fully developed property any more than I should care to buy out a business enterprise that seemed to me to have reached the limit of its growth, no matter how solid it might be. Your bonds are too good for me."

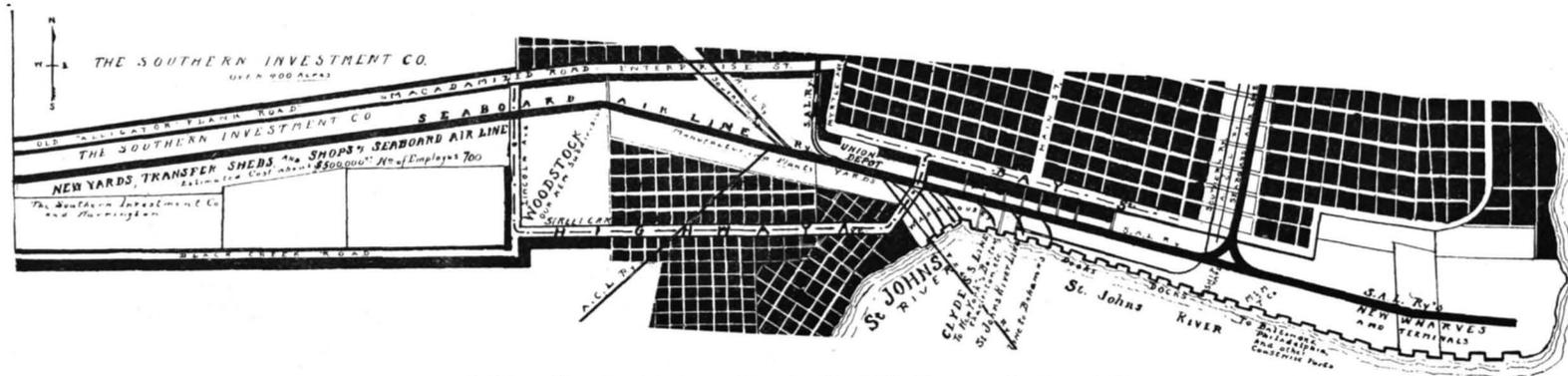
Mr. Field invested his surplus on the same principle upon which he built up his business, namely, to put the money where it has a chance to grow.



Clyde Steamship Apache.

limits and has two miles of frontage within the yard limits of the Seaboard Air Line Railway, a hard road is being built through the property, parallel to the Seaboard and the street cars now run to the edge of the land. Streets are being graded and a system of artesian wells will be put in. This is one of the most desirable locations for the establishment of industries and to desirable concerns, very nominal terms will be made. The company will erect residences for purchasers on easy terms and will exert its utmost endeavor to make this one of the prettiest additions to the city.

This company also owns Woodstock Addition. This property is located near the site of the Seaboard shops and is the most desirable location for residences in that locality. The land was purchased before the shop location was procured, and that will enable the owners to offer the lots at prices that will make money for those



A View Showing Factory Sites in Yard Limits near Seaboard Shops.

The surest way for a man who is earning a small surplus each year to get ahead in the world is to invest in real estate on time payments and go ahead with his yearly accumulations and pay it out. By doing this, he will be assured of much more increment than would attend his depositing his savings in banks or investing them in bonds drawing small interest.

There are opportunities which if taken advantage of at this time will yield much greater returns than could be drawn from the source of interest. Florida is bubbling over with good chances of this kind and

if one will use a bit of care and judgment in making investments it will be quite easy to secure a line that will be fraught with great profits. Florida is the largest State east of the Mississippi river, and its population is only 600,000. That the State is growing more rapidly at this time than it has ever grown before, is known by every one who has cared to investigate along this line, and as the State grows, its real estate values will increase in an equal ratio. When a business or State is in a growing condition, then is the time to

make investments in realty.

Right here we desire to call the reader's attention to the Southern Investment Co., of which Mr. C. Lyman Spencer is President and General Manager. This company has resources amounting to \$75,000, and possesses 500 acres of the most desirable land in or around Jacksonville. It is located at Highway, a growing suburb on the western side of the city, and will be subdivided for Factory and Mill Sites, and Residence and Business Lots. The property is just outside of the city

who purchase them.

We show herewith a plot of the location of this property, and further information can be had from Mr. Spencer upon application.

Jacksonville has eight miles of water front.

Jacksonville has ocean and river navigation.

Jacksonville has four great systems of railroads.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

ATLANTIC NAVAL STORES CO.

Jacksonville's growth and development has been conserved and promoted by men of enterprise and ability, who have invested capital and brains in nearly every line of trade and industry until the city stands today the superior in commercial effort of any city of the same population in the country. All departments of industry are being still more energetically promoted here and within recent years there is probably no single factor that has proven more potent and beneficial to Jacksonville than the Atlantic Naval Stores Company, which established offices here last January. Jacksonville is nearer the base of supplies of the Naval Stores industry than any other large city and offers advantages that could not be secured very well elsewhere.

The Atlantic Naval Stores Company is a corporation with a capital of \$50,000 and a large surplus, and handles a business that will run up between two and three millions of dollars per year. Its chief business is that of Commission Merchants and Exporters, chiefly Exporters. Offices and yards are maintained at both Savannah and Fernandina.

The personnel of the company are R. H. Paul, President; A. W. Krauss, First Vice President and General Manager; H. E. Pritchett, Second Vice President; H. Elson, Treasurer, and P. D. Cassidey, Secretary. These gentlemen are thorough Naval Stores men and are fully acquainted with every detail of the business, and through their untiring efforts have built up a business that would prove a credit to any community.

In a large and extensive business of this character, which is constantly reaching out and developing in all directions, the one essential man upon whom the entire success or failure of the business depends, is the Manager. It is he who perceives at a moment the errors and leaks in the various branches of the business and has them rectified, and it is also the Manager to whom the stockholders look for their profits. The First Vice President of the Atlantic Naval Stores Company, Mr. A. W. Krauss, is also General

Manager of the Company. His long experience in the Naval Stores business and his superior judgment regarding everything connected with the business, places him in a position to render service exceptionally worthy and valuable to the company.

It was through Mr. Krauss' ability to break away from long established customs, that Jacksonville became a Naval Stores Export point. Many other shippers in this line had endeavored to have vessels come direct to this city for their cargoes and failed, but when Mr. Krauss set about the matter, the ships came and

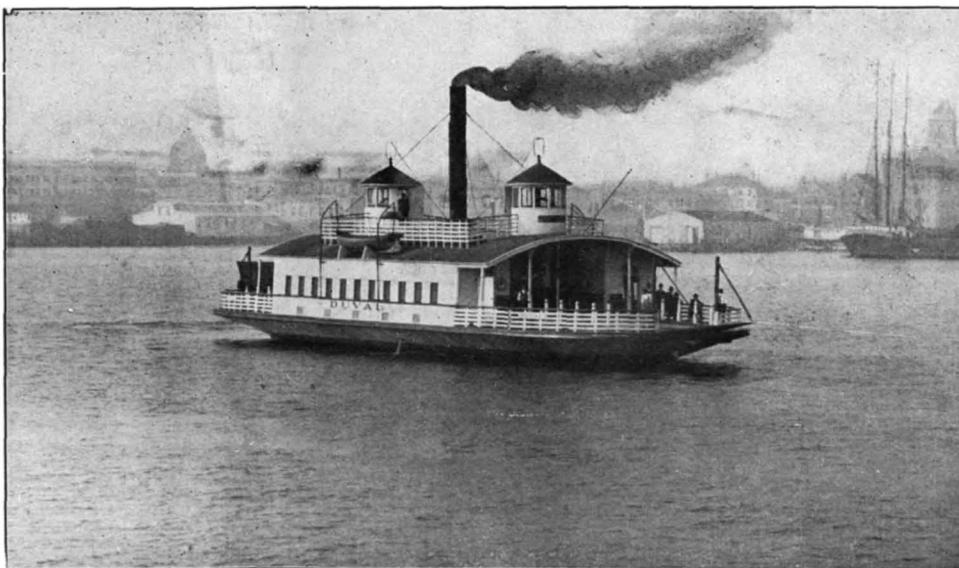
port, but when Mr. Krauss went at the matter it did not take him very long to dispell this fallacy. It was also he who made an export point out of Fernandina, much to the chagrin of a few allied interests just to the North of us, who did not care to see any of the export business in Naval Stores slip through their fingers.

The establishment of Jacksonville as a Naval Stores Export point has placed the entire citizenship under obligations to Mr. Krauss, and every one is free to admit that if it had not been for his indefatigable efforts, that today Jacksonville would still be shipping its millions

wise in its steady and expansive growth, the city is typified by the character of most of its mercantile enterprises, but in none is the fact more obvious than it is in the business conducted by the S. G. Bou's Company, which occupies spacious quarters at 431 East Bay street.

This company carries a full line of plumbers' supplies and is in a position to meet any intelligent competition offered. The proprietors are practical plumbers. They personally supervise every contract accepted by them and will not leave a job until it is scientifically completed.

Prominent among a few of the large



Ferry Steamer "Duval."

Jacksonville assumed an aspect in the world of comerce that it had hitherto failed to fill.

The first cargo of Naval Stores for a foreign port to leave this city was shipped last spring under the direction and effort of Manager Krauss. Owners of vessels were laboring under the delusion that the St. Johns channel was not sufficiently deep to permit them to enter this

of packages of Naval Stores to other ports for export.

S. G. BOUIS & CO.

Jacksonville's position in the commercial arena of the Southeast can be defined briefly as that of a supply center, where the purchaser can find exactly what he wants at the price he desires to pay. In this aspect of its commerce, and like-

contracts they have taken was that of the University at Gainesville, First Baptist Church, Congregational Church, Seminole Club and the new warehouses of the Seaboard at Jacksonville.

S. G. Bouis & Co., began business in Jacksonville in 1902, employment is now given 20 men, their payroll is \$12,000 per annum and the volume of business handled will amount to \$40,000 per year.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

CLYDE STEAMSHIP COMPANY.

Outside of the pioneer work done by the railways in Florida in opening up the country and inducing settlers to locate here, there is probably no other single factor that has proven so potent to the general development and advancement of the State as the Clyde Steamship Company.

This company runs a line of ocean steamers from Jacksonville to New York and Boston, calling at Charleston. This has proven to be one of the most popular lines from the North to the South, and in addition to its enormous freight traffic,

running from Jacksonville to Sanford, a distance of 200 miles. This line carries both passengers and freight during the winter months, runs daily except Saturday. Two steamers are in this service, the City of Jacksonville and the Frederick de Bary, both palatial, large and comfortably furnished.

This is one of the most popular lines of steamers running in Florida waters, and is a great favorite with the tourists.

The St. Johns River bears the distinction of being the most beautiful stream in the United States. It is wide, deep and sinuous and has a characteristic peculiarity of its own, in that it runs north

other patrons of his lines and works untiringly to make their lot as pleasant as possible.

The view on this page is one that we have had made showing one of the Clyde Line ocean steamers landing at its dock in Jacksonville. Throughout the book will be found other views of this company's steamers.

E. O. PAINTER FERTILIZER COMPANY

The ever-increasing agricultural, horticultural and fruit growing interests of Florida have made it necessary to have an abundant supply of fertilizers adapted

ness five years ago and now owns one of the most comprehensive plants in the country. In this plant will be found every mechanical contrivance that has ever been invented for the proper mechanical blending of the ingredients and the saving of labor. The capital of this company is \$250,000, and it has a capacity of 21,000 tons per year. Its payroll is \$50,000 per annum.

The Simon Pure and Gem brands of fertilizers are known wherever fertilizers are used, and through their uniformity of



Jacksonville's Commercial District, Showing Clyde Line Steamship Entering its Dock.

its decks are constantly crowded with tourists coming south in the winter and southerners going north in the summer.

The company now has nine ocean steamers in its regular New York-Jacksonville trade. At the present rate of increase it will soon be necessary to place more steamers on the route so as to have one in and out of Jacksonville each day.

But the part we desire to call attention to in the operations of this company is its St. Johns River Line of Steamers,

instead of south. The most beautiful scenery to be found in the State is strewn along its banks and it is seldom that one makes a trip on its waters that is not soon followed up by another.

The Jacksonville representative of this company is Mr. Frank M. Ironmonger, Jr., Assistant General Passenger Agent. Mr. Ironmonger has been connected with this company for a long period of time in various official capacities, he understands just what is needed by the tourists and

to the various sorts of vegetation indigenous to Florida.

Nature is bountiful in her supplies. Florida soil needs fertilizers and nature has placed unlimited quantities of phosphate rock in the State from which to manufacture it.

Among the large and representative fertilizer manufacturers in this city is the E. O. Painter Co. This firm began busi-

ness quality and dependable character have become very popular. This company will be pleased to send anyone printed descriptive matter of its products upon application.

The officers of the company are E. O. Painter, president and manager; D. A. Morrison, Jr., secretary and W. P. Simmons, treasurer.

Jacksonville has a trunk factory.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

FRAZIER & BRERETON, REAL ESTATE

Nothing can check the upward march of land values. All products that sustain life come from the soil. The greater the population the more people there are to be fed and the greater the demand for food stuffs, the more valuable producing land becomes.

The wise investor is the person who looks ahead and makes a study of the country's plans and problems for the future.

The time to purchase a thing is before there has become a well accentuated demand for it, and anyone who can see the signs of the times well knows that real estate in this country and especially in Florida, will increase in value more rapidly in the next decade than it has in all the time that has gone.

Cheap land in many instances, is paying

ificent timber standing on it to pay for both the land and its clearing, and if you are interested in making an investment in Florida you will do well to communicate with the firm of Frazier & Brereton at 111 West Forsyth street, this city. This firm are real estate brokers and financial agents and have a list of property covering everything that one could want in either improved or unimproved city property, and acre and timber tracts in quantities to suit the purchaser. Loans are made and negotiated on city and suburban property and a general real estate business is handled.

The members of the firm are W. W. Frazier and Isaac Brereton, the present firm succeeding Mr. W. W. Frazier in business one year ago. Mr. Frazier has been identified with the real estate business of the city for the past fifteen years

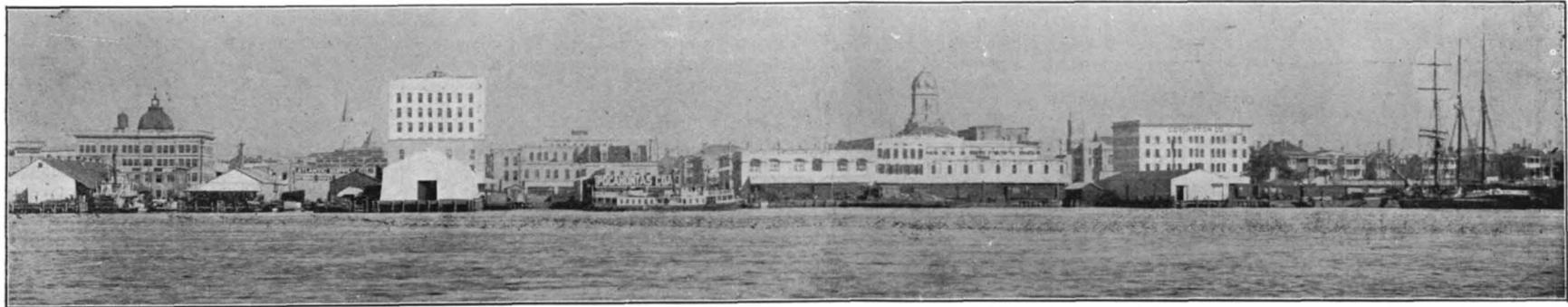
This business had its inception in 1895 and has gradually expanded from a meager commencement into one of the most important establishments of its kind on the Atlantic Coast.

The business as handled consists of Hardware, Paints, Oils, Boat Gear of all kinds, Fisherman's Supplies, Tents, Ship Building Supplies and Ship Chandlery. A very complete line is carried in stock and orders receive prompt attention. The volume of business will amount to \$160,000 per annum.

The Ship Chandlery department is the most comprehensive in this part of the country. Orders do not have to be left to be filled from other cities, but the goods and equipment are carried in stock and can be delivered as soon as the selection is made. This is the only Ship Chandlery on the South Atlantic that has fa-

in its history has the outlook for a more rapid advancement in all matters which truly tend to make a city great, been so apparent as now. Representative houses have made the city known throughout a wide and prosperous section of the country, all of which is making itself now felt in increasing annual trade volumes. A concern that has aided in bringing about this condition of affairs is the Southern Drug Manufacturing Company, Incorporated.

This business was established in 1901, reorganized in 1904, and in 1906 its capital was increased to \$100,000 to enable it to handle its constantly increasing business. The volume of business has increased from \$30,000 in the last two years to \$300,000 per year and the end is not yet in sight. Employment is given 19 men who are paid \$18,000 per year and four traveling sales-



Central Part of Jacksonville Commercial District.

from 20 to 30 per cent on the investment from crops alone, and fully as much on the rapid rise in land values.

Thirty years ago a farmer was considered fortunate if he cleared 6 per cent on his investment, but today the farmer and trucker with his modern methods of production, clears many times 6 per cent in Florida. The farmer's chance for getting on here is greater than anywhere else in this country.

Florida has many hundreds of thousands of acres of land that can be purchased at very reasonable prices, land that has suf-

and his experience has placed him in a position to pass intelligently upon any real estate proposition pertaining to Florida property that may present itself.

GEO. E. CHASE & CO., SHIP CHANDLERY AND HARDWARE.

Jacksonville has special occasion to congratulate itself upon the possession of some special lines of business which in their appointment and equipment will compare favorably with any similar concerns in the country, and Geo. E. Chase & Co., is one of them.

cilities for filling orders at once, and this fact has made the establishment very popular with sea captains.

The members of the firm are Geo. E. Chase and A. G. Chappell, both of whom stand for the highest ideals for Jacksonville's business life and who have made a scientific study of their business and have made a success of it from such study.

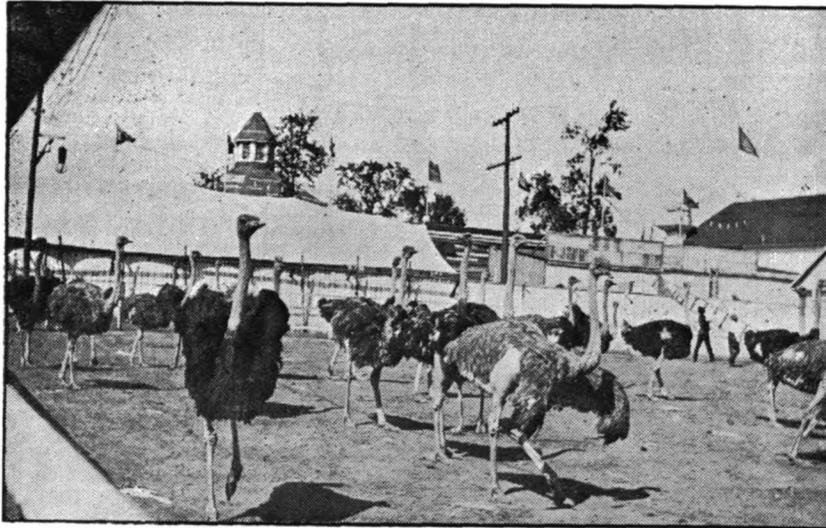
SOUTHERN DRUG MANUFACTURING CO.

Jacksonville is well supported in all lines of wholesale business, and at no time

men are kept busy looking after the wants of its patrons.

The company are Importers and Manufacturing Chemists and carry a complete assortment of absolutely pure drugs, chemicals, patent and proprietary medicines, druggists' sundries, and in fact everything known to the drug trade.

The officers of the firm are E. T. Rigney, President and Treasurer; R. V. Covington, Vice President, and W. B. Prevatt, Secretary. Mr. Rigney represents the company in the Board of Trade. Jacksonville has splendid art teachers.



View by Courtesy Florida Ostrich Farm.

THE FLORIDA OSTRICH FARM.

There is nothing in Florida that creates as much enthusiasm and proves to be such an interesting, entertaining feature to both home people and visitors as does the Florida Ostrich Farm, which is situated on the banks of the St. Johns river, only ten minutes ride by street car from the heart of the city.

There is something peculiarly fascinating about these strange inhabitants of the desert, and to those who are fond of studying nature, there is no place in this country that offers such unique subjects as does the Florida Ostrich Farm. There are 157 monstrous birds in all and to watch them feed and go through their other natural convolutions is well worth the price of admission.

This farm enjoys the distinction of being the only exhibit farm in America. A marvelous feature which takes place each day is the riding bareback and driving in harness to a regular track vehicle two of

the birds, just in the same way as horses are ridden and driven, these being features that are original and cannot be seen anywhere else on this continent. This feature of amusement has become so popular that these trained birds are very much in demand and are sent all over the country during the summer as special exhibition features. During the summer just closed a continuous exhibition was maintained in Chicago and proved wonderfully attractive as it was visited by millions of patrons.

In addition to the Ostrich attractions there will be at the farm this year a regular menagerie with its tent, reserved seats and the full paraphernalia as carried by a circus. Band Concerts will be held each Sunday and no effort will be spared to make the Florida Ostrich Farm the most popular place of amusement in the whole South.

Much of the popularity of the Farm is due to the untiring energy of Mr. Charles D. Fraser, the Managing Director, he having entire charge of everything connected in any way with the place.

W. C. WARRINGTON & CO., REAL ESTATE.

One of the principal factors that will make investments in Jacksonville Real Estate stable and secure is the intense diversification of her commercial and industrial attributes. A city wholly dependent upon a single line of industry as Battle Creek is upon her cereal manufacturers, Zanesville, Ohio, upon her pottery output, Gas City, Indiana, upon her glass factories and hundreds of other places that could be enumerated—is wholly at the mercy of the status of that industry for its success or retrogression, labor difficulties, strikes, slumps in the market, over-production and numerous other causes may at any time assert themselves and enshroud the town in a pall of stagnation that it cannot recover from in several years of continuous operation.

Where the sum total of a city's business is dependent upon no single line of industry, but is made up of various commodities and manufactures, if one line gets into trouble it has little effect upon the whole. Jacksonville is just such a place, no single line can retard its growth and sensible investors who can see into the future are taking advantage of this fact and are making purchases in Real Estate in the city and suburbs at a rate that has heretofore been unknown.

A firm that has handled many of these deals is that of W. C. Warrington & Co., handlers of Real Estate and everything pertaining to that line. This business

was established six years ago and in that time has gathered a following that stands as a monument to the enterprise and integrity of Mr. Warrington, who started the business. This company handles city and suburban property, improved and unimproved, Timber Tracts, Truck Farms, Turpentine Lands, Grazing Tracts, Orange Groves, Pineapple Lands, Sub-Divisions, Rents houses, negotiates loans and does a general Real Estate business. The Company has recently organized the Highway Development Company, a proposition that is framed up on the most equitable conditions that we have ever noted and it will be pleased to send you literature explaining its methods relative to the Highway Company.

The Company owns 200 lots in Highway, one of the growing suburbs of the city and it is offering them at prices that will prove very profitable to anyone who should avail themselves of this opportunity. These lots are located near the point where the Seaboard is making its various improvements and their value is bound to increase very rapidly.

The members of this firm are W. C. Warrington and Charles T. Paxon, both young men, well known in Jacksonville and holding the esteem and respect of the entire community. They are progressive and industrious and will look after the interests of their clients in a way that will prove very satisfactory. You will find them at room 11, upstairs, at 108 West Forsyth street.



Sailing on the St. Johns near the Ostrich Farm.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

THE REALTY & ENGINEERING COMPANY.

Jacksonville has so many good qualities that should be considered by one who is looking for an opportunity to invest his savings or capital that it would be pretty hard to enumerate them all; however, by a close perusal of this book, one will discover the main points that should be considered by a stranger before placing his cash in real estate in any community.

Jacksonville has 31 per cent of the money invested in the banking business

estate men are leaving no stone unturned to make the fact known throughout our land.

In this connection we call the reader's attention to the firm of The Realty and Engineering Co., whose business headquarters are at the place where Main and Forsyth streets make a corner.

This company deals extensively in real estate of all kinds, both city and suburban, improved and unimproved, timber lands, sawmill tracts, fruit and vegetable farms and a host of other real estate propositions. It also handles insurance,

CHARLES BLUM & CO.

One of the most potent factors in Jacksonville's rapid business advancement is the enterprise and energy shown by the city's wholesale merchants in entering new fields without thought of failure, and pushing their stocks on the market to the exclusion of adjoining competitors.

Every wholesale merchant in this city has an individuality of his own and all of this acumen blended into one cohesive mass, acting with co-operation and a singleness of purpose, is making and will continue to make for this city a reputa-

to \$350,000. Employment is given 18 men who are paid \$10,000 per year in wages and one traveling salesman is kept busy looking after the wants of the out-of-town customers.

As nearly all the successful houses have done, Blum & Co. commenced business on a very small capital and by giving everyone a square deal has made a host of friends and these friends through their patronage have made the house a success.

Blum & Company are sole agents for Pabst Brewing Co.'s beers, both bottled



Headquarters of One of Griffing Bros. Co.'s Florida Nurseries.

of the State and has only 12 per cent of the population. The city of Jacksonville has \$2,314,000 assets over its liabilities and the county has three-quarters of a million over its liabilities. The postoffice takes in in the run of a year, \$129,000 more than it pays out, all of which shows that there is a bunch of live ones in Jacksonville that will from now on make things hum. In fact, the town is just beginning to realize that there is a great future ahead of it and its prominent business and real

rents, loans and taxes, and is prepared to make engineering plans, estimates and surveys.

The members of the firm are G. S. Adams, president and general manager; J. W. Sackett, member American Society Civil Engineers, vice-president; and Don V. Dyer, secretary and treasurer. These gentlemen are well known in the community, are posted on real estate and general conditions in the city and can give you good service.

tion that will cause the name Jacksonville to become famous throughout the nation. A prominent wholesale house in perfect unison with everything that has the least tendency to improve the city is that of Charles Blum & Co.

This business was established in 1890 and at that time Jacksonville was not much of a figure in the wholesale business but times have changed and today finds the house of Blum with a capital of \$75,000, and an annual business amounting

and draught, also Lewis "66" Rye, which is "Away Above Everything," and a large stock of Fine Whiskies, Wines and Liquors both domestic and imported.

The members of this firm are Charles and Jacob Blum, both of whom are prominent in the community and are esteemed by all their acquaintances.

A winter spent in Jacksonville will extract 20 years of old age from your system.

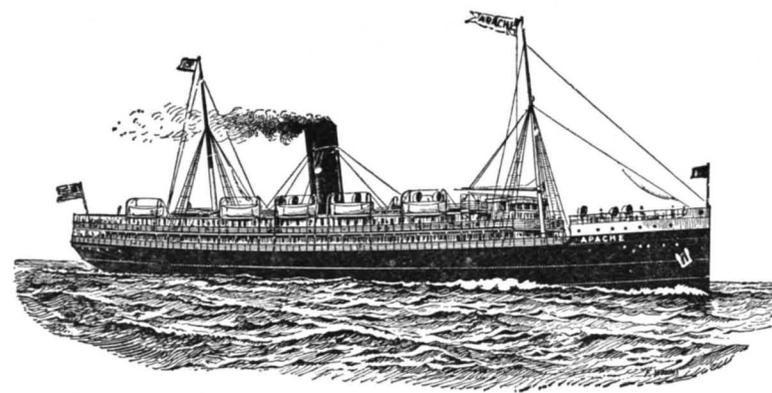
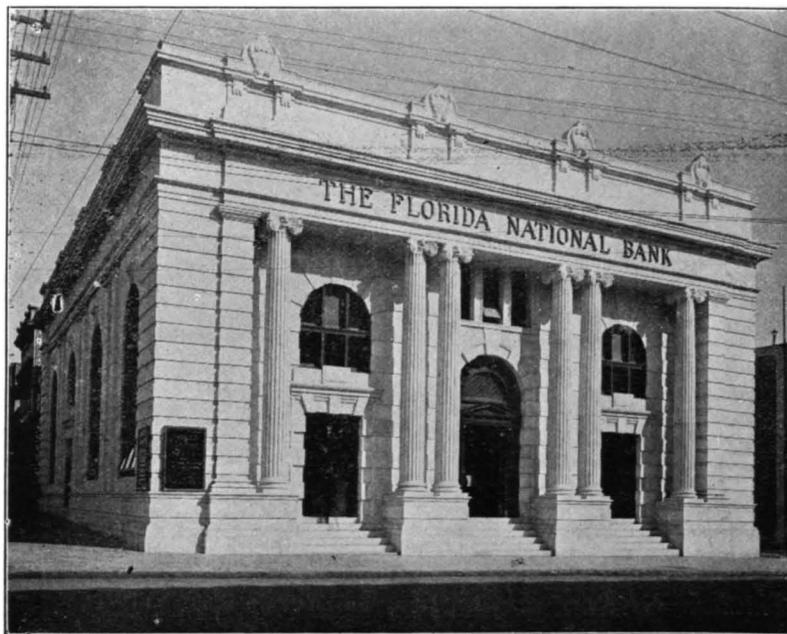
ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

JACKSONVILLE DEVELOPMENT CO. OF FLORIDA.

Probably the best real estate investment on record was made by Peter Minuit in 1626, when that sturdy old Dutch burgher bought the whole of Manhattan Island—estimated to contain 23,000 acres—for a few beads and baubles having a value of \$24.00. At the present time the island is estimated to be worth four billion dollars, and its value is going up with leaps and bounds. Now while the possibility of making deals fraught with profits of this magnitude is a thing of the past, there are still great fortunes to be made in real estate investments, and as the North and Middle West have reached a high state of development, it is but natural and logical that it is now time for the trend of immigration to head its way southward, and, in doing so, avenues for making money will develop in the line

of real estate that will reach far beyond the views of the most optimistic.

In this connection we desire to call attention to the **Jacksonville Development Company of Florida**, a concern duly incorporated under the laws of the state, with a capital of \$250,000. The function of this organization is to buy and sell city and suburban property, build homes for its patrons which can be paid for on the installment plan and to promote the development of city and suburban property in and near the city and to also handle acre and suburban property in other portions of the state. The excellent facilities which this company has at hand enables it to purchase real estate for spot cash and dispose of it on the payment plan, thereby assisting those who work on a salary and have fixed incomes to procure homes under its plan whereas it would be impossible for them to do so in any other way.



Clyde Steamship Apache.

This company placed Grand Park addition on the market and disposed of it on such equitable terms that in six weeks the entire tract of 1700 lots were sold, a feat hitherto unheard of in the South and one that demonstrates beyond any degree of doubt that there is a multitude of people who have unlimited confidence in the stability of Jacksonville as a commercial point that is destined to become one of the greatest on the Atlantic Seaboard. This company also promoted Robinson's Addition and Pine Crest Addition in Jacksonville and an addition in Dowling Park, on the line of the Live Oak, Perry and Gulf Railroad.

The prime reason for the unbounded popularity of this company will be found in its plan of organization. It has 325 stockholders, and has enabled the man of small means to invest his savings in such a way as to guarantee greater returns than could be had from any other source. Investments are carefully made and due consideration is given to every detail that would in any way enhance the status of the company.

The **Jacksonville Development Company** is officered by the following gentlemen: Edwin Brobston, president; W. B. Owen, first vice-president; J. J. Upchurch, second vice-president; and J. A. Hollomon, secretary and treasurer. There are twelve directors who represent the cream of the business element of the city. The person-

nel of this company is such as to instill confidence in anyone, and when you have dealings with the **Jacksonville Development Company** you can rest assured that you will receive courteous and considerate treatment.

FLORIDA PAPER COMPANY.

One of the most prominent wholesale houses in the city is the **Florida Paper Company**. This business was established in 1905, and has developed to such an extent that it is now one of the principal houses of its kind in the State.

The line as carried consists of Paper, Paper Bags, Paper Boxes, Twines and Fruit and Vegetable Wrapping Paper. The patronage of the house is such that the services of two traveling salesmen are required to look after the wants of its customers. Its facilities for properly caring for its patrons is such that all orders are promptly filled and sufficient capital is behind the business to insure its continued expansion and success.

The manager of the business is Mr. C. L. Bean, a gentleman who is thoroughly acquainted with every detail of the business and is determined to make it one of the largest in the city.

Jacksonville has good investments awaiting you. Hurry up.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

THE GRIFFING BROTHERS COMPANY.

There is nothing that proves such a potent factor in the upbuilding of a city as the advertising matter sent out by its merchants and the volume of distribution made by them. Silently and quietly they force their way into every part of the nation proclaiming the attributes of their wares and fixing in a way the name of their city and products for which it is famous in the minds of their patrons until by the multiplication of industrial and commercial enterprises their town becomes famous. In this regard there is probably no other single factor of a commercial nature that is doing as much to make the name of Jacksonville famous as the Griffing Brothers Company.

This company enjoys the distinction of

wood and fully developed roots, a point worthy of due consideration in selecting your types for groves and orchards.

The branch at Miami is devoted to Citrus Fruits, such as the Orange, Pomelo, Lime, Kumquat, and other tropical species, which must be grown south of the frost line. This branch being situated as it is, places it in close touch with the Cuban, Porto Rican, Mexican and South American trade.

The Griffing Brothers are men who do things by the train and car load. They ship hundreds of cars of tomatoes, peaches, oranges, pecans and other of their products each season, for it must be remembered, this firm are growers of fruits, vegetables and nuts as well as nursery stock. This fact should be of import to

maintained at Miami and Macclenny, Florida.

The members of the firm are W. D. Griffing, president, C. M. Griffing, secretary; W. C. Griffing, vice-president; A. M. Griffing, treasurer; D. W. Griffing, superintendent. The latter resides in Cuba and has charge of the company's interests there.

This company has a capital and surplus of \$175,000, gives employment to 155 men, pays wages to the amount of \$75,000 per annum, and transacts a volume of business that will aggregate \$438,000 per year. The firm began business in 1887. Its capital was five growing boys who were filled with virility, vim and grit, and entered the arena of commercialism with a well-defined determination to push all ob-

& Co., Wholesale Dealers in Liquors and Beers.

This company was established in 1893, transacts a business that amount to \$180,000 per annum, and employs 25 men, whom it pays \$50,000 per year in wages. Every part of Florida is covered by its traveling men and through intelligent and judicious management, the business is constantly increasing.

The line as carried comprises all sorts of imported and domestic Wines, Liquors and Beers, and its special brands of old mellow whiskies are much sought by the epicurean. The company is also selling and distributing agent for the Acme



View of Griffing Bros. Co.'s General Offices, Jacksonville.

being the largest producers of Nursery Stock in the South. They have 1800 acres in Baker County and something over 200 acres at Miami, Florida. They also developed the largest orange grove in the world. It is in Cuba and contains 2,000 acres.

The plant in Baker County is devoted to growing broad-leaved evergreens, ornamentals and deciduous shade and fruit trees, such as peach, plum, roses, ornamental shrubs and pecans. The soil of that region produces vigorous, well-ripened

the prospective purchaser, for it gives the firm practical experience in placing the produce of their farms on the market and acquaints them with what the public most demands for its money. In various parts of this book will be found scenes on the farms of this company which will give some conception of the magnitude of their business.

If you are interested in this line, it may be of interest to you to write for this firm's catalogue. The general office is in Jacksonville, Fla., and branches are

stacks aside and make a place for themselves among men. That they have succeeded goes without saying.

G. MULLER & COMPANY.

Jacksonville enjoys a position of prominence as a jobbing center which becomes more and more marked with each succeeding year and the various departments of wholesale trade are well and extensively represented by reliable up-to-date establishments, one of which is the G. Muller

Brewing Company of Macon, Ga. The beers and other malt beverages are bottled in the company's own steam bottling works which are the finest and most hygienically arranged in the city.

This firm is a member of the Board of Trade, and holds a prominent and influential place among the wholesale interests of Jacksonville.

Jacksonville has the finest clubs in the South.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

CARROLL & SHINE, REAL ESTATE.

The principles of good Real Estate investment should be a part of the knowledge of every ambitious man and woman in the United States and should be made a part of the education of every child.

Have you ever stopped to consider why it is that one piece of Real Estate is more valuable than another? Of course you know why, but have you ever devoted a little personal thought to the question?

In some parts of Florida you can buy a square mile of land for the same amount that a square foot would cost you in certain parts of New York City. And between these extremes there is a series of graded values that are so systematic and exact in their effect that they can be but the result of certain definite laws. The value of Real Estate increases only as population comes in and improvements are made. The one is entirely dependent upon the other, and the thousands of Americans who have built great fortunes from Real Estate investments have been successful simply because they considered these two points and were able to select the locality in which they would first assert themselves.

Now to the point. There is not a city in the whole southeastern part of the United States that is growing as steadily and rapidly as is Jacksonville. By a careful examination of the various reports in this Review, one will ascertain the fact that Jacksonville is not only growing in population, but its industry and commerce are also growing, and as we have said, the proper place to make investments in Real Estate is in a growing locality.

The firm of Carroll & Shine, dealers and brokers in Real Estate, have been established in business in Jacksonville for the past two years and have been residents of the city for the last twenty-two years. Their extensive knowledge of conditions and those localities which are most likely to develop first places them in a position to render very valuable assistance to their patrons.

This firm buys and sells Real Estate on its own account, and acts as selling agent for others, and makes mortgage loans and negotiates them for others. Their list of

improved and unimproved city and suburban property is very complete as is also their list of investment property in the county. They have a very comprehensive list of Mill and Factory Sites, Water Front Property and in fact are in a position to secure good values for one in any line that may be chosen to invest in.

Mr. Shine was formerly president and manager of the Jacksonville Telephone Co., and Mr. Carroll was connected with the Seaboard Air Line and Southern Express Co., for several years.

These gentlemen are progressive and enterprising and their painstaking efforts and courteous treatment of patrons and their integrity of character commend them to anyone in need of the services of a reliable Real Estate firm.



Bird's-Eye View of Jacksonville, Fla.

THE VEHICLE AND HARNESS CO.

In the matter of vehicles, harness and vehicle supplies and all kinds of horse goods, the Vehicle and Harness Company, whose place of business is at the corner of Forsyth and Cedar Streets, is in all probability better able to fill your wants than anyone else in the city.

The growth and rapid development of Jacksonville has made it necessary for its merchants in all lines to carry large and comprehensive stocks of goods and

today this city can show the best assortment in all lines of any city in this part of the country. Especially does the Vehicle and Harness Company carry a complete assortment. Here one can make a selection of any kind of a pleasure, business, light or heavy draught vehicle. Some of the best makes are sold through this company and its harness department and other horse goods department is filled with those items that makes the heart of the horse fancier glad. Light harness and boots and pads and exhibition vehicles are made a specialty of and the company's patrons in these lines are numbered by the legion.

The Vehicle and Harness Company also handle the Cortland, Troy, Watertown, Taylor and Kennedy Buggies, which are

draught one-third and make the tonnage value of a team just that ratio greater. These axles will eventually be in universal use as they are being taken up in all parts of the United States. This is the axle that is used in the manufacture of all high-grade automobiles, which is a splendid indorsement of its merits.

This company also has a harness manufacturing department, in charge of an expert harness maker and orders can be filled on short notice for any special sorts that should be desired. General repair work is also done.

The business was established in 1903 and now has a capital of \$25,000, and handles a volume of business that will amount to \$45,000 per annum.

The manager of the company is Mr. W. F. Stark, who is perfectly familiar with all the details of the business and can fix you out with a rig that you will be proud of.

THE FLORIDA TIMES-UNION.

One of the greatest daily papers in the South and one that is doing more towards exploiting the natural and acquired resources of the State is The Florida Times-Union, which is issued in Jacksonville.

This paper is issued, daily Sunday and twice a week. It is replete with telegraphic and foreign news and contains much valuable information regarding the possibilities of the State.

This paper has recently established an engraving department through which it handles commercial work, and its facilities, equipment and workmanship is as good as can be found. This is the only establishment in the State doing engraving and etching. The major portion of the views in this publication were made in the Times-Union Engraving Department.

The staff of this paper is represented by Geo. W. Wilson, editor-in-chief and president of the company; William Ball, managing editor; T. T. Stockton, business manager; and F. W. R. Hinman, manager of the advertising department.

Jacksonville is only thirty minutes from the ocean.

Jacksonville has two telegraph companies.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

CHARLES A. CHEATHAM, REAL ESTATE.

Suburban Jacksonville is on the very eve of one of the greatest periods of development known in the history of the place. It is extremely probable that the realty values of Suburban Jacksonville will increase at the rate of 50 per cent per year or more for a number of years. These are conclusions based upon what has taken place and what is to take place in the near future in the line of industrial development and transportation and terminal extensions. Every railroad centering in Jacksonville is preparing to, or already has in process of construction, improvements in the city that when completed will cost millions of dollars.

The base which should underlie stable city real estate investments is continued industrial and commercial development and extension and addition to its transportation and rapid transit facilities. These features are now being carried out in Jacksonville and naturally will make Jacksonville real estate very much more valuable than it is at this time. In this regard we call the reader's attention to Mr. Charles A. Cheatham, a prominent real estate broker of this city.

Mr. Cheatham is the selling agent for 50 of the most valuable building lots in the corporate limits of Jacksonville. They lie in Riverside and front on the St. Johns River. Riverside is that portion of Jacksonville known as the home of the elite. The foremost of the city's factors in commerce and finance reside in this portion of the town and property in Riverside is increasing in value more rapidly than anywhere else in the city outside of the business district.

A bulkhead is being built along the river fronting this property for a distance of one and a half miles. Along this seawall a boulevard and parked driveway will be constructed for its entire length, which will make it the most beautiful location in Jacksonville. Every lot will have river frontage and riparian rights and a view of fifteen miles up the St. Johns River will be obtained from any one of the lots.

These lots will be placed on the market

the first of 1907 and from the number that have already been spoken for there is little doubt but what they will be disposed of in their entirety within a few weeks.

In addition to this proposition, Mr. Cheatham also has a large list of improved and unimproved city and suburban property and has some exceptionally good homes and acre tracts listed in various parts of the State.

Mr. Cheatham was engaged in the real estate business in Atlanta, Georgia, for twelve years before he entered the field in the same capacity here in 1903. His familiarity with realty conditions throughout the State and his influential city connection places him in a position to render service of a very valuable nature to anyone who may be in quest of a profitable investment.

The Jacksonville Board of Trade claims Mr. Cheatham as one of its members as does also the Order of Elks.

THE JACKSONVILLE COCA-COLA BOTTLING CO.

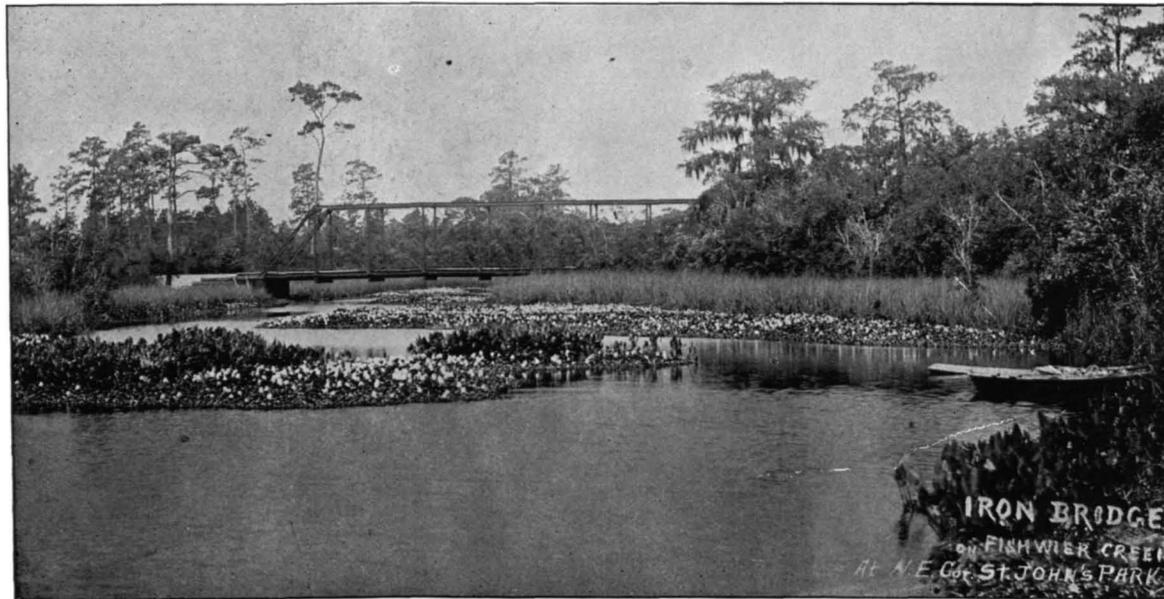
One of Jacksonville's important manufacturing establishments is the Jacksonville Coca-Cola Bottling Company. The business was established in 1902, a capital of \$10,000 is invested, 18 men are employed, who are paid \$12,000 per year wages and the volume of business will amount to \$70,000 per annum. Complete equipment and adequate facilities are had by this company for the proper conduct of its business.

Among the prominent brands it manufactures is Metto, Bilz, Iron Brew, Dr. Pepper, French Mellow, Rasport, Soda Waters and Ginger Ales. All these brands are very popular, especially "Bilz." This is an imported German concoction and has

a sale in Germany double that of Coca-Cola in the United States.

The sales on all lines will aggregate 75 per cent more than they did last year. The company paid the Coca-Cola people \$2,300 during the month of November for syrup alone. Recently the agency has been secured for Hires Root Beer, which for the first time will be placed on the market in five cent bottles. This will undoubtedly prove quite a popular innovation. The agency has also been accepted for the Bowden Lithia Water.

The products of this company are made of the best materials obtainable, the most recently devised machinery for cleansing the bottles is in use and the hygienic attainment is equal to any that has ever been set.



View by Courtesy Realty Title & Trust Co.

DIXIELAND PARK AND AMUSEMENT GROUNDS.

Outside of the Ostrich Farm and Phoenix Park, there has been no place in or about Jacksonville that the business man could retire to for an hour or so of recreation, no place for the mother to take her tots for a half day's amusement, no haven for the lovers to retire to further cement the growing bonds of affection, and no place for the tourist to put in his or her leisure time without going some distance from the city. This condition has for years been a drawback to Jacksonville.

It is a conceded fact by those who know and can analyze a situation or condition, that it is just as essential that there should be places of amusement, where one can retire for a brief period and forget the cares of commerce and business, as it is to have banks, transportation companies, mills, factories, commercial enterprises and other sorts of business.

Jacksonville now has such a place in the Dixieland Park and Amusement Ground, which is situated in South Jacksonville, just opposite the very heart of the commercial center of the city. This place of amusement is being built by local capitalists and when completed will have cost many thousands of dollars, and will be one of the foremost resorts of its kind in the South.

The Park contains some thirty acres right on the banks of the beautiful St. Johns river, and has 1,100 feet of river frontage. The city is in full view from the Park and the scene as presented is most magnificent. For an undertaking of this character, a more suitable site could not have been secured.

Some conception of the magnitude of the undertaking may be had from the fact that a magnificent theater has been constructed at a cost of \$30,000, a figure eight toboggan will be built at a cost of \$12,000, as will also a magnificent Merry-Go-Round, which will delight the hearts of the little ones, as it always has done, a dance pavilion, a refreshment pavilion, from which soft drinks only will be served, a Dog and Pony Show, a Photograph Gallery, Laughing Gallery, Circle Swing, and a superb Electric Fountain that will

show all the colors of the rainbow and more, and which will enjoy the distinction of being the only one of its kind in this section of the country. A House of Trouble, which will bring a look of pleasure to the face of the most morbid, a Curio Shop, which will have on sale a vast array of souvenirs and relics to remind one of their visit to the most fascinating State in the Union, a commodious bathing apartment, where a dip may be taken in the inviting waters of the St. Johns at any time, a very comprehensive exhibit of all the animal life of the State, which will be so complete that it may well be termed Florida's Zoo, a Botanical Garden,

playground of the respected and well-to-do element of Jacksonville and its adjoining cities.

Arrangements will be made to properly entertain picnic parties from home and out of town, and care will be taken to only admit such persons to the park as are worthy to associate with respectable people.

The fact that a good sized fortune is being placed in this enterprise also insures the fact that it will be conducted along the most conservative and intelligent business lines that can be devised. There will be no intoxicants allowed on the grounds, which assures a high moral

character for the place. Some of the State mingle their pleasing fragrance in an edifying aroma and fills one with an effulgence that will cause one to be very glad that he or she is living.

Go where you can see variety and make your outing one of pleasure, education and pleasant memory.

JOSEPH ZAPF & CO., WHOLESALE LIQUORS.

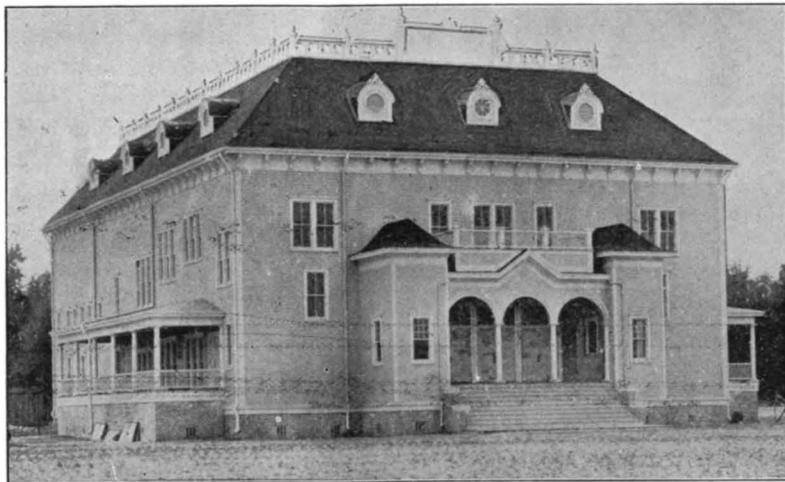
The natural and acquired advantages of Jacksonville are conspiring to make it a wholesale and jobbing point of more than passing importance. Centrally located, with four great systems of railroads stretching forth in every direction and water facilities that place the city in direct connection with all the large Northern markets and with the progressive men Jacksonville has at the head of its large mercantile concerns, there is little doubt but what the city will be one of the greatest wholesale centers in the South within five years, and a goodly portion of the credit will belong to the Joseph Zapf Co.

This company was originally started by Joseph Zapf in 1898 and was reorganized in 1905, when Oscar Seewald and J. Toensfeldt were taken in as partners and the capital was made \$115,000. Under the new arrangement the company has prospered wonderfully and the annual sales will now reach \$500,000 per year. Employment is given 25 men who are paid \$16,000 per annum as wages.

The company does a very extensive business as wholesalers of Whiskies, Wines, Liquors and Mineral Waters. The main part of the business is that part devoted to distributing the products of the Anheuser-Busch Brewing Ass'n Draught and Bottled Beers. All of Florida, except Pensacola, Tampa and Fernandina, are worked for the Anheuser-Busch output.

Joseph Zapf & Co. are also distributors for the Grabfelder and Bernheim Distilleries, both of Louisville, and the celebrated Henry George cigars.

This company issues a very large and comprehensive catalogue descriptive of the various brands of goods it has for sale and will be pleased to send it to anyone upon receipt of application.



Dixieland Park Theater, Cost \$30,000, Seating Capacity 1,600.

showing all the flora of the State, and Florida is more prolific in riches along this line than any other State in the Union, a Commons for Carnivals, Circuses, Baseball, Tennis and all the manly sports and in fact an array of features that will well make Dixieland Park the Coney Island of Florida.

The management gives every assurance that all attractions will be of the highest order and the place will be conducted on a plan that will assure its becoming the

character for the place.

A pier will be constructed which will land patrons right on the grounds and the ferry service will be such as to insure perfect satisfaction.

When you come to Jacksonville, go where you can see the sights.

Go where all the summer amusements and sports of the seaside can be seen and enjoyed in midwinter.

Go where you can see the beautiful Electric Fountain, and where all the blos-

ROLAND WOODWARD, CONSULTING ENGINEER.

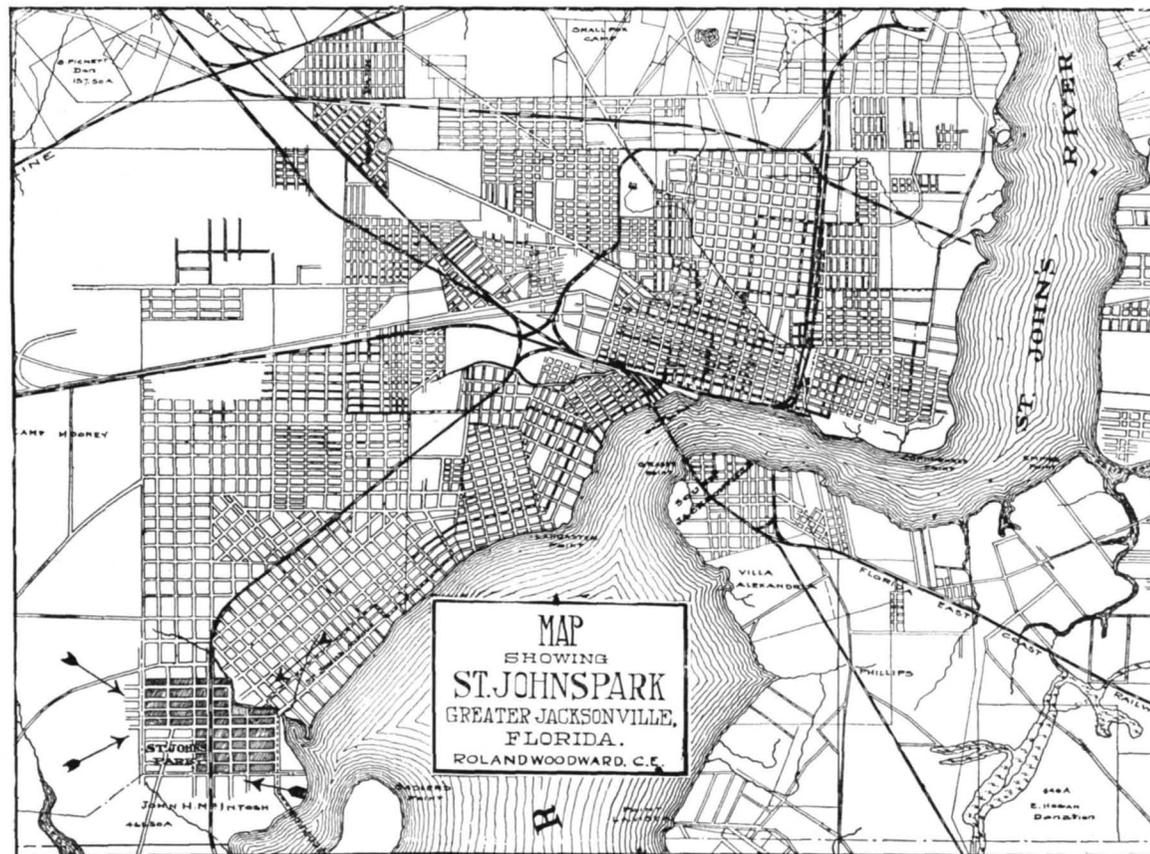
In connection with the building, improving and laying out of land for municipal, railway and other purposes, there is a constant demand for the skillful and expert services of thoroughly competent Civil Engineers and Surveyors, and in Jacksonville this interest is especially well represented by Mr. Roland Woodward, who is engaged in general practice as Civil and Consulting Engineer.

The experience Mr. Woodward has had in his chosen profession covers a long period of years and during all of this time which is 25 or more years, he has been adding to his store of knowledge everything pertaining to his profession that he could in anyway utilize. This has placed him in a position to render service of a most valuable nature to his clients.

Mr. Woodward was formerly Chief Engineer of the Jacksonville and Southwestern Railroad and was Assistant Chief Engineer of the J., T. & K. W. Ry, both of which are now part of the Atlantic Coast Line System. He was City Engineer of Key West for a number of years and was also in the employ of the United States Government in 1885 on River and Harbor improvements.

In the construction of large undertakings and improvements, Mr. Woodward acts as consulting engineer and superintendent of construction. He takes hold of any sort of development work, municipal surveys, sewer and water works, street railway work, steel bridges, docks and warehouses, government work and in fact anything pertaining to the office of Civil and Consulting Engineer.

Plans and specifications of residences and other undertakings will be furnished upon request.



Map by Courtesy Realty Title & Trust Co.

There possibly is not another engineer in this section of the country who has made as many city, county and subdivision maps as has Mr. Woodward. He has made maps and plots of every town in the State of Florida and his store of knowledge relative to the State is very large.

Mr. Woodward is also Vice President of the Half Million Club, an organization which has for its purpose the promoting

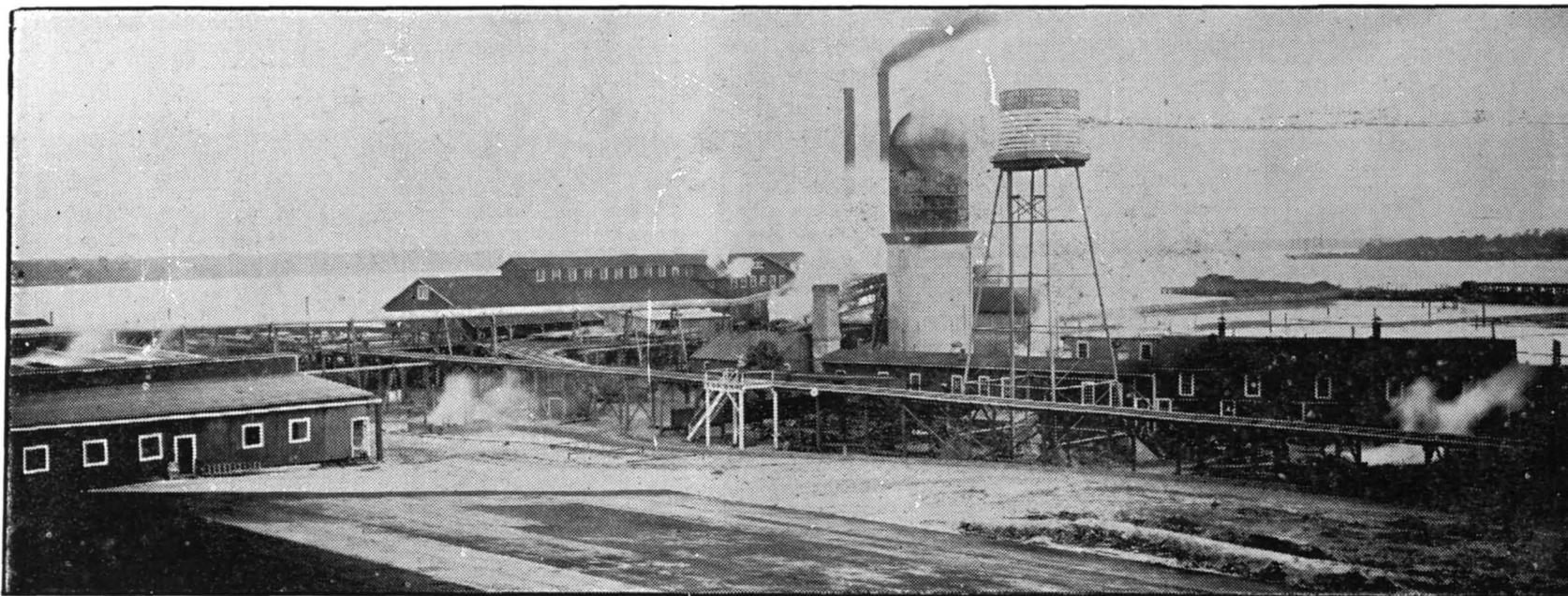
and development of Duval County by the construction of hard roads, thereby making the lands adjacent to the roads more valuable and accessible, this idea would also have a tendency to hold the tourists in Jacksonville a greater length of time than they now remain, as it would open up long drives for them in their automobiles, and it is estimated that if this line of improvements were made that the tourists would leave enough money in

the county in a couple of seasons to more than pay for constructing the roads.

If you are in need of anything in the line of Consulting Engineer you cannot do better than to procure the services of Mr. Woodward. His office is in the Board of Trade Building.

Jacksonville's wholesale houses cater to a radius in which there are 2,000,000 of people.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.



Partial View Cummer Lumber Mills, Largest in the South.

CUMMER LUMBER COMPANY.

A hundred years in this age of cumulative progress means more than a thousand in the far past. Our national life is changing in every feature more swiftly than any people's ever changed before. We are constantly in a state of evolution and the methods of today are discarded and replaced by a more scientifically poised system tomorrow. It is a distinctive and inherent American quality that recognizes—surely and instantly—the spirit of this progress in new values, new methods, new inventions and new ways of utilizing them.

The Cummer Lumber Company's mills aptly and admirably illustrate the truth and force of American ideas, inventions, and progressiveness. Here you will see

the huge monarchs of the forests that have been a hundred years or more in growing, ripped to pieces in the twinkling of an eye and made into timbers and lumber and hurried into vessels and sent on their way to the North to fill their destiny. Every device known to the lumber trade, for the elimination of waste labor is found here, and the mill and its equipment is one of the best in the South. It has a capacity of forty million feet per annum, and in the crate and box department 2,000,000 or more boxes are made per year.

This company also produces 4,000 barrels of turpentine, 12,000 barrels of rosin, and 50,000 tons of phosphate rock per year. Employment is given to 1,150 men throughout the State and their wages amount to \$1,200,000 per year. The capital invested is \$500,000 and there is a

good sized surplus in addition.

This company owns its own seagoing tugs and has six large barges in the Jacksonville-New York and Eastern points trade. The barges can easily carry a million and a quarter feet of lumber at a tow. This is equal to 125 carloads or about six full freight trains.

The Cummer Company is also connected with the Southern Ship Building Company, which is located alongside of the mill property. This company has just finished an order for 26 lighters, size 100 by 30 feet, for the East Coast Railroad, and have 12 more lighters of the same size under construction for the same company. It has under construction a four-masted schooner for Jacksonville parties.

We make mention of these facts that people who are unacquainted with the nature of Jacksonville's industries may

know something of the manner of business and the magnitude of the concerns operating here.

Jacksonville has many enterprises that would be a credit to any city and the Cummer Company is one of them.

This business had its inception in 1896 and the officials are W. W. Cummer, President; A. G. Cummer, Vice-President; F. A. Diggins, of Cadillac, Michigan, Secretary, and W. E. Cummer, Assistant Secretary. These are men who are adepts in every feature of the lumber trade.

Jacksonville is the home of the Florida Life Insurance Co.

Jacksonville is growing in population more rapidly than any other city in the South.

Jacksonville has a place for you, if you are a hustler.



COVINGTON COMPANY, WHOLESALE DRY GOODS.

The magnitude of the wholesale establishments of Jacksonville only become apparent when a thorough disclosure is made of the capabilities and resources of each individual establishment.

To present to the outside world and to those who may be in quest of a thrifty locality in which to establish a business we shall depict the important array of wealth and enterprise engaged in developing Jacksonville.

There is no city in the United States today that offers such unexcelled advantages and opportunities as a great distributing center as does Jacksonville, and these opportunities have been grasped by men of capital, rare ability and wide enterprise, who have established many different lines of business here. One to which we wish to especially refer is the Wholesale Dry Goods House of the Covington Company.

This business was established in 1900 and the building occupied was erected especially for its accommodation. It is of modern construction, fireproof throughout, and has four stories and basement, containing 55,125 square feet of floor space. The line carried consists of a complete assortment of Dry Goods, Gents' Furnishings and Notions. A branch office

is maintained at 256 Church Street, New York, and the company's representatives through this branch do much of the buying for the firm. Having a representative on hand among the manufacturers enables the Covington Company to make purchases that it could not make if it were less better equipped.

A capital of \$200,000 is invested in the business, the sales amount to \$710,000 per annum and employment is given to 37 men, 14 of whom are traveling salesmen, the wages paid per annum amount to \$42,500.

The officers of the company are R. V. Covington, president; H. L. Covington, vice-president; and F. M. Hawkins, secretary and treasurer.

FLORIDA TRUNK MANUFACTURING COMPANY.

The many and varied interests that go to make up the total of business in progressive Jacksonville are such as will be found in any enterprising American city, but it is the character of its business men, their enterprise, push and ability that calls forth special remark and will be noted in this collaborated review of Jacksonville's leading commercial interests. One of the most prominent concerns in the city and one that is worthy of special notice from the fact that it is the only one of its kind in this section of

the State, is the Florida Trunk Manufacturing Company.

This business was established in 1902 with the small capital of \$1,500, and in four years has grown to such extent that it now handles a business that will amount to \$30,000 per annum.

The business as handled consists of the manufacture of all kinds of Trunks, Sample Cases, Leather Goods and Alligator products including Fancy Leather Goods and those made from snake skins. The business is novel and its proprietor is an expert in his line, which accounts for the great success it is achieving. A large line of Trunks, Bags and Fancy Leather Goods are carried in stock and anything you may desire can be made to order on

herewith, is one of the best arranged and most noticeable in the South, neatness and cleanliness prevails throughout, and this is a fact that is appreciated by the cultured element who patronize this store.

The proprietor, Mr. S. H. Etter, is a member of the Board of Trade, prominent and aggressive and always ready to adopt any feature that will give his patrons better values.

SOUTHERN COPPER WORKS.

The importance of Jacksonville as a manufacturing center is being recognized more and more every day and the city numbers many concerns within its limits that are doing much to make Jacksonville famous. Prominently among these is the firm of McMillan Brothers.

This company was established here in 1899 and enjoys the reputation of being the largest concern of its kind in the world. The firm are manufacturers of Turpentine Stills, of the sort that has made them a reputation wherever Turpentine Stills are used. An extensive business is also done in all kinds of General Metal Work and the company's facilities in its lines cannot be excelled. None but the most skilled workmen are employed and nothing but the very best materials are used.

Mr. W. A. McMillan, a member of the firm, is local manager and personally supervises the construction and testing of all jobs sent out.

The main office of this company is at Savannah, Ga., and branches are maintained in this city, Mobile, and Fayetteville, N. C. The company furnishes employment for 80 skilled mechanics and has a payroll amounting to \$30,000 per annum.

The members of the firm are Ronald McMillan, Thomas H. McMillan and W. A. McMillan. These gentlemen are progressive, are members of the Boards of Trade in all cities in which they have factories, and have won a reputation for themselves in their particular line that stands second to none.

Jacksonville has 9 banking houses.

Jacksonville has six brick factories and dealers.



short notice. The business is so great that it is with difficulty that enough skilled labor can be secured and the proprietor is always ready to negotiate with anyone skilled in this line.

This store, a view of which we present

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

BARNES & JESSUP COMPANY, NAVAL STORES.

In the city of Jacksonville there are examples of those in special business pursuits, whose prominence in all matters of public enterprise, whose record for unflinching integrity, undaunted enterprise and untiring energy make them objects of note wherever exalted commercial reputation is recognized. The Barnes & Jessup Company, Commission Merchants and dealers in Pure Turpentine and Rosin are such an establishment.

The business originally had its inception in the early part of 1902 and was re-established in January, 1906, with offices

The unexcelled shipping advantages of Jacksonville, both by water and by rail has attracted many important companies within the last few years and from the impetus the city has now gotten, there is no reason why it should not go ahead and eventually be the greatest port on the southeast Atlantic, and in doing so it can bestow the credit for its greatness upon such firms as the Barnes & Jessup Company.

The officials of this company are C. H. Barnes, President; J. A. Ewing, Vice President, and E. B. Wells, Secretary and Treasurer. These gentlemen are progressive, liberal and contribute most praise-

investing one's savings or capital in Florida Real Estate. There is no doubt but what realty values will increase as the industrial, mercantile, agricultural and pomological features of the State's commerce is extended and at this time there is no State in the South that is enjoying a greater degree of expansion, growth and development than the State of Florida.

Jacksonville, for instance, is enjoying one of the most Alladin like growths of any city in the nation. A day scarcely passes but what some venture is launched which adds to the sum total of the city's business and the fact that a constant stream of Northern capital is pouring into

unimproved property in all parts of the city and its suburbs, makes deals on terms that will suit anyone, including loans on city and suburban property. The firm also deals in turpentine and saw mill timber and has a list covering any sized tracts that one may be in quest of.

The Hedrick Agency is also sole representative of Riverside and adjoining property which is conceded by every one to be the most desirable in the city.

Recently The Riverside Company was organized by some of the city's foremost citizens, with a capital stock of \$50,000 for the purpose of dealing in and developing Riverside property. The Hedrick



Harvesting Peaches in Griffing Bros. Co.'s Orchard.

in the Consolidated Building. This company has a capital fully paid up of \$350,000 and handles a volume of business that will aggregate \$1,500,000 per year. Its operations are in Florida, east of the Chattahoochee River, and its facilities for the prompt handling and proper conduct of its business are as good as can be had anywhere.

The company is a very prominent factor in the commerce of Jacksonville. It is doing much to increase the volume of the city's business and is assisting in every conservative manner to make the city a better and greater place of business.

worthy support and countenance to all legitimate movements and measures designed to extend the commercial influence of the city or in anywise to promote the general welfare and betterment of the community at large.

HEDRICK REAL ESTATE AGENCY.

The advantages of climate, productive soil, magnificent harbor and favorable location, combined with many resources already highly developed and those still offering a profitable field for investment are a few of the really good reasons that can be enumerated for establishing a home or

its confines and assisting in its rapid growth, should be evidence sufficient that no better location exists today than Jacksonville for making profits in any line of endeavor.

Prominently identified with this colossal growth of the most beautiful city in the South is the Hedrick Real Estate Agency. Having been continuously identified with the city's growth since 1892, this firm is in a position to be of service to its patrons in a way that a younger concern could not possibly hope to attain.

The Hedrick Agency will buy, sell and exchange property, deal in improved and

Agency will be the purchasing and selling medium of this latest addition to Jacksonville's corporations. The offices of this agency are at 112 West Forsyth street.

Mr. A. J. Hedrick, manager of this concern, has been a resident of Florida for the past forty years, and from personal knowledge of the State's realty conditions has constructed a business that is a tribute to his judgment and conservative ability. Communications sent to him pertaining to the possibilities of the State and Jacksonville will receive prompt attention.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

THE COOPERAGE COMPANY.

Jacksonville enjoys the distinction of possessing as fine a cooperage plant as there is in the United States. The plant is that of The Cooperage Company, which was established here three years ago, and is today one of the largest industrial enterprises in the city.

A tour through this concern will reveal methods in applied mechanical inventions that are a revelation to one not versed in this line of business. Every labor-saving device known to the business is in active use in this plant and the ease with which the finished product is turned out has a tendency to astonish the uninitiated.

The capital invested in this enterprise is \$300,000, and the plant is a model of adaptability. Its capacity is 1,000 finished barrels per day, barrels that are as good if not better than can be had anywhere.

The material is brought to the factory in the rough from the company's country mills, of which they have three, and is put through the various stages of finishing so rapidly and so methodically that it does not require but a little time for it to emerge in the finished barrel.

The first step is to run the material in the dry-kiln, which has a capacity of 30 cars at one time, when it comes out it is assorted and put through the planers, joiners, headers, then assembled into barrels which are tested with hot glue at a very high steam pressure, the perfect barrels being sent to the store rooms and those with imperfections are sent to the "hospital" Aesculapius of the cooperage business who looks them over and applies the needed remedy and sends them on their way.

This company has three country mills that prepare the rough materials, five hand shops in Georgia and Florida, to which the finished material is shipped and there set up and also has a hand department in connection with its main plant here. Employment is given to 415 men who are paid \$298,000 per year in wages.

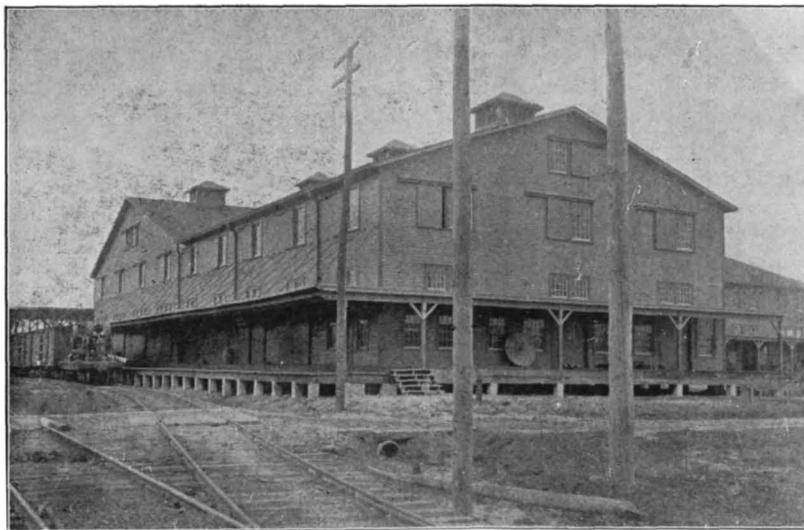
The line of cooperage manufactured consists of spirits of turpentine, cottonseed oil, syrup, fish and potato barrels. Arrangements are now being made and the machinery has been ordered for the

establishment of a box and crate department to be run in connection with the main plant.

In the arrangement for fire protection, this plant is fully up to any standard that has ever been set. It has an artesian well of six inch bore, nine hundred feet deep that will throw a stream thirty feet high from rock pressure and it also has a special engine which is kept supplied with a full head of steam at all times that can add 90 pounds steam pressure to the inch to the artesian pressure. The place is well equipped with fire plugs, there being some thirty of them and the

urer. These gentlemen are well acquainted in this section of the country, are identified with some of the largest commercial interests in the South and fully realize the value that will accrue to them and their city by giving their business proper publicity.

The General Manager, Mr. Mote, has had a long experience in the cooperage business and is thoroughly versed in its every detail and personally supervises the entire operations of the company.



Jacksonville Plant of the Cooperage Company.

men are well drilled in fire brigade work. The Cooperage Company's plant is constructed from the very best materials obtainable, it is two stories and is large and commodious. The company has eleven acres of land around the plant and has 1,100 feet of siding on the Seaboard. Its facilities for handling its business are complete in every detail.

The officers of the company are J. C. Little, President; J. E. Harris, Vice-

W. T. HADLOW COMPANY.

The hustling city, the city built up in a hurry is seldom "the city beautiful." Its earliest days are inevitably associated with rude wooden buildings, put up with little regard for construction, arrangement, or design. They are built for utility and must be had in a hurry. In 1901 Jacksonville was devastated by a great

fire, more than four hundred acres of buildings were destroyed in one afternoon and to the casual observer it appeared that the city had been wiped off the map for good.

But not so with Jacksonville. Her business men reared their heads up from out the charred remains of their former places of business and homes and set about making a city more modern and up to date in every respect than was the burnt Jacksonville, and the result today, that Jacksonville is one of the most modern and progressive cities on the globe, for its size. A factor prominently identified with this rebuilding is the W. T. Hadlow Company.

This concern took hold in 1902 and has erected some of the best buildings in the city since they began operations. Among them being the Herkimer block, Benedict block, Anheuser-Busch block, and many others.

The firm has just completed one of the finest freight warehouses in the South for the Seaboard and is laying the foundation for another of twice the dimensions of the one just completed. The Hadlow Company also does business in other sections. The University building at Gainesville, Florida, was erected by them, as was the Albany Exchange Bank building and Heyer Bank building at Wilmington, N. C. This latter building is the finest in Wilmington and the company received much praise for the manner in which they constructed it.

The Hadlow Company employ 200 men. pay \$100,000 per year in wages and does a business amounting to \$400,000 per annum. The members of the firm are W. T. Hadlow, President. G. H. Hadlow, Secretary and Treasurer, and Frank M. Richardson, Vice President.

Jacksonville has 2900 telephones.

Jacksonville has a government building that cost \$550,000.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

MERRILL-STEVENS CO., SHIPBUILDERS.

Among the various huge undertakings for which Jacksonville has become famous is the Merrill-Stevens Marine Construction Works. The admirable location of this city, its magnificent harbor and its ease of access to the South American countries are all factors, having a tendency to enhance the value of Jacksonville as a location for Shipbuilding and Marine Repair Work. The above company realized this fact as early as 1887, and at that time established what has grown into the present colossal industry, which every citizen of the city, State, and the whole South for that matter, points to with a degree of pride. Many people are under the impression that no very great industrial venture can make a success as far south as Jacksonville, but today this city is in possession of some of the finest industrial concerns in the United States and it has only begun to assume a dignity along this line of endeavor. With its access to raw materials, fine transportation facilities, and a climate that permits of a full year's work, uninterruptedly, there is room to believe that Jacksonville will soon become the seat of magnificent industrial undertakings of every sort.

The Merrill-Stevens Co. began business in 1887. Today its capital is \$500,000, pays wages to the extent of \$125,000 per annum and handles a business amounting to \$350,000 per year.

This company has just completed one of the largest and finest Dry Docks south of Newport News. It has a capacity of 4,500 tons weight; its length on steel blocks is 332 feet and draft over block, 20 feet. This Dry Dock will enable the Merrill-Stevens Co. to attract marine trade to the South that heretofore could secure no accommodations down this way.

The Company's equipment for making Marine Repairs cannot be excelled, as it has two Marine Railways for vessels of 1,200 tons and a force of men who know how to go about the work.

The last boat launched was the 59th built by the Merrill-Stevens Co., and they have constructed three this year for Cuba and South America. The Company also

built during 1906 eleven steel barges for the United States Panama Canal Commission and delivered them at Colon.

The work on hand at present constitutes several very large contracts and the works are operated at all times at their fullest capacity. The 4500-Ton Dry Dock will be the means of attracting shipping to this port that is entirely new to this part of the coast.

The Company also does all sorts of Boiler Construction and Repairs and are selling agents for Moore and Burnham Pumps and Taylor Water Tube Boilers.

The officials of this Company are A. D.

safe and conservative—where money may be doubled, tripled and quadrupled while the principal lies secure and intact in the safest of all securities—good real estate.

Such an opportunity is here now and the eyes of the thinking world and those who are able to discern between a good and bad proposition are being brought to the realization of the fact that Jacksonville and Florida offers opportunities at this time for making investments in real estate that cannot be equalled by any other state in the South. The glorious climate of the State, its many navigable streams, its 1,200 miles of seacoast, its

growth and development of a community, far better than he can, and the same may be said of the purchaser, as he fully understands that better satisfaction can be secured from a specialist who consumes hundreds of sales per annum, than can be had from one who probably only makes one sale per year. In this connection we desire to call the attention of the reader to the firm of Prewitte & Ahern, whose place of business is on the third floor of the Dyal-Upchurch building, of this city.

This firm is composed of progressive young men who not only make sales, but by constantly applying themselves to the study of conditions as they actually exist here, have become specialists in their line and are able to intelligently pass on any real estate proposition in the State.

This firm handles city and suburban property, vacant and improved, mill and factory sites, orange groves, turpentine tracts, sawmills, timber tracts, build houses on easy terms, purchase and sell outright and act as sales agents for others, make mortgage loans on their own account and negotiate loans for others. Their facilities are unexcelled and the volume of business which they handle annually demonstrates the fact that they enjoy the confidence of the entire community.

The members of the firm are Julian J. Prewitte and John J. Ahern, young men who are well acquainted in the community, have the respect and esteem of all with whom they have done business and enjoy a reputation for fair dealing and integrity that is a valuable asset of their business.

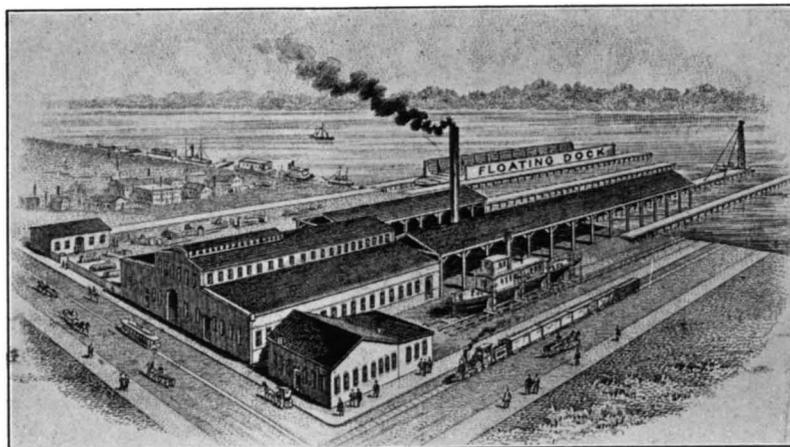
Jacksonville is the gateway to Florida. tire State with vehicles.

Jacksonville has the largest naval stores business in the South.

Jacksonville has 23 miles of street car tracks, and five miles more are to be built at a cost of \$300,000.

Jacksonville has reliable, enterprising real estate dealers.

Jacksonville invites you to come and make your home within its limits.



Merrill-Stevens Ship Building Works.

Stevens, president; A. R. Merrill, vice-president; F. Seeley, secretary and J. E. Merrill, treasurer. These gentlemen have been identified with the various vicissitudes through which Jacksonville, unfortunately, has had to pass and they have always been ready to assist in time of need.

PREWITTE & AHERN, REAL ESTATE.

Once in a great while—probably not oftener than once in a life time—there appears a financial opportunity to make a great deal of money in a very short time.

An opportunity for real enrichment—

magnificent harbors, the productiveness of its soil and the Aladdin like awakening and the progressiveness of its citizens all go to make a sum total that stands for gradually increased value and a stable field for the operation of conservative investors.

The method of handling real estate is gradually undergoing a change. The owner of the property no longer acting as his own sales agent, as he fully realizes that sales can be made more intelligently by specialists who make a constant study of conditions relative to the

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

E. H. TOMLINSON, REAL ESTATE.

The total real estate value of the American farmer is twenty billions of dollars and his income for last year alone was over five and a half billion dollars. The richest and most exalted class of people today are the farmers.

There are about six million farms in the United States and the country has a total rural and quasi-rural population of almost fifty-five millions. Over seventy per cent of the total population of the country! This population not only sustains itself but it makes it possible for the railroads to earn hundreds of millions in profits each year. They make the large commercial institutions possible and sustain the cities, they are the foundation of all art and culture and if they were to go out of business the balance of the nation would go with them. In view of these facts, it must appear conclusive to anyone who has generated the faculty of thinking that about the best thing a person can do would be to secure a piece of land of his own and join this prosperous band of nation builders. In this connection we call your attention to the fair state of Florida, where broad acres can be had on easier terms and in a more congenial climate than exists anywhere else in the United States. Land that is virgin, and can be made to produce four crops per annum, may be had in this state as low as seventy-five cents per acre and there are millions of acres of it.

Mr. E. H. Tomlinson, a real estate dealer and a resident of the state for twenty-eight years, has a very large list of land of all kinds, and will be pleased to enter into negotiations with prospective purchasers. Mr. Tomlinson was formerly associated with Mr. Marks, who was one of the agents of Hamilton Disston, when that gentleman made a purchase from the state of 4,000,000 acres of land at 25 cents per acre. This land is now being sold at from two to eight dollars per acre.

Cut-over land is land from which the timber has been removed and can be uti-

lized for any kind of agricultural pursuits indigenous to the state. This land may be had on very reasonable terms, ample time being given anyone to make the land pay for itself. This gentleman also has a very large list of Sawmill Tracts, Cattle Ranches, Turpentine Farms, Orange Groves, Pineapple Tracts and Truck Farms, which he is offering at prices that will be a surprise to those who have been accustomed to paying as high up as \$250 per acre for land in the North, which is not near as productive as this. This land may be had in tracts to suit the purchaser up to as high as 200,000 acres.

Mr. Tomlinson also has a tract of 123

EVERETT HOTEL.

The first impression of a city conveyed to a visitor is largely influenced by the quality and character of the accommodations he finds at the hotel which he patronizes, and it is therefore of the greatest importance that the city should have well managed hostelrys, provided with the class of service demanded by the modern requirements.

American travelers of today are satisfied with only the best that is to be obtained, and our hotels are of necessity constantly advancing their standards with excellent results.

liness and good order prevail throughout. No effort is spared to make the hotel as homelike as possible and it is a generally conceded fact that to once become an Everett guest is to be always an Everett guest.

Since the present manager, Mr. G. H. Mason, has assumed charge of the business outside room and the ventilation is excellent. It is run on the European plan and the rates are \$1.00 and \$1.50 per day. The house caters especially to traveling men and from October 25th to December the patronage has increased by 155 per cent in three years. Mr. Mason is a thorough hotel man and the ability he has displayed in the management of the



Bird's-Eye View of Jacksonville, Fla.

acres joining Riverside, one of the most desirable of Jacksonville's residence districts. This land fronts on the St. Johns river for an entire block and will be divided into building lots or will be sold in its entirety. This is one of the most desirable tracts in the city. The street car line has been graded through it and there is a natural fall of twenty-eight feet to the river. Lots in this locality have sold as high as \$10,000 each.

If you are in quest of reliable information pertaining to Jacksonville and Florida, you could not secure it from a more dependable source than through Mr. Tomlinson.

Jacksonville is second to no city of its size in the matter of hotel accommodations offered to those who visit it, and its hotels are capable of suiting the most exacting demands.

A hotel that is probably better known to the tourist and commercial trade visiting Jacksonville than any other hotel in the city is the Everett.

This hotel has recently been remodeled, refurnished and renovated at a cost of \$20,000, and is today the cosiest 100 room hotel in the South. Every room is an 11th, 1,722 people were housed.

Courteous and skilled attendants look after the comfort of the guest and clean-

place assures the success of its future and its continued popularity. This hotel is situated on Bay Street, right in the heart of the commercial section of the city, in easy reach of the steamship wharves and railroads, and street cars for all parts of the city pass the door every two or three minutes. When you come to Jacksonville you cannot do better than to stop at the Everett.

tourists.

Jacksonville has the only Ostrich Farm in the South.

Jacksonville has the most progressive Board of Trade in the South.



Perspective of Jacksonville's Manufacturing District in 1910.

THE METROPOLIS.

There are very few elements entering into the development of a community that are as able to assist in its upbuilding as an evening paper. Jacksonville has one of the brightest, cleanest and most up-to-date evening papers published in the whole South. It is the "Metropolis." This paper is doing more for Jacksonville and this immediate section of Florida than any other single element.

The paper is loud in its efforts to make a still better city of Jacksonville and is at all times ready to espouse any cause that will be of a benefit to Duval County.

The paper has a staff that is very much alive and the news items passing them unnoticed are too small to be gathered with a fine-tooth comb.

The Metropolis occupies one of the handsomest commercial buildings in the city, it being constructed especially for the accommodation of the business.

The circulation of the paper is near the 10,000 mark daily and is a splendid advertising medium. If you are a resident of this locality and do not read this paper, you are decided exception to the general rule.

FLORIDA SPRING BED MANUFACTURING CO.

A manufacturing concern that is doing much to make Jacksonville famous as an industrial center is the Florida Spring Bed Manufacturing Company. This business had its inception in 1903 and was incorporated in 1906 with a capital of \$25,000. The volume of business will amount to \$110,000 per annum and employment is given to 40 men, who are paid \$18,700 per year.

The success of this company is phenomenal. Scarcely a day passes that it does

not refuse orders and its products are becoming more popular each year. The line made consists of mattresses, springs and cots, and its Eagle Brand Mattress becomes a favorite wherever it is placed before the people. This is the only plant of its kind south of Atlanta.

The materials used are the best obtainable and the latest devised machinery is used in working them up. Mr. J. C. Conally, the president and general manager of the company, is a practical man in the making of mattresses and gives his personal supervision to all the various departments of the plant. The other officers of the company are F. H. Elmore, vice-president and J. C. Russell, secretary. These gentlemen are well known in Jacksonville and are identified with its commerce in various ways.

JERE S. SMITH, REAL ESTATE.

A careful examination of this book will convince anyone that the commercial fabric of Jacksonville is a very stable quantity. Every line of business has been taken up in detail and the results in all cases have proven most flattering, the financial, industrial and commercial aspects of the city were never in a more thrifty state and the assurance of continued development in all the various lines should convince anyone that there is not another city on the Atlantic Seaboard presenting as favorable opportunities for conservative investment as this city does.

One of the prominent real estate dealers of Jacksonville is Mr. Jere S. Smith, whose place of business is in the Herkimer Block. Mr. Smith has been a resident of Jacksonville for the past 28 years and is familiar with every foot of ground in its limits, his knowledge of real estate conditions and

his judgments as to the value of a piece of property regardless of what part of the city it is located in, cannot be equaled.

This gentleman carries a very extensive list of improved and unimproved city and suburban property, factory and mill sites and business houses on the main streets of the city. He also has a list of acre, fruit and vegetable property from which very desirable selections can be made.

Any inquiries addressed to him will be promptly answered.

VICE-PRESIDENT FAIRBANKS.

Extract of an address made before the Jacksonville Board of Trade, November 24th, 1906, by Vice President Fairbanks:

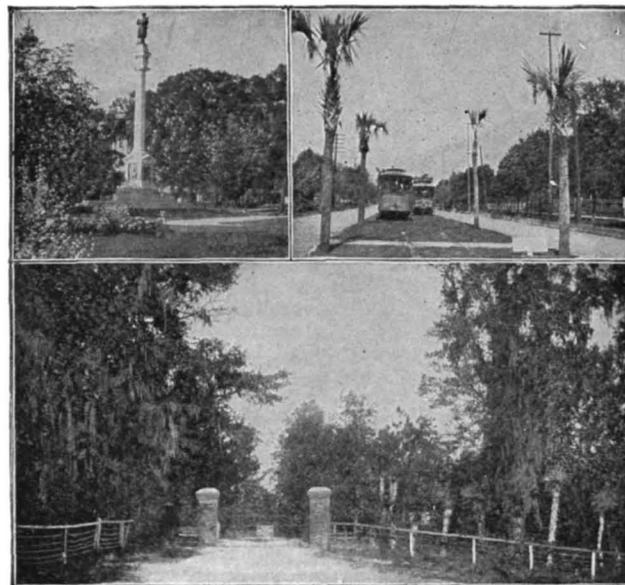
"You may well be proud of Jacksonville. As I went about your city today the evidence of substantial growth was upon every hand. And I remember how it seems as though it had been but a few months ago, the word went forth that Jacksonville was in ruins.

"And then it was the doubtful thought

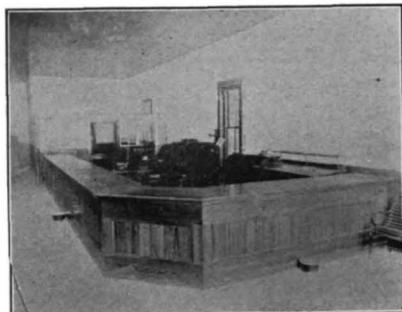
that that catastrophe presaged the beginning of your end; that your distinguished Senator reassured them. He told us that though the flames had destroyed the buildings and homes and had laid a beautiful city in smoking ashes and ruins, that neither fire nor water nor any natural element could destroy the indomitable pluck, energy and progressiveness of the people. He told us that a new Jacksonville would rise, more glorious because of the baptism of the old Jacksonville in the furnace of fire.

"Events have fully justified this optimistic faith. Every prophecy that he made has been fulfilled, every hope has borne its fruit, every assurance has been wrought out, and progress and advancement are on every hand.

"I was told before I came here that there was a reception committee and I have found every citizen of Jacksonville, yes, every Floridian, so kindly courteous, so generously hospitable, that it seems to me that you are all one great reception committee."



Jacksonville Views.



Interior Myers Real Estate Office.

MYERS REAL ESTATE COMPANY.

Did you ever stop to think that the population of the United States is increasing at the rate of 4,000 daily, and that we have doubled in population every forty years of our history? Where will this 1,500,000 annual increase locate? The cities are literally overrun with a writhing mass of discontented humanity and there is little room for them there. The price of land in the North and Middle West has become so great that there is little chance for them there, they cannot go to the mills and factories, for, if the entire population were to devote its time to industrial enterprises we would soon become so intensely industrialized that there would be no market for our output, so it will appear to one who has the faculty of analyzing a situation that this large influx of population must come to the South. Florida has millions of acres of land that can be made as productive as any on the globe, awaiting them, at prices more moderate for location and quality than can be had in any other State. These new comers must locate with us down here in the Sunny South and we will show them how easy it is to make a success and at the same time escape the rigors of northern winters and the dissatisfaction arising from one becoming an appendage to a colossal machine which

will constantly keep one at the point of subsistence.

There is a lot of unimproved land in Florida, millions of acres of it, and it can be purchased cheaper this year than next, and if you desire to learn more about the State of Oranges, Pineapples, Fruits, Vegetables and Flowers, write to the Myers Real Estate Company, at 521 West Forsyth street, Jacksonville, Fla.

This company has just opened for business and is in a position to satisfy any wants in the line of real estate in Florida. A large list of city and suburban, vacant and improved property is in the company's charge as well as a substantial rental list. Their timber list comprises yellow pine, cypress and hardwood in any sized

tracts, turpentine tracts and sawmill propositions. The firm is closely allied with the turpentine and timber interests of the State and are experts on making conservative appraisements. Mineral lands such as phosphate, kaolin and ochre are listed as is also a large assortment of Orange Groves, Pineapple tracts, Truck farms and Grazing Lands. Charge is taken of property for residents and non-residents, rents collected, taxes paid and repairs looked after. Loans are made on good security in amounts to suit the borrower and ample funds are at the firm's command to handle any proposition along this line that has merit.

The members of the firm are W. B. Myers, F. L. Watson and C. N. Munson,



Interior Myers Real Estate Office.

gentlemen well acquainted in the city and State and have had such experience in real estate matters as to enable them to pass intelligently upon any phase of the real estate situation.

THE FITZGERALD COMPANY.

This is one of the important factors in building materials in Jacksonville, its resources for the prompt accommodation of its patrons cannot be excelled and the gentlemen at the head of the business are fully acquainted with every detail of the business.

The business was established in 1904, it has a capital of \$25,000, employs 35 men, pays them \$30,000 per annum in wages and handles a business that amounts to \$300,000 per year.

The line carried covers everything in building materials, such as Brick, Lime, Cement, Plaster, Hair, Roofing and Coal. It is about the largest concern of its kind in the city and is growing at a very rapid rate.

The officials of the company are J. J. Logan, President, and S. A. Marshall, Manager. These gentlemen are well acquainted in and about Jacksonville and command the admiration and esteem of the populace, not only in the conduct of their business, but in the general affairs of the community, where their disinterested efforts for the city's good are untiring and effective.



Florida Roses Grown by Griffing Bros. Co.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

REALTY TITLE & TRUST COMPANY.

This Company was organized in January, 1904, for the purpose of carrying on the business of examining and guaranteeing land titles, preparing abstracts of titles and taxes, placing and collecting mortgage loans and acting as trustees or agent for the purchase and sale of lands.

The Company has been highly successful, and besides rebuilding and adding to the title plant, or abstracts of records of its predecessors, the Company's net earnings have enabled it to pay an eight per cent dividend, besides carrying a comfortable sum to surplus.

The Company has just completed a most up-to-date modern four-story brick, stone and steel office building, on the northwest corner of Newnan and Forsyth streets. The building has forty-eight offices on its upper floors, three-fourths of which have south or east exposures, overlooking the beautiful St. Johns River; and two splendid store rooms of over two thousand square feet, besides the Company's fire-proof offices and vault and a magnificent main entrance and lobby, leading to the elevators and staircase on the ground floor. The public space throughout the building is floored with tile and the interior finish is of quartered oak. The Company's offices are especially protected against fire, being surrounded with extra heavy walls of brick and stone and covered with a concrete ceiling supported by large steel eye-beams encased in concrete. The windows and doors are all metal and glazed with heavy wire plate glass, making the introduction of fire into the room as nearly impracticable as possible. Altogether the construction and architecture are such as to make the Company's offices the best equipped for its business of any of the Southeastern States.

This Company introduced in Florida the business of guaranteeing the title to real estate. Its practice of furnishing, through its legal department, opinions upon land titles and policies guaranteeing the title to real estate has met with the approval of owners and purchasers and all lenders of money on mortgages. Its business in this line is growing rapidly and helping materially in upbuilding the business in-

terests of the city and county by offering to investors absolute protection against losses arising from defects of title. This service is one which appeals especially to non-resident investors, who are not personally acquainted with the land system of the State.

The business is under the management of the following gentlemen: Mr. James E. Johnson, president; Judge W. B. Owen, vice-president; Mr. Carroll D. Judson, sec-

retary and title officer; Mr. Chas. A. Clark, treasurer and Mr. Robert A. Baker, Mr. Chas. Blum and Mr. Arthur J. Lederer as members of the Board of Directors in addition to the above named officers. The Company numbers among its stockholders, in addition to the above named, a considerable number of the most prominent

professional and business men of the community. The policy of the Company may be said to be to adopt and introduce the most modern and improved business methods, having due regard at all times to the interests of accuracy and the most complete protection of the interests of its patrons.

The president and executive committee of the Board of Directors are life-long residents of Jacksonville and have had a

long time connected with the District Title Insurance Company, of Washington, D. C., in professional and executive capacities.

H. H. SHACKLETON, TIMBER INVESTMENTS.

The colossal expansion and development of the United States at this time is more rapid and wonderful than it has been at any time in its past history. Demands are being made upon the forests of the Nation such as were never made before and vast territories are being denuded of their timber embellishments. This constant requisition upon the storehouse of nature for building materials and timbers is so great that it will eventually be an impossibility to secure any timber lands in very considerable tracts unless fabulous prices are paid for them.

It is an unwritten law in the world of finance and speculation that the proper time to make investments is on a rising market, and timber land that could be purchased in Florida for one dollar per acre five years ago is now commanding three and four dollars per acre, and the activity is just getting under way. Mr. H. H. Shackleton, who handles Timber Investments, has a large list of timber tracts to dispose of, and he is in a position to offer you investments that will prove to be money makers.

Mr. Shackleton is a thorough woodsman and has made a scientific study of timber estimates in the stumpage, his reports are reliable and dependable and to those with whom he is acquainted they are accepted as final. He is local representative of many prominent timber owners in the North and West and his long experience in this line places him in a position to render valuable service to his clients. He will be pleased to correspond with anyone who may be interested in the matter. His address is West Building, Jacksonville, Fla.

Jacksonville has one of the most alert Boards of Health to be found anywhere.



Realty Title and Trust Co.'s Building.

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ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

ARTHUR T. WILLIAMS.

The press of the State of Florida is constantly filled with reports pertaining to the establishing of industries of all kinds, the extension and building of new lines of railroads, arrangements for the improving and deepening of its harbors and the placing in cultivation of large tracts of lands for fruit, truck and farming purposes. In fact Florida has just begun to realize her importance among the animated states of the Union.

For a considerable period of time the people of the North and East and West of Florida have been laboring under the delusion that the State had no very important asset other than its climate. The word had gone out that Florida was only a mediumly fit place for superannuated and decrepit northern people to come to

tracts and others may be looking for phosphate and tobacco lands, and to those who are to come in the future we call their attention to the fact that Mr. Arthur T. Williams, a prominent Jacksonville Real Estate Broker, has one of the most comprehensive lists of acre property scattered over the State of any dealer in the business.

The Timber Lands are Yellow Pine, Cypress and Hardwood tracts and the acres can be divided up in lots to suit the purchaser and sold to him on terms of easy payment. The Mineral Lands consist of Phosphate, Kaolin, Ochre and Dolomitic Marble tracts and they will also be sold on terms to suit the purchaser. All lands in Florida are enhancing in value every day and the wise ones will get in and make their selections before the lands

ATLANTIC SUPPLY COMPANY.

The unparalleled growth of Jacksonville during the past few years and the ceaseless activity in all lines of industry is making a reputation for the city as a supply center that would be a credit to any community. As the metropolis of the State, Jacksonville is in a position to render service to Floridians and the citizens of the adjoining States of a nature that cannot be obtained elsewhere in this locality. This fact with the central location of the city has attracted a trade to the city that has necessitated the establishment of concerns here in every line of business. Prominent among the more important ones is the Atlantic Supply Company.

This company is headquarters for general Mill and Mining Supplies. A large

pany will be pleased to make quotations.

The Atlantic Supply Company was incorporated in 1903 with a capital of \$25,000. They soon discovered that this amount would not take care of the business and the capital was increased to \$100,000. It is now doing a business of \$300,000 per year and its trade is constantly increasing.

Employment is furnished 17 men and two traveling salesmen, its pay rolls amount to \$21,000 per year and its trade extends over Florida and the joining states.

The officers of the company are D. T. Gerow, President, who is also Post Master of Jacksonville; A. M. Ives, Vice President; W. E. Gerow Secretary, and J. K. McFall, Treasurer. These gentlemen are well known to the commerce of this sec-



View of Pecan Orchard of Griffing Bros. Co. in Baker County, Florida.

to die, but this idea is being rapidly displaced. Florida has a future. Any country would have, which could furnish land that will produce three and four crops to the acre per year, and Florida has millions of acres of such land that at this time can be purchased cheaper than anywhere else in the United States. People up in the cold country are being made cognizant of this fact and now they are headed this way in train loads. Just a few days ago 16 cars filled with emigrants and home-seekers passed through Jacksonville on its way down in the State.

Of course these people must have land, homes, ranches and other real estate. Some of them may be in quest of timber

get out of their reach. In Gadsden County, the county that raises such wonderfully fine tobacco, the lands have advanced 150 per cent in the last year and even now they are selling at about one twentieth of their value.

In the ten years that Mr. Williams has been in the Timber Land business, his sales have amounted to millions of dollars. He is an expert on appraising timber property and when he has passed upon a tract and made his report, it is a waste of time to investigate any further. His office is at 106 Main street. Write him.

Jacksonville has an Industrial Record published in the interest of the State.

and comprehensive stock is carried and the wants of its patrons are filled on short notice.

The Company also acts as Selling Agents for Voorhees Rubber Manufacturing Company's Criterion Belt, Fire and Mining Hose, Bradford Leather Belt, American Steel Split Pulleys, Gandy Belt, Powel's White Star Valves and Steam Specialties, Fairbanks-Morse Steam Pumps and Gasoline Engines, and Fairbanks Valves. Orders for any of the above mentioned articles can be filled with promptness and dispatch. A full line of Saw Mill and Mining Supplies are carried such as Heavy Machinery, Boilers, Engines, Pumps, etc., on which the com-

tion of the country. They are all influential, public spirited, progressive business men and take a deep interest in any movement that will give Jacksonville further publicity.

Jacksonville has 135 miles of streets, 37 miles of them are paved.

Jacksonville has let contracts for paving 15½ miles of streets.

Jacksonville has 60 miles of sewers, costing \$412,000.

Jacksonville has 77 men on its police force.

THE GROOVER-STEWART DRUG COMPANY.

In this epitome of progress and development of Jacksonville it is our intention to, as far as we can, hold up to the public view the representative business concerns engaged in the various departments of mercantile, commercial and industrial endeavor in order that business men at a distance and those seeking a remunerative and growing field for the investment of capital and the establishment of industries, may know what manner of merchants, mercantile establishments and industrial concerns have been chiefly instrumental in creating the constantly growing commercial fabric of Jacksonville and what resources the city holds in readiness for those who would make requisition upon them. To do this it is obvious that we should exhibit to view every factor that has identified itself with the growth of the city.

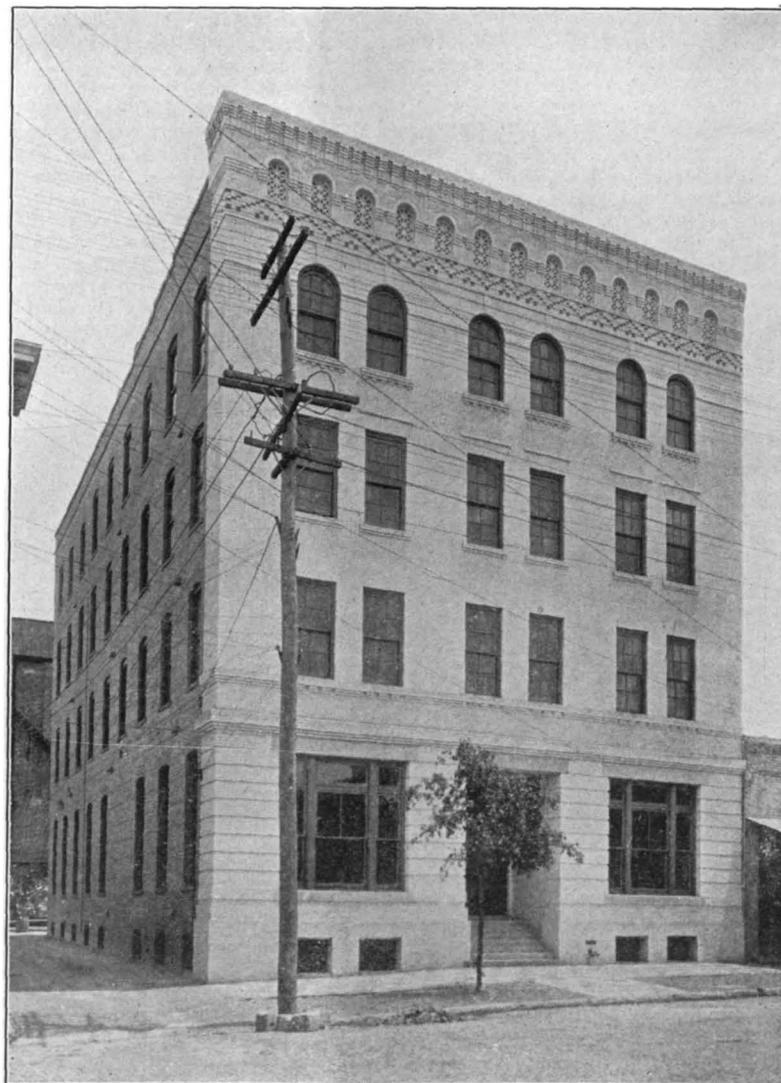
Notably among the enterprises entering largely in the commercial aggregate of the city's business is The Groover-Stewart Company. This business was established in 1900 as the Christie-Groover Drug Co., and was succeeded by the present company during the current year. The premises occupied by the company, a view of which is herewith shown, are large and commodious and admirably adapted to the business.

The line handled constitutes everything known to the Drug trade and the volume of business handled each year is such that it does not permit old stock to accumulate. The purchasing department is most excellently organized and the patrons of the company are in turn admirably and economically served. The company furnishes employment to 33 men, five of whom are traveling salesmen.

The officers of the company are F. C. Groover, President; M. W. Stewart, Vice-President, and H. E. Stewart, Secretary-Treasurer.

Jacksonville's postoffice receipts are \$129,000 more than its expenses.

Jacksonville has one of the most efficient fire departments in the South.



Groover-Stewart Drug Company's Building

BENEDICT, POLLAK & CO., WHOLESALE DRY GOODS.

Within a section of wide extent and with present development and future prospects which are more than merely promising, Jacksonville is the acknowledged metropolis of the State in the important lines of wholesale business. An establishment that has done probably as much as any other single house in the city to place Jacksonville in the front rank of wholesale centers is Benedict, Pollak & Co. This business was established in 1891, when few people thought the city would assume the place it has in the commerce of the nation and the development of the city shows that the judgment of the inceptors of the business was good.

This company carries a most comprehensive line of Dry Goods and Notions and has four traveling salesmen in Florida and Georgia. The volume of business is large and its patrons are among the best merchants in its territory. A purchasing office is maintained in New York City, which enables its representative to take advantage of the cheap offerings of overstocked manufacturers, thereby enabling it to more successfully serve its patrons.

The members of the firm are Charles Benedict and M. S. Pollak. Mr. Benedict is a member of the Board of County Commissioners and will in all probability be made chairman of the Board at its next reorganization. He is now Dean of the Board.

This firm are members of the Board of Trade, and with its large and varied resources, complete facilities and able management, holds a prominent and influential place among the leading representatives of the jobbing interests of this section of the country.

Jacksonville has two splendid daily newspapers.

Jacksonville has a splendid waterworks system and can furnish 11,500,000 gallons per day, if needed.

Jacksonville has the cheapest electric light rates of any city in the South. The city owns the plant.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

MISS JACOBI'S SCHOOL.

Jacksonville is fully equipped with all that goes to make up the sum total of a prosperous enlightened city. its educational advantages are of an excellent nature and in addition to the well equipped city schools there is a private school that offers advantages and perfection in a line of studies which is not covered by the public school courses.

An institution of learning of more than passing mention is Miss Jacobi's School which was instituted five years ago and has attained a popularity second to none, primarily on account of the thorough methods in vogue in all its departments. The Principal is Miss Gertrude F. Jacobi, who has taken her degrees in a half-dozen or more colleges, which has splendidly qualified her to fill the important position she now occupies. The school is the direct result of her own effort and the support it has reflects great credit upon Miss Jacobi's managerial ability.

The various courses taught comprise Elocution and Physical Culture, by Miss Jacobi. French, by Prof. Vernaelde; Sculpture, by Charles A. Pillars; Academic Department, by Miss Mable W. Rindell; Piano and Harmony, by Wilhelm Meyer; Violin, Cello and Cornet, by Ewald G. Abel; Intermediate Department, by Miss Charlotte Hawkins; Primary Department, by Miss Ruth Walker; Kindergarten, by Miss Adele P. Jacobi, and Miss Rindell also teaches Pottery, Sloyd, Home Economics, Draughting and has a private class in Manual Training. There are 24 pupils taking French, 34 pupils in the Art Department, 70 pupils taking Piano instruction, 23 pupils taking Violin, Cello and Cornet instructions, 30 pupils taking Painting, and 20 taking Dancing lessons. There are 107 pupils in the main school, some of them having come from a distance to avail themselves of its advantages.

The rates of tuition are very reasonable and may be had upon application to the Principal.

Miss Jacobi is arranging to establish a boarding department in connection with her school and hopes to have it in readiness to accommodate her many applicants

from a distance by the beginning of the next term.

THE S. B. HUBBARD COMPANY.

How much of Jacksonville's substantial growth and commercial development is due to natural resources and advantages and what percentage is due to the remarkable enterprise of its citizens is, of course, impossible to determine. Certain it is, however, that Jacksonville is greatly blessed by both and the combined results are in the highest degree flattering to all those who have their interests here.

The splendid shipping facilities and excellent climate have been factors of considerable moment and we presume the re-

mainder of the credit should go to those who are making the city famous.

One of the oldest and most influential wholesale and retail establishments in the city and one that has been identified with every phase of Jacksonville's growth since 1867 is that of the S. B. Hubbard Company, dealers in hardware. This concern occupies one of the finest buildings in the city and is probably better equipped to care for the wants of its patrons than any other similar concern in Florida. A capital of \$240,000 is invested in the business, employment is given 75 men and the wage roll will amount to \$60,000 per annum.

The line as carried consists of Builders' Hardware, Blacksmith Supplies, Wagon Material, Belting, Mill Supplies, Cutlery, Ammunition, Sporting Goods, Rope, Stoves, Tinware, and Small Shelf Hardware.

This house is scrupulously honorable, and straight forward in its representations of quality and values, and has required and commanded the general confidence and esteem of the trade, wherever its business operations have extended.

The officers of the company are Frank S. Gray, President; S. B. Hubbard, Jr., First Vice-President and Treasurer; John Einig, Second Vice-President, and W. T. Parsons, Secretary.



Interior Art Department, Miss Jacobi's Private School.

C. BUCKMAN, REAL ESTATE.

Procrastination is often made to masquerade under the genteel name of deliberation, but to deliberate unduly while golden opportunities slip by is the kind of procrastination that is doubly a thief: of time and opportunity as well. There are conditions and developments that are brought to one's notice from time to time, which if taken advantage of will prove most productive of profitable results and in this connection we desire to call the reader's attention to the fact that the State of Florida and the city of Jacksonville, its mercantile metropolis, presents to the conservative investor and the man of limited means, opportunities that will gradually pass beyond his reach, if he fails to avail himself of the various openings which are within his reach at this time.

Real estate in Jacksonville has advanced four hundred per cent within the last five years and the chance for remunerative investment at this time is just as good as it was then.

If you desire specific information relative to Florida and Jacksonville, we refer you to Mr. C. Buckman, a native of Florida, who has been actively engaged in the realty business for the past ten years in Jacksonville, and who from his personal knowledge of the actual conditions, is in a position to pass intelligently upon any phase of Florida investments.

Mr. Buckman handles City and Suburban Property, vacant and improved, Timber Lands, Turpentine Tracts, Orange Groves, Pineapple Tracts, Truck Farms and Grazing Lands in parcels of the size to suit the purchaser. He has been connected for a number of years with the Land Department of the East Coast Railway and his knowledge along this line is broad and comprehensive. Mr. Buckman also negotiates mortgage loans, has a large list of rental property and does a general fire insurance business.

As an active factor in the development of Jacksonville, Mr. Buckman has played no small part. He has recently completed arrangements for the construction of a modern five-story office building at the corner of Hogan and Forsyth streets, to

be built of brick and stone. The building will occupy a ground space of 32½ feet by 85 feet and will contain 30 offices and three handsome rooms on the ground floor. The building will be erected by local contractors and will be a splendid addition to the city's already extensive improvements.

Mr. Buckman is a member of the Jacksonville Board of Trade, is well known throughout the state and will be pleased to confer with anyone relative to conditions and investments in the State.

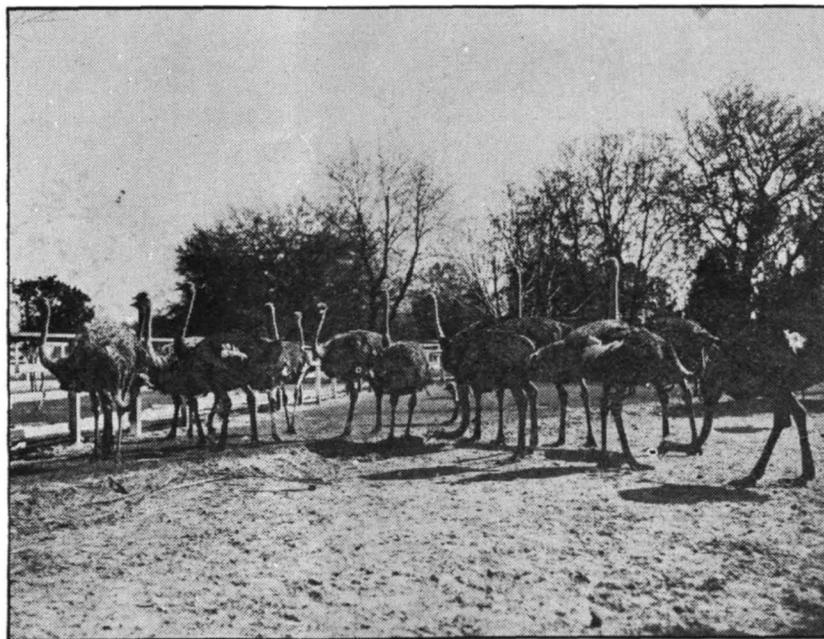
age comfortable. There is a lot of land that nobody wants and some land that a great many people want. If you own land that other people want or will want you are fortunate, and from present indications there will always be a well developed demand for Jacksonville real estate, as the location of this city, its salubrious climate, its splendid harbor, its unusually good railroad facilities, its magnificent wholesale houses and its progressive citizenship, will literally force the town to always remain the metropolis of

National Bank of Jacksonville. Mr. Stockton has been a resident of this city for 36 years, is a member of the Board of Trade, and was its president in 1889. He was also a member of the Board of Public Works of Jacksonville for three different terms and was chairman of the board for a period of five years; he was engaged in the banking business in this city for 25 years and was president of the National State Bank of Florida when that institution was sold to the Atlantic National Bank in 1893. Two years ago Mr. Stockton entered the real estate business and that he is making a most splendid success along this line is shown by the volume of business which he transacts per annum, it will run from \$750,000 to \$1,000,000.

Mr. Stockton purchases and sells real estate on his own account and acts as selling agent and advisor of those who may be in the market to either purchase or dispose of property.

The line of realty handled consists of city and suburban property, both vacant and improved, mill and factory sites, timber lands and turpentine tracts. His lists along these lines are replete with substantial propositions and if you should be in quest of anything he has listed or need reliable information regarding any phase of Jacksonville's or Florida's commercial life you cannot do better than to confer with Mr. Stockton.

The reason so many men succeed where others fail is because the man who succeeds has positive knowledge, while the man who fails lacks positive knowledge. His knowledge is hazy and indefinite. Modern business methods are based on certain fundamental laws, and unless one is familiar with those laws, one never knows exactly how to proceed, and the man who hesitates in these times of rapid developments and colossal deals is lost in the great rush of modern times. The fact that Mr. Stockton has been a resident of Florida for the past 36 years and the further fact that during that period he has been actively identified with Jacksonville's expansion and development, places him in a position to pass intelligently upon any business proposition connected in anyway with this locality.



View by Courtesy Florida Ostrich Farm.

J. N. C. STOCKTON, REAL ESTATE.

Real Estate always has been and always will be the safest, surest and best investment for anyone, whether rich or poor. The advice of the late Russell Sage, to young men, was to buy real estate in the suburbs of any growing city, then work hard at your usual business and your real estate purchases will make your old

Florida and the southeast portion of the United States.

In making a review of the factors which have played an active part in placing Jacksonville in the list of important cities of this country, we desire to call your attention to Mr. J. N. C. Stockton, whose place of business is located at 108 West Forsyth street, up-stairs just opposite the

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

HOPKINS REALTY COMPANY, REAL ESTATE.

The pendulum of prices on most commodities swings backward and forward. This is not true in reference to land. Today, the pendulum is swinging outward in land prices everywhere and going toward a higher point each year. The experience of those fortunate enough to purchase land in the last three years verifies this assertion.

If an individual wants real estate of any kind it should be purchased while he or she has an opportunity to secure it at low prices and on easy terms. Real estate everywhere is becoming dearer each year. Many thought it was too dear five and ten years ago and on that account refused to buy a home or farm, thinking the pendulum would swing back and the prices become more reasonable. Now they see their error. It is not too late, however, for there are still a few localities that have not been exploited to their limit and they now offer exceptionally profitable opportunities as compared with the more densely populated localities in the North and Middle West. We, in this particular, refer to the broad expanse of sparsely inhabited territory of Florida. This state offers millions of acres of land which will produce from two to four crops per annum at prices that will prove a revelation to those who live in localities where land sells at \$125 to \$250 per acre. Land that is adapted to all the requirements of the land in the North and is capable of producing many crops and varieties of vegetation that will not grow in the North, can be had in this state all the way from seventy-five cents per acre up to as high as one may desire to pay. The price being regulated by the improvements on the land and its location.

If the reader should desire to confer with anyone in Florida relative to any phase of the state's realty interests, we refer them to the Hopkins Realty Company of Jacksonville. This is a duly incorporated organization with a capital stock of \$25,000, and handles everything known to the real estate business in this section.

This firm has a large list of Timber

Lands, Turpentine Tracts, Orange Groves, Pineapple Farms, Truck Lands and Stock Ranches and will be pleased to confer with those interested.

It also has a very comprehensive list of vacant and improved city and suburban property, mill and factory sites, water frontage and a large number of desirable residence lots situated in Oakdale, one of the city's prosperous and refined resi-

ular addition to the city of Key West, Florida, known as Boca Chica. There are 1,000 building lots in this addition and the prices range from \$100 to \$150 each. These lots may be had for a small cash payment, the remainder to be paid in monthly installments. They also have a tract known as Little Pine Island, in which there are 4,000 acres, which they offer in its entirety.



Citro-Pecan Grove, Baker County, Owned by Griffing Bros. Co.

dence additions. The company buys and sells property outright on its own account and acts as selling agent for others. It also makes mortgage loans and negotiates loans for its clients.

The Hopkins Realty Company has recently placed on the market a very pop-

The members of this firm are H. G. Hopkins, president; George W. Martin, vice-president, and R. Sanford Aikin, secretary and treasurer, all of whom are members of the Board of Trade. Any information it may furnish you, can be depended upon as being reliable.

SEBRING & BOYD, REAL ESTATE.

Industrial development and growth of Real Estate values go hand in hand, and it is a combination that spells fortune for the intelligent investor. A city's growth can best be foreseen by the magnitude, size, variety and number of its commercial and industrial enterprises, its shipping facilities and its geographical location for the proper distribution of its products. Commerce and industry flock almost by natural gravitation to the spot that furnishes them superior advantages for the profitable and economical output of their commodity.

Jacksonville has all of these advantages and many that a personal visit and investigation must reveal and when the investigation has been made it will become obvious to the investor that no better locality can be had for conservative and sound investment than that offered by Jacksonville.

Prominent among those engaged in the Real Estate business in this city is the firm of Sebring & Boyd, whose place of business is on the third floor of the Dyal-Upchurch Building. This firm has been in the Real Estate business for the past three years and in that time has built up a following that is second to none in the city.

The line as handled consists of city and suburban improved and unimproved Residence Property, Business Houses and Sites, Mill and Factory Sites, Yellow Pine, Cypress and Hardwood Tracts, Grazing Lands, and acre property for truck farming and agricultural purposes. The acre land can be had in quantities to suit the purchaser and on terms that are most equitable.

An extensive business is also done in mortgage loans, stocks and bonds and a very comprehensive rental list is carried.

The members of the firm are W. R. Sebring and G. M. Boyd, both of whom have been residents of the city for the past 20 years, and have a very extensive acquaintance throughout the state and are in close touch with Florida Realty conditions.

Jacksonville has 6 bottling works.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.



President's Office.

FLORIDA LIFE INSURANCE COMPANY.

In 1905 the people of Florida sent two million dollars to Eastern Life Insurance Companies, located principally in New York. Seventy-five per cent of this money is lost to Florida for all time to come.

Recognizing the fact that this drain could in a way be counteracted by the establishment of a Home Company, a few of Jacksonville's progressive young men met early in the Spring of the present year and completed the organization of the above company with a capital stock of \$1,000,000. The idea of having a Florida company backed by Florida men with Florida capital for the accommodation of

Floridians was so unique and original that its stock was rapidly subscribed and its success assured.

The company has 400 stockholders, all Floridians, and 32 of them prominent bank officials. They are from all parts of the state and the 400 stockholders practically constitute 400 local representatives, for it is perfectly logical that one will pull for the concern in which his or her money is invested.

This company now has 40 agents in the state and up to this date it has written \$750,000 worth of insurance, and it has only started. The rate of charge is a trifle less than those of the arrogant old line companies and this fact in connection with its local identity is pushing it to the front in a way that has even been a sur-

prise to its officials. make a personal explanation of its plan of doing business.

The officials of the company are M. D. Johnson, president; Randall Pope, 1st vice-president; P. D. Cassidey, 2nd vice-president; H. B. Race, secretary; O. S. Allbritton, treasurer; and John W. Dodge, counsel. There are 39 directors from 15 different cities in the state and care has been taken to select only those officials who have made a reputation and success for themselves in finance and business.

The home office is in Jacksonville, in the Realty Building, and visitors to the city are cordially received at all times.

Jacksonville has a splendid harbor.

Jacksonville is growing more rapidly than any other city in the South.



Treasurer's Office.

ness houses in the city. The firm also takes Railroad Contracts, Dock Construction, Public and County Roads, Warehouses, Street Paving and Sewers.

The men composing this firm are Blair Burwell, Jr., C. E., and Charles E. Hillyer, Architect, and their offices will be found in the Blum Building on Forsyth street.

Being thoroughly equipped with the technical knowledge, the artistic skill and the practical experience requisite for the highest success in their particular line, qualifies these gentlemen to undertake anything in construction and general contracting work.



Secretary's Office.

BURWELL & HILLYER, CONTRACTORS.

In connection with the building up and development of Jacksonville and the approach towards the realization of its destiny as the greatest commercial center on the South Atlantic Seaboard, much importance is attached to the operations of Civil Engineers, Contractors and Architects.

The firm of Burwell & Hillyer, Consulting Engineers and Contractors, has been identified with the growth of Jacksonville for the past 12 years, and in that time has erected some of the most substantial and handsome residences and bus-

The company makes a specialty of Ordinary Life, Twenty Payment and Endowment Policies, and in fact has a policy for the man in all walks of life.

The company has all the good features of the Old Line Companies and many that those companies from their sheer greed and avarice are unwilling to adopt. Its methods are plain and simple and those great bolts of red-tape which enshroud the operations of the old companies are not to be numbered among its assets and attributes. If the Florida Life has no representative in your locality it will be glad to have one of its men call on you and



Cashiers Office.



Assistant Secretary's Office.

Jacksonville is the live stock market of Florida.

LEWIS K. RILEY, WHOLESALE GROCER.

Jacksonville's future is foreshadowed in a present prosperity which is based upon the thoroughly tried principles of progress. In many departments of business which by their stability and steadiness of growth indicate the value of the city's claim to its place among the leading cities of the South, the Wholesale Grocery business of the city is a line eminently worthy of consideration and is a fair barometer to Jacksonville's advancement. In connection with this line of trade we call the reader's attention to the establishment conducted by Mr. Lewis K. Riley, at 302, 304, 306 West Bay street. In 1885 this concern had its inception in a small unassuming way with little capital behind it, and like many of the city's other colossal enterprises has gradually grown until it is one of the most potent factors in its line among its contemporaries. Mr. Riley is a detailist, he has studied the various features of his business until he has reduced them to a science and is thereby the better able to intelligently serve his patrons.

The line as handled is very comprehensive and consists of Heavy and Staple Groceries, Grocers' Sundries, Spices, Teas, Coffees, Tobaccos, Canned Goods, Provisions, Flour, Meal, Grits, Fruits, Vegetables, Nuts, Hay, Grain, Feed and a literal host of other items.

The business furnishes employment to 14 men, and the wages paid are \$13,000 per annum. A capital of \$50,000 is in the business and the gross receipts will amount to \$225,000 per year.

Mr. Riley's long connection with the merchants of Florida and his thorough understanding of his business makes him a most valuable and respected citizen, in the full enjoyment of the esteem of his patrons and the entire community in which he does business.

Jacksonville's manufactured products are sold all over the globe.

Jacksonville has fine office buildings and more of them coming.

JOSEPH R. DUNN, REAL ESTATE.

The president of the Northern Pacific Railroad, James J. Hill, recently said, "that within twenty years we must house and employ in some fashion 50,000,000 of additional population, and by the middle of this century there will be approximately two and one-half times as many people in the United States as there are today. No nation in history was ever confronted with a sterner question than this certain prospect sets before us. Failing to understand the needs of the hour or to appreciate the moral to which they

of a competency regardless of what may come. In view of these facts, it must appear obvious to the most casual observer, that if he is wise he will purchase land now and as much of it as possible."

There are many responsible real estate dealers in Jacksonville, and prominently among them is Mr. Joseph R. Dunn, whose place of business is in the West Building. Mr. Dunn handles Timber, Mineral and Farm Lands in all sized tracts and has listed some of the most desirable property in the State. He will be pleased to confer with anyone who may be interested



point, what fortune must await us? Within twenty years 125,000,000 people, and before the middle of the century 200,000,000 must find room and food and employment within the United States. Where are they to live? What are they to do? These are questions that require a solution, and it is reasonable to say that the far sighted who owns land or provides it for his children will be sure

along this line. As his residence in the State dates back to 1880, which fact places him in a position to render very valuable service in making desirable selections. Unimproved lands in the State of Florida may be had at from 75 cents per acre up to \$15 per acre, and the prices are gradually increasing with the expiration of each year.

Mr. Dunn is also prominently identified with the Real Estate interests of Jacksonville, and has a very comprehensive list of improved and unimproved property, consisting of city and suburban plots, mill and factory sites, water front and dockage property and carries a large list of rental property and also makes a specialty of handling any kind of business that you may have to dispose of such as stocks of merchandise, hotels, mills, factories and other mercantile enterprises.

During Mr. Dunn's residence in the State he has been prominently identified with its commercial expansion and growth and thoroughly understands that in order to make a success and retain the esteem of his clients and the community it is very essential that both parties to a bargain should be satisfied. He is a member of the Jacksonville Board of Trade and is constantly on the lookout for an opportunity to perform any act that will be of benefit to the city.

AIRD & WIGGS, REAL ESTATE.

The Real Estate business of Jacksonville is growing as rapidly as the commercial and industrial lines. The great increase in population has made a demand for city property and it necessarily requires the services of many Real Estate firms to properly supply the wants of all.

The firm of Aird & Wiggs established themselves in business during the current year and handle everything that any other Real Estate concern in the city may have, with the exception of bad propositions. The firm's long residence in Jacksonville and its close identity with the developing business interests of the city, makes it possible to cull out the undesirable features of the business. In addition to Real Estate, the firm of Aird & Wiggs also handle a very extensive line of Fire Insurance, representing the Spring Garden Insurance Co., of Philadelphia, Shawnee of Topeka, Kan., and the Williamsburgh, of New York City. Their office will be found on the second floor of the Duval Building.

Jacksonville has three wholesale hardware houses.

CHARLES W. KINNE, REAL ESTATE.

Jacksonville is forging ahead in all lines of commercial endeavor in a way that insures its place in the ranks of the foremost Southern cities. Its growth has not been of the hurried mushroom sort that prevails in some localities and is attended with reaction that is more detrimental to the locality than though the growth had never taken place. The expansion of this city is of a different sort and the stability of its improvements is reflected in the fact that the transportation companies centering here are now making additions to their facilities for the prompt care of business that will entail the expenditure of millions of dollars. On every hand substantial additions are being made to the city's already extensive improvements, and one would have to be very skeptical indeed to doubt but what the continuation of Jacksonville's growth will go on and on for years to come.

In a city that is environed by progress and possessing a citizenship such as this city possesses, there can be found no better locality for prudent and conservative investments in improved and unimproved real estate. The values in this line are constantly doubling and land that a few years ago could be purchased for a few dollars per acre is now eagerly sought at hundreds of dollars per acre. Suburban property and those lands lying just outside of the city limits have advanced equally as much in proportion to their former value as business and residence property in and near the business district.

The magnificent improvements that are mapped out for early construction in the city and the improvements that have been made in the past twelve months, makes it possible to make investments in Jacksonville property at this time that will prove just as remunerative to the investor as though he had entered the realm of Jacksonville realty several years ago, in fact there is always an opportunity to make honest money through real estate investments in a city that is imbued with the progress and expansion

such as Jacksonville is imbued with, and various part of Duval County, of which Jacksonville is the county seat, offer most excellent profits from investments in acreage tracts. This land can be made as productive as any in the State and is now selling at prices all the way from \$2 to \$200 per acre.

Mr. Charles W. Kinne has been a resident of this city for the last 31 years, and has been actively identified with the

dled can be brought to a very high state of productiveness and their close proximity to a large local market like that of Jacksonville places the farmer in a position to get immediate action upon all the products he may have to offer for sale. Mr. Kinne, whose place of business is at 12 West Forsyth street, also has a nice list of business and residence property for rent, and does a good line of business in fire insurance, he represents the Sun of



View by Courtesy of the Florida Ostrich Farm.

real estate interests of the city for the past 20 years. He has a large and comprehensive list of city and suburban improved and unimproved property which he is offering at figures that will make profits for the purchasers. He also has a splendid assortment of acre property in the county, suitable for trucking and grazing. These lands when properly han-

dled can be brought to a very high state of productiveness and their close proximity to a large local market like that of Jacksonville places the farmer in a position to get immediate action upon all the products he may have to offer for sale. Mr. Kinne, whose place of business is at 12 West Forsyth street, also has a nice list of business and residence property for rent, and does a good line of business in fire insurance, he represents the Sun of

Mr. Kinne was a member of the city council for four year. Is now an active member of the Board of Trade and is one of the foremost men in his line in the city.

Jacksonville has 7 clubs.

J. V. BURKE, REAL ESTATE.

Among the pioneer representatives of the real estate business in Jacksonville is Mr. J. V. Burke, who has been continuously in the business since 1884. Mr. Burke is a native of the State, and has been an eye-witness to the vast changes and improvements that have taken place in Florida during the past thirty years, placing him in a position to give expert counsel relative to Florida investments and especially those pertaining to timber and turpentine tracts.

Mr. Burke carries a large list of Timber Lands, Mineral Lands, Farm Lands, Grazing Lands, Orange Groves, Pineapple Farms, Peach Orchards and Truck Farms. His vast store of knowledge pertaining to Florida places him in a position to render valuable service to his clients, as he is amply equipped to look after all of the various details of transfers, investigation and perfecting of titles, straightening out erroneous tax sales, making correct returns for assessment and paying taxes and generally supervising the holdings of non-residents. His place of business is at 22 Hogan street, and all communications addressed to him will receive prompt attention.

Jacksonville is the Mecca for the Northern tourist.

J. C. GREELEY & SON, REAL ESTATE.

The pioneer real estate man in Jacksonville is Mr. J. C. Greeley, the senior member of the above firm. Mr. Greeley came to Florida 54 years ago and has been identified with the real estate interests of the city for 41 consecutive years, the gentleman is now 73 years of age.

This company purchases and sells property on its own account and acts as selling agents for others and also rents houses. A full list of all kinds of real estate propositions is carried and the wants of anyone can be satisfied. A specialty is made of timber tracts, Orange Groves and Pineapple Farms. Office 111 West Forsyth street.

Jacksonville has 5 wholesale and 7 retail hardware houses.

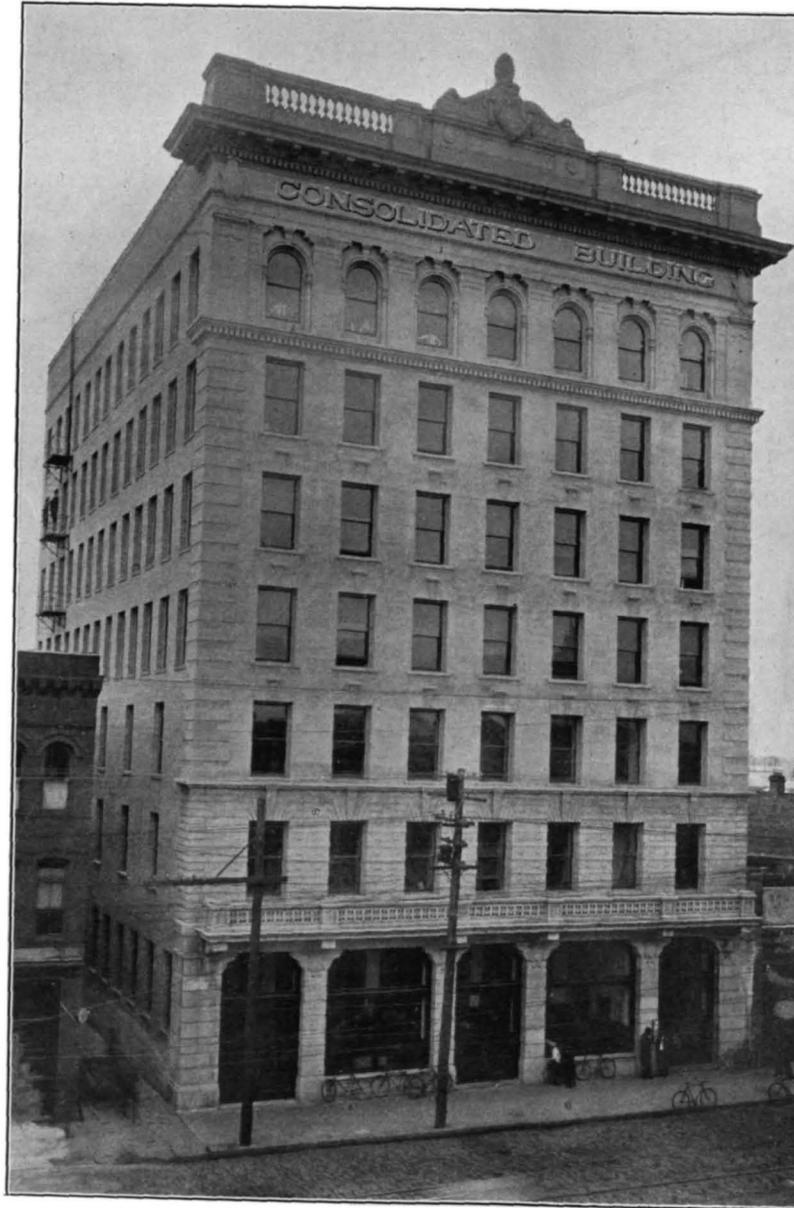
ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

CONSOLIDATED GROCERY CO.

Jacksonville, by reason of her superior commercial advantages, excellent transportation facilities, magnificent harbor and favorable geographical location has become the distributing point for a radius in which there is a population of two millions of people. This fact has made the city the home of a large number of enterprises in the various staple lines of wholesale trade. The fact of the city possessing facilities of an unexcelled nature for the distribution of the necessities of life is doing much to spread her name through the adjoining States as a supply center, to the extent that her future is commercially assured. Especially noteworthy among the numerous wholesale houses of the city is the Consolidated Grocery Company, Importers and Wholesale Grocers.

This concern originally had its inception in 1872 and has grown so continually and steadily that it is now in the front rank of establishments of its kind in this section of the country. The company has branch houses at Savannah, Tampa and Pensacola, the home office being Jacksonville. The company has \$1,000,000 capital and surplus in its business here and its volume of business will aggregate \$2,000,000 annually. Employment is given 54 men, 10 of whom are traveling salesmen and it pays out in wages \$95,000 per annum to its Jacksonville employees. Wage totals of this character are pushing this city to the front in commerce and industry as the pay for services is what makes or breaks a town or city.

This company has the most spacious quarters for the proper handling of its business that could be desired. A magnificent seven-story fire-proof building is owned by the company, the three first floors are used for the accommodation of its business and the upper four floors are rented for office purposes, a warehouse in the rear of the main building three stories furnishes the water facilities. The three buildings furnishing one and three-quarter acres of floor space, rail connections in height is used and a commodious dock in the rear of this latter building



are had at the rear of the main building and a switch extends the entire length of the dock. These facilities cannot be equalled in this part of the country.

The company handles everything known to the grocery line and is a direct importer of its foreign purchases. It also handles grain, hay, flour, grits and meal. Its salesmen cover Georgia, Alabama and Florida.

The personnel of the company are C. B. Rogers, President; W. A. Gallaher, E. A. Champlain and C. M. Covington, Vice-Presidents; John Ball, Secretary; Elmo Thames and W. D. Gallaher, Assistant Secretary and Treasurer. These gentlemen are well known to the trade in the territory they cover and their experience places them in a position to judge intelligently as to the seasonability of the wares demanded by their patrons.

The members of the firm are men of superior judgment and ability and as such manifest a most praiseworthy and liberal measure of publicspiritedness in all matters concerning the advancement and general good of the community with which they are identified.

P. H. BOYER & SON, GROCERS.

Prominent among Jacksonville's dealers in food-stuffs is the firm of P. H. Boyer & Co., who handle Staple and Fancy Groceries.

The house has been a very popular place of trade since it was established and each year has seen it the recipient of a large and influential increase in patronage.

The stock consists of everything in Staple and Fancy Groceries of foreign and domestic production, Bottled and Canned Goods, Table Delicacies, and in fact nothing has been omitted from a full and complete category of Grocers' Articles and Sundries.

The place of business is at 402 and 404 Main street, corner of Duval, employment is given ten clerks and assistants, four wagons are kept busy attending the wants of the patrons and the volume of business per annum will amount to \$55,000.

Jacksonville has four amusement parks.

ISSUED BY THE INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

CHRISTIE & CHRISTIE, REAL ESTATE

Thrift and foresight, no less than push and energy, distinguish the business men of Jacksonville, as being alert, able and progressive, and these manifested traits underlie to a very great extent the rapid expansion and commercial supremacy which has fallen to the lot of this popular and progressive city.

The confidence manifested in Jacksonville realty can best be depicted by the

possession of thorough and comprehensive information concerning real estate conditions in Jacksonville and are able to render expert and conservative advice to those who may be in quest of comfortable homes or profitable investments. Enterprise, efficiency and reliability have been manifested in every transaction they have made, which fact has given them the favorable commendation of the general public as well as that of a large and growing clientage.

The firm is located on the second floor

E. E. WEST, TIMBER LANDS.

One of the most conspicuous factors in the commercial development of Florida is Mr. E. E. West, land owner and lumber manufacturer. Mr. West came to Florida in 1864, and has been a witness to the vast changes that have taken place in the State during that period. Upon his arrival in Florida, the State had a population of 140,000, and Duval County had only 5,000, the State has now a popula-

Florida and the State's products within easy reach of the great Northern markets. From a perfect wilderness the State of Florida has evolved in forty-six years into one of the beauty spots of the Union and is the resort of health and business of many influential and wealthy Northern people. The old log cabin has given way to the more pretentious modern structure of comfort, culture and refinement, and the cross roads country store with its heterogeneous mass of merchandise has made its exit forever to give place to that wonder of the twentieth century, the modern department store. The old-fashioned school house made of hewn logs and its quaint teacher with his three R's has faded away into the dim past to be known only to the future as a legend and for the foundation he founded for the most progressive nation on the globe. The express rider and his steaming pony with its big pommel saddle is only a faint remembrance, and in his place we have the long distance telephone and telegraph. Mr. West has seen all these and many other changes and customs assert themselves, and during it all he has been prominently identified with every movement that had for its purpose the betterment of Florida.

Mr. West is engaged in the land and lumber business. He has for sale, 160,000 acres of land located in the State, principally along the line of the Seaboard. He owns a railroad twenty-five miles in length known as the Ellaville, West Lake and Jennings Railway. The land owned by Mr. West is available for farming purposes and may be had on reasonable terms. The lumber interests as conducted by this gentleman are very extensive. He operates sawmills, planing mills, dry-kilns, manufactures flooring, ceiling, siding, castings, stepping, and dimension materials and the products of yellow pine of all descriptions. The products of his mills are shipped direct to Boston in cargo lots. Mr. West is also a large owner of Jacksonville property and is owner of the West Building, one of the best office buildings in the city.

Jacksonville has progressive retail merchants.



View by Courtesy of Realty Title and Trust Company.

fact that many of the best buildings in the city are owned by northern capitalists who have been brought to a realization of the fact that stable investments can be had in the South as well as in the North.

The firm of Christie & Christie have earned an excellent reputation for making quick sales and prompt transfers, enterprising methods and fair and courteous treatment of their clients. They are in

possession of the Dyal-Upchurch Building and occupy one of the most comfortably equipped suites of offices of any firm in the city.

This firm will be pleased to furnish information to those out of the city upon any point concerning Jacksonville investments. All queries will receive prompt attention.

Jacksonville has the largest ship-building plant in the South.

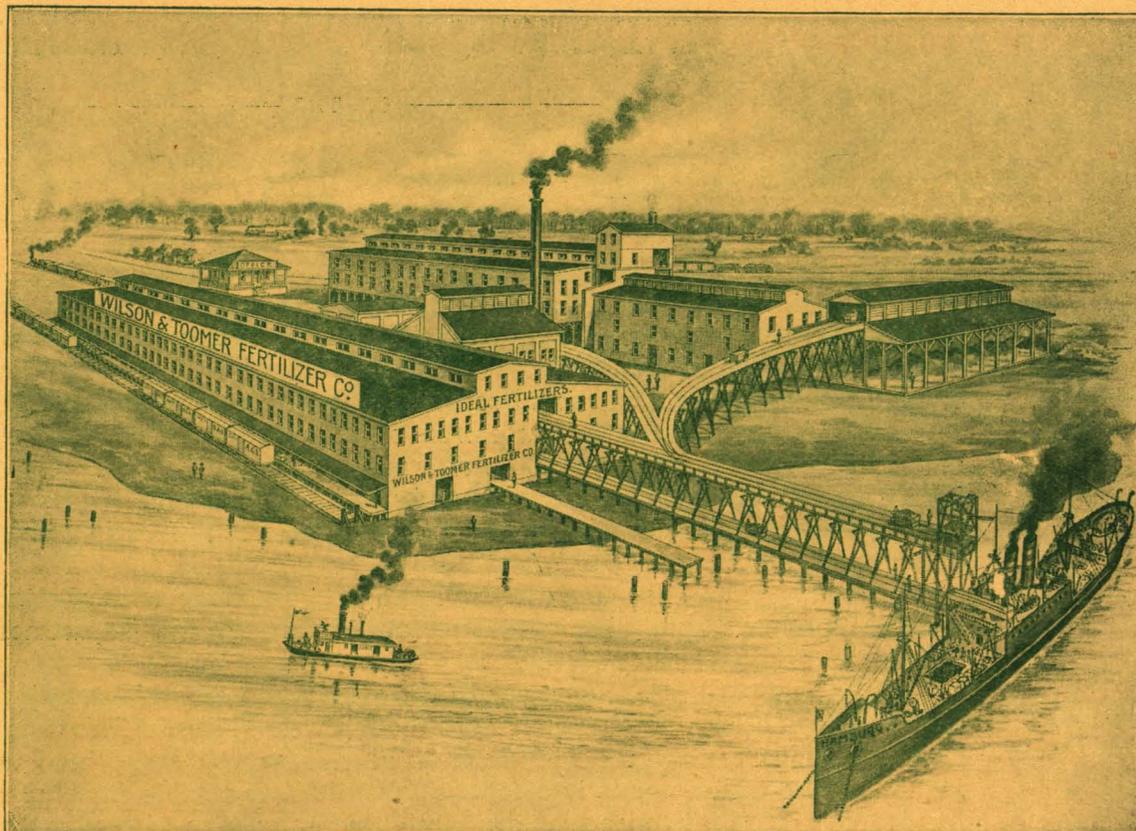
tion of 600,000 and Jacksonville, the county seat of Duval County, has a population of 50,000. At that time the method of travel in the State was principally by ox-cart, but today finds the State in possession of a splendid transportation system with ocean steamers plying to all the principal ports of the nation, and trunk lines of railroads reaching all parts of the country, placing the citizens of

WILSON & TOOMER FERTILIZER CO.

While Jacksonville revels in the beauty of its surroundings, one of the most flourishing and progressive cities in this section of the South, we must consider the great strides that have taken place in the last few years in both its commerce and manufactures. It must be admitted that not only has the city's natural advantages and resources been factors in her acquired greatness, but the unremitting energy and foresight on the part of her business men have formed a solid basis for the city's steady growth and development. One of the oldest and perhaps the best known enterprises of its kind in the country and one that has done and is doing much to thrust afar the fair name of Jacksonville is that of the Wilson & Toomer Fertilizer Company.

This business was established in 1894 and was incorporated two years later. Its capital and surplus is \$350,000, employment is given to 125 men and three traveling salesmen and its payroll amounts to \$78,000 per annum. The business handled will aggregate 28,000 tons per year and its product is distributed throughout Georgia, Florida and Cuba. The business is constantly increasing and additions are being made yearly to its already extensive plant.

The officers of the company are L. A. Wilson, President; F. I. Wheeler, Vice-President, and W. G. Toomer, Secretary and Treasurer. The company has a high standing in the estimation of the citizens of Jacksonville and throughout the territory it covers, its proprietors are liberal and progressive in their ideas and methods and are fully imbued with a just pride in the development of Jacksonville. They are public spirited in all matters concerning the reputation and fame of the Metropolis of Florida and the extension of its commercial influence and industrial greatness.



AMERICAN FIBER COMPANY.

Among the great and growing industrial concerns that are exerting their utmost to make this city the foremost manufacturing point in the South, there is none more prominent than the American Fiber Company, which enjoys the enviable distinction of being the largest concern of its kind in the South.

This business was established in 1890 and on the first of January, 1907, its capital will be made \$100,000, the volume of its various products will amount to \$115,-

000 per year and 130 hands are employed that draw \$25,000 per annum.

The line as manufactured consists of Brush Fiber, Lime Plaster Fiber, Straw, Moss and Cotton, Florida Wool, Palm Leaf Mattress Fiber, Growers and Gatherers Medicinal Roots, Seeds, Leaves, Barks, and Bags. Facilities are at hand to promptly fill all orders placed, promptly, with the best grades of materials and at reasonable prices.

January 1st, 1907, the Afco-Chemical Company will be taken in by the Ameri-

can Fiber Company as an auxiliary, but run entirely separate.

Unique business concerns do more to make a city well known than any other factor and this Fiber Company is surely doing its part for Jacksonville.

Mr. W. W. Cleveland, General Manager of this Company, has been a long resident of Jacksonville and has built up the present magnificent business through his individual efforts.

Jacksonville's business men are progressive and will give you the glad news.

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INDUSTRIAL DEPARTMENT OF THE SEABOARD AIR LINE RAILWAY.

THE purpose of the Industrial Department of the Seaboard Air Line Railway is the development and utilization of the raw material and natural resources and the settlement of desirable people along its line, and to furnish information and assistance to Manufacturers, Investors, Merchants, Workmen and Settlers who may be seeking a locality in which to establish an industry, open a business, make an investment or secure a home.

This department is in possession of tabulated information descriptive of the possibilities and resources of every mile of territory traversed by its rails. This information has been carefully gathered, is authentic and can be relied upon.

The adaptability of the various localities has been investigated from the standpoint of utility, and every phase of the Agricultural, Horticultural, Industrial and Commercial situation as existing along the line of road has been gone over with such thoroughness and personal inspection that any information secured through this department may be depended upon as to being wholly reliable.

The Seaboard Air Line is one of the greatest commercial arteries in the industrial system of this country, passing as it does through the Atlantic Seaboard States and tapping at its southern extremity the fair State of Florida, which is destined to become the winter garden of the whole north, it offers opportunities for stable investments that will produce handsome profits for those who are farsighted enough to take advantage of them.

The Department will be pleased to confer with responsible parties as to the business possibilities of the cities along its route and the advantages offered in Agriculture and Horticulture.

Address inquiries to

H. P. BIGHAM,
Ass't Gen'l Industrial Agent,
Atlanta, Ga.

J. W. WHITE,
General Industrial Agent,
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