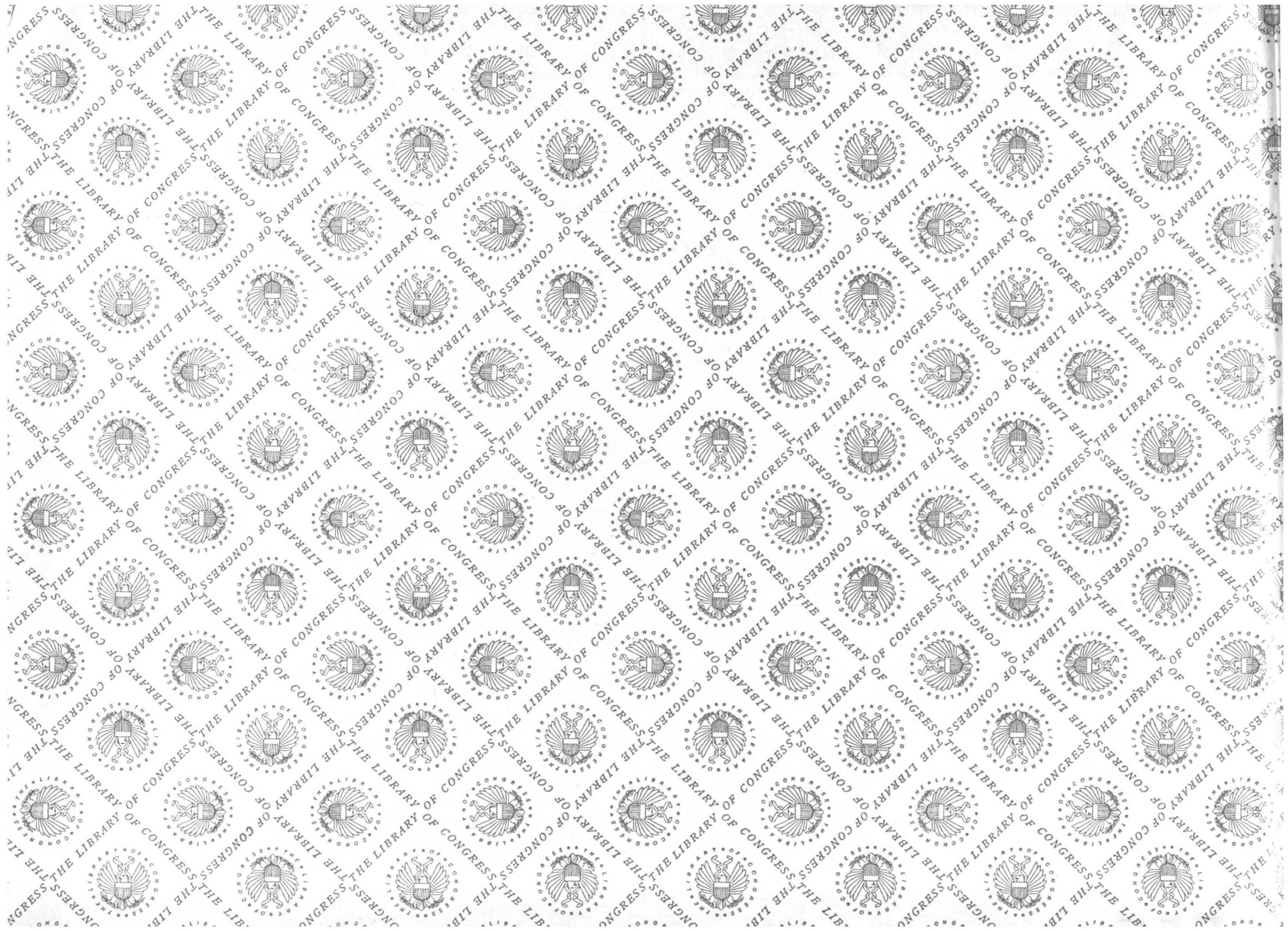


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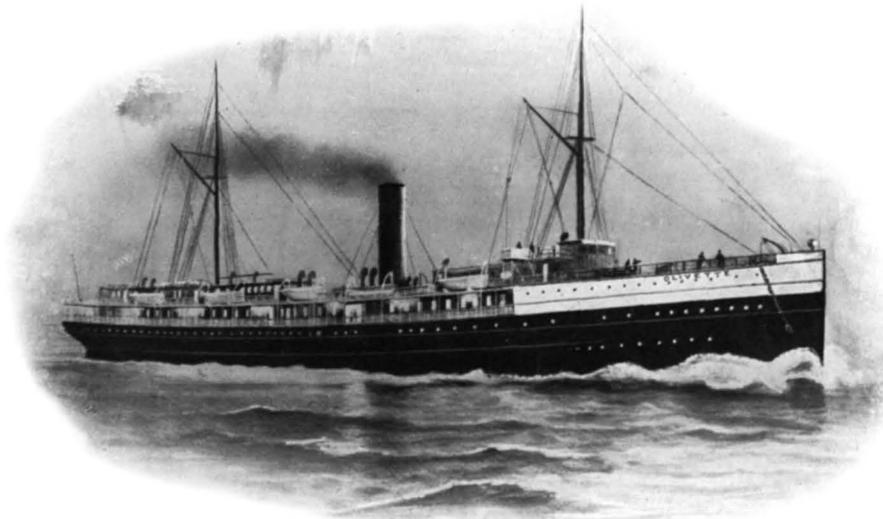


Havana Nassau Port Tampa Miami Knights Key Key West St. Petersburg

The PENINSULAR & OCCIDENTAL STEAMSHIP COMPANY

THE PROMOTION OF TRADE

Is accomplished by prompt and efficient service. The United States government recognizes this fact in awarding its mail contracts. The passenger, mail and freight express steamers of the Peninsular and Occidental Steamship Company furnish the acme of comfort in travel, the height of efficiency in freight handling and delivery.



SHIP AND TRAVEL via the P. & O.

This steamship line maintains an all-year schedule, giving almost daily sailings from Florida ports for Cuba, via Knights Key and Port Tampa, touching at Key West. Frequent sailings during the season, Miami to Nassau, N. P.

For particulars of freight and passage write to or inquire of

The Peninsular and Occidental Steamship Co.
JACKSONVILLE, FLORIDA

DRINK HABIT CURED

By Modern Methods

IN THREE Days

THE NEAL treatment cures the periodical, occasional or moderate drinker, the habitual and excessive drinker and the nervous man who had to drink to keep from becoming more nervous. It takes away all inclination to drink, all desire and craving for drink by neutralizing the poison of alcohol in the system and ridding the blood of the poison by a rapid process of elimination, leaving the drinker in the same normal condition he was in before tasting liquor, so far as the effect of alcohol may be concerned—all appetite for drink gone—and he a new man.

THE AMERICANA COMPANY,
Publishers,
THE AMERICANA.
Editors The Scientific American,
225 Fifth Avenue,
New York.

No Hypodermic Injections

*Excerpts from Letters Endorsing The NEAL
Cure for the Drink Habit.*

March 29, 1911.

Superintendent Neal Institute, New York City, N. Y.

Dear Mrs. Ballinger: Relative to your inquiry how our men are doing since they have taken your treatment, I beg to state that we have, as you know, within the last four months had three men that have taken treatment under your direction. All three of these men are wonderful salesmen and for the past four or five years their work has been handicapped merely by the liquor habit. All three of them are now in perfect health and you could not get one of them to take a single drink and they have increased their earnings tenfold. All of them express their appreciation of the Neal Institute.

You will always find us ready to recommend your place to anyone in need of this kind of treatment.

Yours very truly,

THE AMERICANA COMPANY,
C. S. Huntley, Sales Manager.

(Original letter on file in this office.)

Ft. Dodge, Iowa, June 19, 1910.

"I esteem it one of the special privileges of providence to tell the world what my eyes have seen of the magnificent results of the NEAL Three Day Drink Habit Cure."
L. S. COFFIN, LL. D.

Des Moines, Iowa, Feb. 9, 1910.

"It is a GRAND, GOOD work and a great benefit to humanity."

MONSIGNOR FLAVIN,
Pastor St. Ambrose Church.

Des Moines, Iowa, Jan. 12, 1910.

"It is the greatest miracle since the raising of Lazarus from the dead."

REV. J. F. NUGENT, D. D.,
Pastor of Church of Visitation.

LOCATION AND ADDRESSES OF NEAL INSTITUTES—Where the Original Neal Three-Day Treatment for Alcoholism is administered.

ADELAIDE, South Australia.	CLEVELAND, Ohio.	JACKSONVILLE, Fla.	OMAHA, Neb.	SIOUX FALLS, So. Dak.
ABERDEEN, So. Dak.	DAVENPORT, Iowa.	1016 E. Duval St.	PORTLAND, Maine.	SPRINGFIELD, Mo.
ALBUQUERQUE, N. M.	DES MOINES, Iowa.	KANSAS CITY, Mo.	PORTLAND, Ore.	ST. LOUIS, Mo.
BRANDON, Manitoba, Can.	DES MOINES GENERAL	LITTLE ROCK, Ark.	PORT ARTHUR,	ST. PAUL, Minn.
BUFFALO, N. Y.	OFFICE.	LOS ANGELES, Cal.	Ontario, Canada.	SUPERIOR, Wis.
BALTIMORE, Md.	FARGO, No. Dak.	MURPHYSBORO, Ill.	REGINA, Saskatchewan, Can.	SPOKANE, Wash.
BOSTON, Mass.	GRAND ISLAND, Neb.	MONTREAL, Canada.	SAN FRANCISCO, Cal.	TOPEKA, Kans.
CALGARY, Alberta, Can.	HOUSTON, Texas.	NEW ALBANY, Ind.	SEATTLE, Wash.	TORONTO, Canada.
CINCINNATI, O.	INDIANAPOLIS, Ind.	NEW YORK CITY, N. Y.	SIOUX CITY, Iowa.	WINNIPEG, Manitoba.
CHICAGO, Ill.		OTTAWA, Canada.		

ADDRESS ANY NEAL INSTITUTE FOR FULL INFORMATION

“The Jolly Good Fellow”

Two o'clock in the morning!

The wife, tired out after a weary night of watching, is sobbing out her grief alone.

And “The Jolly Good Fellow”—everybody’s friend—has drowned love, duty and memory in the festive flowing bowl.

“Life’s” famous picture without words recalls no unusual scene.

Scores of Jacksonville wives know what it is to wait, watch and listen far into the night and early morning hours for the steps of the husband who is fast in the clutches of the drink habit.

“The Jolly Good Fellow” drinks to the health and happiness of everybody else—but to his own certain undoing and to his family’s misery.

“The Jolly Good Fellow” is fixing up the plans and specifications for the wreck of his business as well as the happiness of himself and that of his wife and dear ones.

“The Jolly Good Fellow” needs the right kind of medical help as badly as the victim of typhoid fever or any other disease.

Craving desire for drink, which makes “The Jolly Good Fellow” so quickly forget his duty to wife, home and loved ones, is the result of alcoholic poison in the system.

Scores of men and women, excessive drinkers, who have wandered as far

from duty’s path as “The Jolly Good Fellow,” have gone to the Neal Institute on Duval Street during the past few months. To them the Neal Institute is a veritable life-saving station. Under that historic roof the Neal Treatment has

enabled them to lose in just three day’s time all desire for alcoholic liquor.

Many a “Jolly Good Fellow” will accept this invitation to “give the wife a chance to enjoy life.”

If you or your friend who drinks to excess will let the Neal Institute tell you all about the Neal Three-Day Treatment for the drink habit there will be nothing but thanksgiving in return. The Neal cure is a harmless internal treatment—no hypodermic injections.

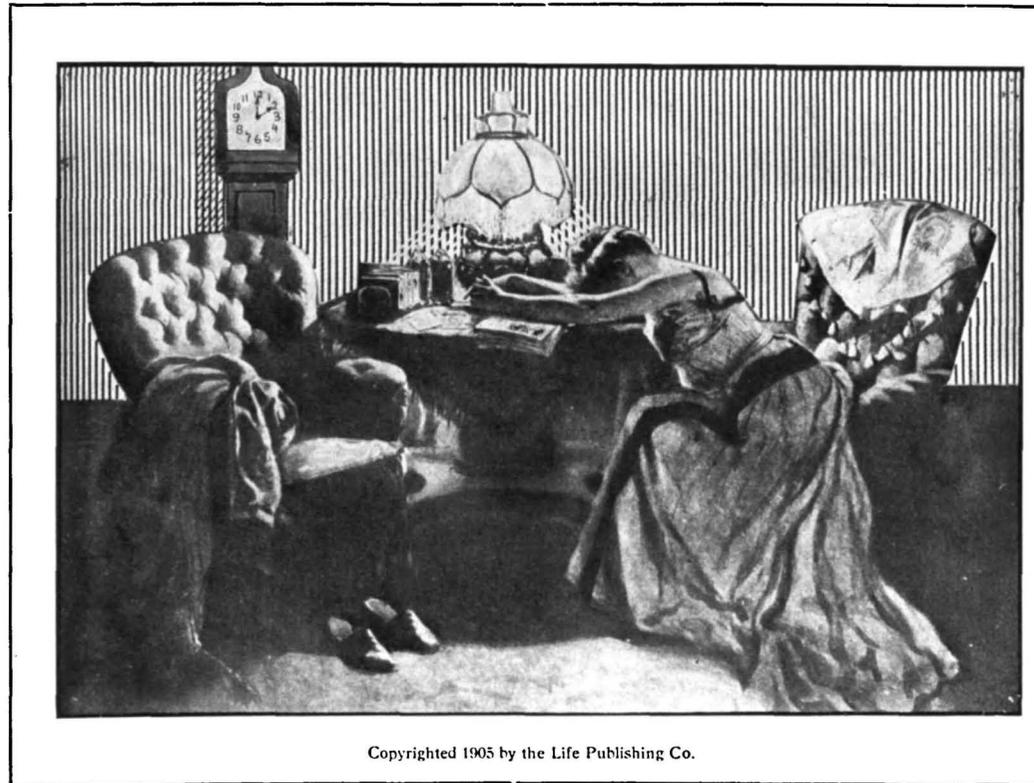
“Jolly Good Fellows” become salt of earth after three days’ Neal Treatment course, and they devote to loved wives and families time and money once wasted on excessive drink, and to their business duties the time and attention real efficiency required.

Write or ‘phone the Neal Institute, 1016 East Duval Street, Jacksonville, Florida. Phone 1015-J.

Other Neal Institutes throughout the United States and Canada.

Open day and night.

Morphine and all Drug Habits are successfully treated at the Neal Institutes.



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MERRILL-STEVENS COMPANY

*Engineers and Contractors
Marine Construction and Repairs*

4,500 TON FLOATING DOCK
TWO MARINE RAILWAYS
THREE LAUNCH DOCKS

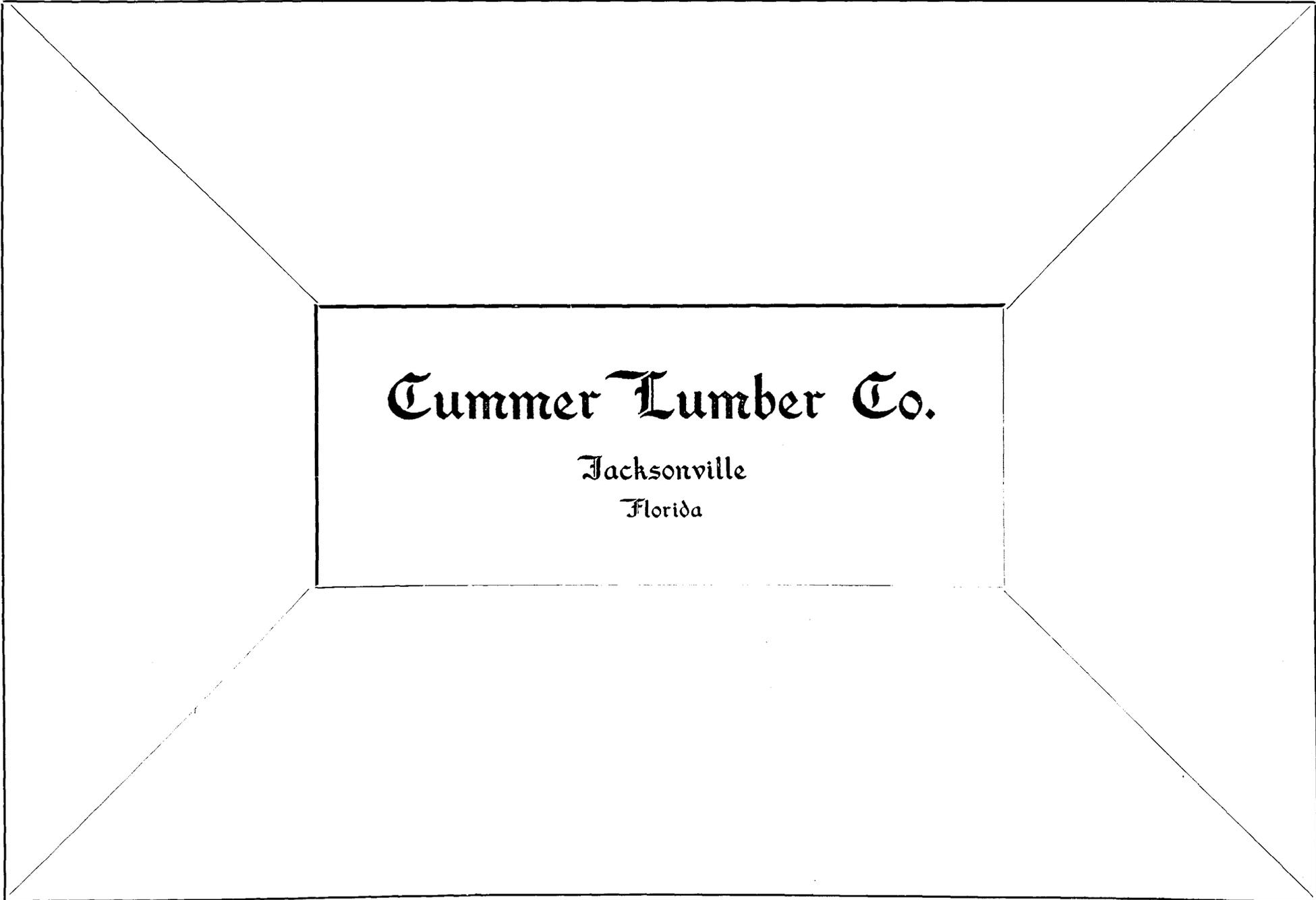
*Large force of skilled workmen always on hand.
Prompt attention to out of town orders.*

MERRILL-STEVENS COMPANY

600-654 EAST BAY STREET

JACKSONVILLE

FLORIDA



Cummer Lumber Co.

Jacksonville
Florida

YOU ARE INTERESTED IN JACKSONVILLE YOUR OPPORTUNITY TODAY IS

NEW SPRINGFIELD

Ten minutes on Main street car line from heart of city. Cars to the centre of the property every ten minutes. Substantial new houses going up daily. Buy now and benefit by increase in value.

Sewer Water Lights Paved Streets Shade Trees No City Taxes

Lots 50x100—Prices \$600 to \$1,000. Terms 10 per cent cash, 15 per cent in 90 days, balance 1, 2 and 3 years at 7 per cent. A splendid record of 25 years square dealings in Jacksonville Real Estate. Our reference any National Bank here.

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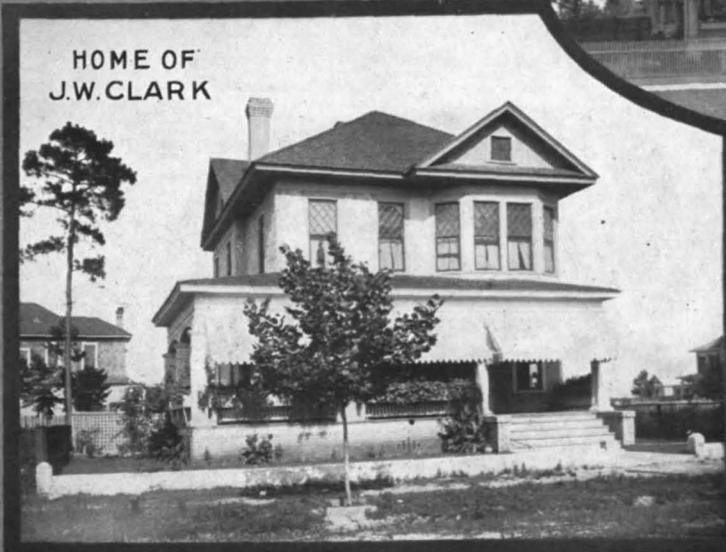


HOME OF
A. M. CASH



HOME OF J. G. MOORE
SEC. & TREAS. OF THE NEW SPRINGFIELD CO.

HOME OF
J. W. CLARK

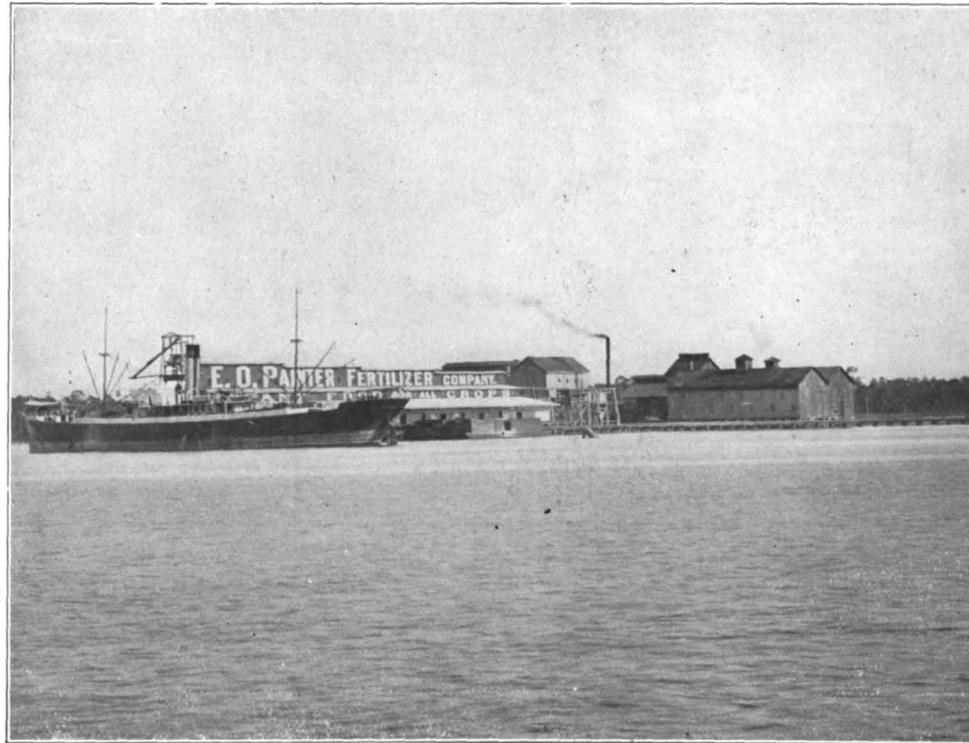


HOME OF
J. B. COX



Time Tried and Crop Tested

Plant Food
For Any
and
All Crops



Headquarters
for Fertilizers
and
Insecticides
of all kinds

E. O. Painter Fertilizer Co., Jacksonville, Fla.

FLORIDA ALMANAC AND GUIDE FREE FOR THE ASKING

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A. G. Cummer, Vice-President.

R. E. Wheeler, Cashier.
W. R. McQuaid, Assistant Cashier.
C. S. L'Engle, Assistant Cashier.
G. A. Kirk, Jr., Assistant Cashier.

Q IF YOU ARE CONTEMPLATING EXTENDING YOUR BANKING FACILITIES, OR CHANGING YOUR PRESENT CONNECTION, EITHER PAY US A PERSONAL CALL OR WRITE US. WE TAKE PRIDE IN RENDERING OUR CUSTOMERS A SATISFACTORY SERVICE.

United States, State, County and City Depository

Resources (over) \$8,000,000.00

Jacksonville's Oldest and Florida's Largest Bank

Barnett National Bank of Jacksonville

Atlantic National Bank of Jacksonville, Fla.

OFFICERS

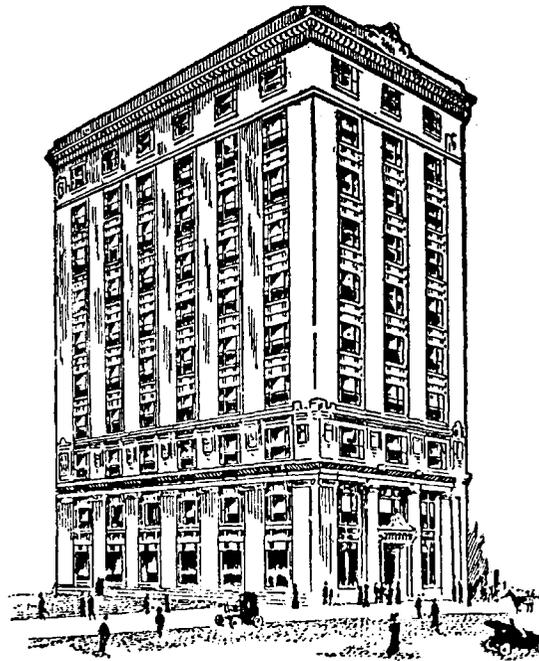
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Capital, Surplus and Un-
divided Profits Over
\$900,000.00

Total Resources Exceed
Six and One-Half
Million Dollars

Accounts, large or small, in either the active or savings department, solicited. Money deposited in the Savings Department by the 10th of each month draws interest from the 1st of that month.

Safe deposit boxes of various sizes for rent at reasonable rates. These boxes are accessible from 8 A. M. to 5:30 P. M. every banking day and can be rented for any length of time desired.

A Strong Bank is Your Greatest Friend

HE strength of a financial institution lies in its capital—its assets, its honorable history and ability, character and standing of the men who conduct its affairs. Possessing all these qualities in an eminent degree, this bank invites additions to its list of customers and offers best service alike to those of large and small means. It has rendered valuable and efficient banking service to its many thousand depositors and clients, who have found safety and satisfaction in transacting their banking business with this institution. You may start an account with only a small sum, and it will begin to draw interest at once. Many a fortune has been made by the habit of saving early acquired in opening a bank account.

The Commercial Bank

G. H. BARNES, President
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Southeast Corner of Bay and Laura Streets, Jacksonville, Florida

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PLATE GLASS

STEAM BOILER

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AUTOMOBILE

LIABILITY

Room 6, Durkee Bldg.

Phone 53

Jacksonville, Florida

A Word About Accidents

Should you see a street car accident give the conductor your name and address. By doing so you will help not only the motorman and conductor, whose duty it is to get the names of all witnesses, but you will help the injured party and ourselves. ¶ If our men are careless and negligent, *we want to know it.* If the injured party is to blame, *we want to know it.*

What we are after is the Cold Facts

We believe that you want to see justice done to the motorman, conductor, the injured party and the Company. Then aid us to get at the *facts* by giving us your name and address. ¶ This Company does not want to do anyone an injustice. If its employees are in the right, it wants to stand by them. If its employees are negligent or careless, it stands ready to pay for its accidents. *Help us by giving us your name when you see an accident.*

JACKSONVILLE TRACTION CO.

JAS. E. JOHNSON
President

CHAS. A. CLARK
Treasurer

ROBERT A. BAKER
Secretary

Cable Address: "Titletrust" W. U. T. Code

Realty Title and Trust Company

Capital and Surplus January 1, 1911
\$153,268.83

Guaranteed Mortgage Loans, Title
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139 Realty Building

Jacksonville, Florida

Plainness, Liberality Low Cost, Strength

Our claim to public confidence is based upon the plainness and liberality of our policies, the prices at which we sell them, and, more important still, the money we place behind them.

The Highest Reserve Standard

The "Reserve" is such part of a company's income as is
PLACED TO THE CREDIT OF ITS POLICY-HOLDERS.

It is carried as a liability, and must remain intact. Money once set aside in reserve can not be used for expense purposes, but must, unless the policy to which it belongs is surrendered, be used only in the payment of death claims.

The only Southern company that is putting up the full level premium reserve, and thereby guaranteeing more economical management, and greater security than can be obtained by other methods is located right here in your home State.

Our Home Life Insurance Company

JACKSONVILLE, FLA.

Porcelain Lined Enamel Ranges



No. 289, \$37.00

Are not only pleasing
in appearance,
adding the finishing
touch to the kitchen
equipment, but
are both sanitary
and rustproof

The Two Reliable Ranges Shown

Have the ovens lined with
Grey Porcelain Enamel
fused on in such a
way that the enamel
will not corrode,
is impervious to grease
and acids, and is
cleaned as easily as
chinaware.



No. 304, \$46.00

TERMS CASH OR EASY PAYMENTS

Jacksonville Gas Company

Phone No. 6

JACKSONVILLE, FLA.

23 Ocean Street

E. G. PHINNEY CO.

**JACKSONVILLE
FLORIDA**

W H O L E S A L E
**LONG LEAF
YELLOW PINE**



*Shipments, 60,000,000 feet annually, from
Brunswick, Ga., Fernandina, Fla.,
Jacksonville, Fla., Tampa, Fla.*

Jacksonville Development Company

Officers: Judge W. B. Owen, President; J. J. Upchurch, Vice-President; D. H. McMillan, Vice-President; James A. Hollomon, Secretary and Treasurer.

Directors: Judge W. B. Owen, J. J. Upchurch, D. H. McMillan, Jas. A. Hollomon, A. M. Ives, W. R. Carter, W. B. Conoley, W. M. Ball, W. P. Corbett, James F. Taylor, Eugene Holtsinger, C. E. Ward, Roland Woodward.

Assets	\$1,000,000.00
Capital	500,000.00

We sell our own properties and can supply any requirement from a palatial city home to a modest priced suburban building lot. We sell homes on a rental basis. We are the largest handlers of real estate in all its branches in the South. We refer by permission to any of the banks of Jacksonville.

Invest in Real Estate in small monthly payments that will make large and satisfactory profits. Jacksonville is destined to be a great city. As Jacksonville grows all property values increase.

Jacksonville Development Co.

S. E. Cor. Laura and Forsyth Streets,
JACKSONVILLE, FLA.
Telephone 1386.

Another Revolution

Whitney's contribution to the cotton industry, or Bessemer's process for steel making, were no greater revolutions in their particular fields than has been pronounced by the HERTY TURPENTINE CUP in the turpentine industry.

From the beginning of the turpentine industry to the year of 1902 there was practically no change in the method of operation. The crude and devastating process of boxing pine timber with old-fashioned axes, not only endangering the timber to forest fires and winds, but materially shortening the life of the tree, seemed to be so thoroughly instilled into the minds of the factors as well as the producers, that they were loath to give up the methods which so long had been in use.

And not until 1902, when Dr. Charles H. Herty, of Georgia, invented the cup which bears his name and has become well known as the HERTY TURPENTINE CUP, did anyone have the temerity to deviate from the methods used when the industry was in his infancy.

At this time the government was beginning to become interested in the conservation of our forests. And with this end in view, as well as to assist the producers of turpentine, the government experts began to make tests with the HERTY TURPENTINE CUP. After years of experiments carefully made, it was determined that the cup process not only protects the forest from fire and winds but adds greatly to the life of the tree as well as to its attractiveness,

and eliminates the necessary destruction of its vitality which is always caused by the severe wounds of the old method. The government immediately began to give instructions relative to its advantages and its practicability.

This was the dawning of the first improvement ever made on the original process of boxing.

Slowly the operators throughout Florida began to use cups, and by practical demonstrations the cup has come into general use. A comparison of the returns from timber worked by cups with returns from timber worked by boxes convinced the producing world that it not only preserved their timber but that it added to their earnings—due to the fact that the vitality of the tree was not impaired by the severe wounds of an antiquated process, thereby giving them a greater annual yield of turpentine.

In addition to this, the cup used in making crude turpentine was not liable to discoloration from the lightwood, consequently the rosins were of a higher grade. Then the fact that the cups could be raised every year following the work as it progressed up the tree, increased the production both in spirits and in rosin.

Although there were some producers who did not yield to these convincing facts, yet the scarcity of timber, forcing them to considerable back boxing, caused them to abandon the old-fashioned box, and adopt the economical and up-to-date methods, and the HERTY TURPENTINE CUP has come into its own.



BIRDSEYE VIEW OF JACKSONVILLE LOOKING SOUTH

T. P. A.
Commercial and Industrial
Review

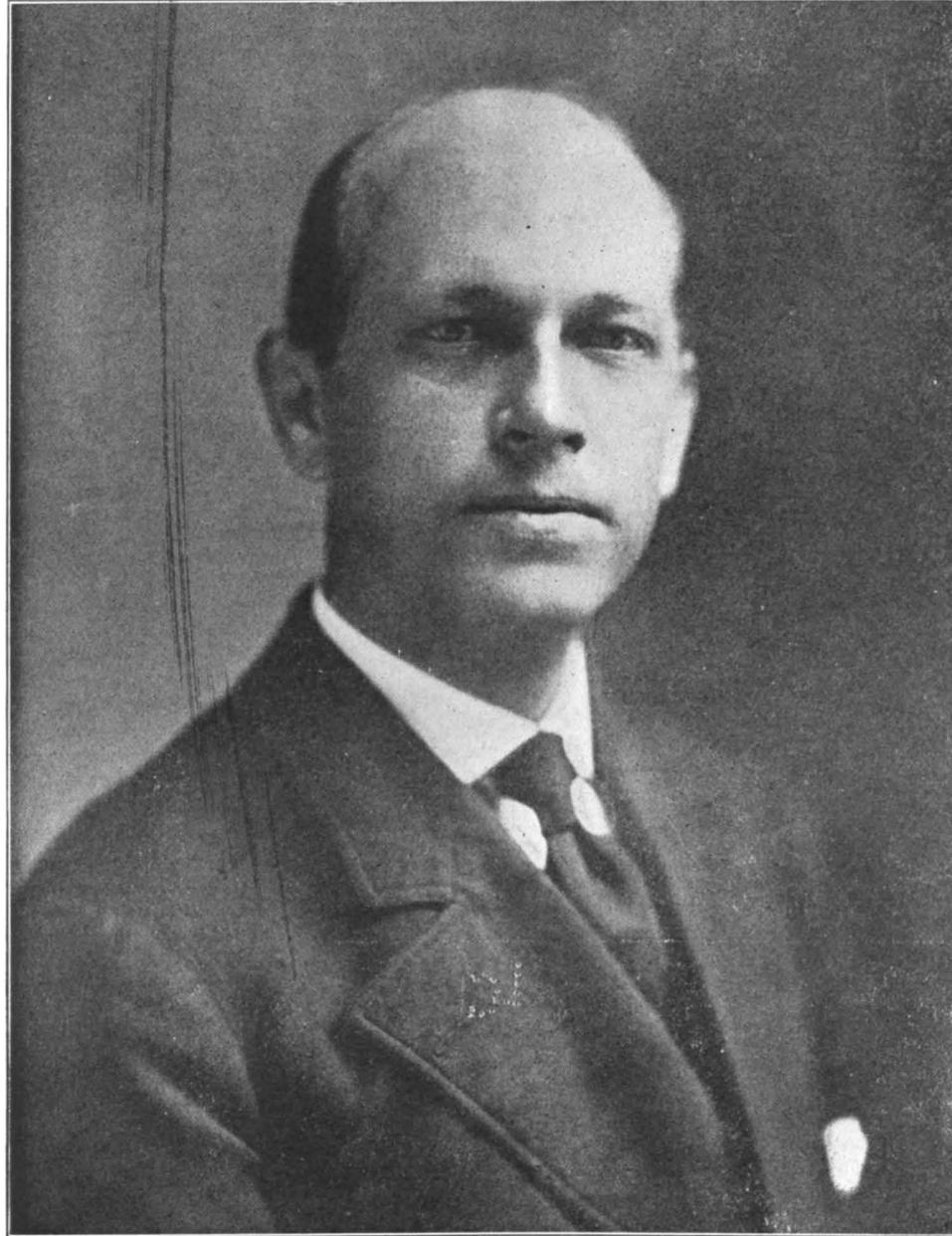


ILLUSTRATED



Issued by the
Travelers Protective Association at Jacksonville, Florida
" *Edited by A. H. DUNLAP*

1911



F 316
T 77

F. W. KING
President Florida Division and Post A, T. P. A.

PREFATORY



FLORIDA is now in the formative stage. It has just begun to realize its potential possibilities. Aroused from that state of lethargy into which the entire sisterhood of Southern States was plunged at the close of the civil war, and aided by outside capital and a constant stream of immigration in recognition of its vast and varied resources, the Peninsular State is rapidly assuming its logical position in the van of industrial progress. This applies not only to that long list of commercial enterprises that constitute the commercial makeup of the State, but also to such commendable and public spirited organizations as the Travelers' Protective Association, whose greatest work is yet to be done.

The work of the Travelers' Protective Association in Florida is largely a labor of love. The body of men comprising the membership of the association are earnestly and unselfishly putting forth untiring efforts for the benefit of the entire public. With a healthy optimism and an unfaltering faith in the possibilities of the commonwealth they are doing what may be aptly styled a patriotic duty; and it is safe to predict that the Travelers' Protective Association may at all times be counted upon to do its full share in the growth and development of the great Florida of the future.

The sincere thanks of the association are extended for the hearty support and co-operation received throughout the entire State.

A handwritten signature in black ink, appearing to read "R. H. ...". The signature is written in a cursive style with a large, sweeping initial.



Ponce de Leon Hotel, St. Augustine—Finest in the World

Travelers Protective Association of America



Of the general public, the achievements of the Travelers' Protective Association are by far better known than the organization itself. Indeed, the results accomplished by this formidable association, national in extent and comprised of the leading manufacturers, jobbers, commission men and commercial travelers of the nation—these results are known to every intelligent man, woman, and child of the country.

It is not necessarily *prima facie* evidence of lack of intelligence that one is unfamiliar with the make-up and workings of this organization. It would, however, indicate a lack of interest in current events not to know of the existence of the Bureau of Commerce and Labor; not to know that laws have been enacted relating to the adulteration and misrepresentation of food products; not to know that the operations of the beef trust were thoroughly investigated and the results aired and fumigated in public print; and yet, these and many others of a similar nature were brought about and made possible only through the strenuous and aggressive efforts of the Travelers' Protective Association of America.

Every one who travels knows that it is possible now-a-days to purchase at a greatly reduced cost an interchangeable mileage book that can be used on nearly all the different railroads. This also is the work of the T. P. A.

It is a matter of common knowledge to all who travel that railroad coaches and railroad depots are cleaner and more sanitary in every respect than in former years, due directly to the vigilance of the T. P. A. Not so long ago the time was when wholesalers and jobbers were obliged to pay immense and exorbitant sums on excess baggage. Today through the efforts of our organization, these rates have been materially lowered and placed upon an equitable basis.

Formerly the commercial traveler was known as a drummer and, sad to relate, his reputation was none too savory. He drummed the trade in a somewhat barbarous fashion, depending chiefly upon his personality and perhaps questionable methods of making a sale, in order to make a fair showing for his house. Many are the yarns that are spun relating to his checkered career in the early days and reflecting particularly upon his moral character at that time. Thanks to the work of the T. P. A., his position in life has changed. No longer is he generally known as a drummer but rather as an essential factor in the business life of

the nation, a potential business builder, a commercial ambassador and literally an advance agent of prosperity. The salesman of today is engaged in a profession that holds forth rewards and remuneration equal to that in any other material field of endeavor. The T. P. A. has thus wrought order out of chaos. Organized primarily for the benefit of the traveling fraternity, its beneficent work has been felt throughout the entire nation.

We thus see that through the progressive efforts of our organization the position of the commercial travel has been placed upon a higher plane. By securing lower rates on excess baggage and interchangeable mileage the manufacturers, wholesalers and jobbers directly, and the entire public indirectly, have been greatly benefited and, by the creation of the Bureau of Commerce and Labor with its far-reaching results, the association has projected its good influence into the home of every individual of the country.

The organization is ever on the alert to do all possible in the improvement of conditions affecting the entire traveling public. Moreover, it has been of incalculable benefit in the way of promoting better trade relations between the United States and foreign nations.

The T. P. A. may be likened to a national board of trade, with headquarters at St. Louis, Mo. It is actively at work in thirty-three States, each State division being subsidiary to the national association, but having its peculiar, independent duties to perform. Each State division is then sub-divided into local posts representing the principal cities of the State. There are at present two hundred and thirty-six posts.

The Association has today approximately fifty thousand members in good standing. Its work is so outlined and classified as to bring about in the most effective manner the best results possible. The mere fact that it is composed of the best class of business men, including the manufacturer, jobber and commercial traveler, is an indication in itself of the fraternal feeling that exists between these three branches of business and the harmonious manner in which they work together for mutual good at the present time. It may be truthfully said that the T. P. A. itself has been chiefly responsible for that spirit of fraternity which now exists to a marked degree among the present day Knights of the Grip.

Not the least of the good things that have been accomplished by our organization is the vast improvement in hotel conditions throughout the country. In nearly every State in the Union stringent laws have been enacted through our efforts to restrain lax hotel proprietors from the many impositions formerly practiced upon the public.

All this work is carried on constantly and effectively throughout the different States and also at Washington by means of competent committees such as the railroad committee, hotel committee and the like. Armed to the teeth with facts and figures, logical argument and the public welfare to back it up, these committees appear before the various railroad commissions, the national and State legislatures and elsewhere in order to take just such steps necessary to bring about the desired result.

For the benefit of its members the association also has an accident insurance feature which may be regarded as the cheapest and safest investment of the kind to be obtained at the same cost, viz: eleven dollars per year for five thousand dollars for accidental death and paying twenty-five dollars per week for two years for total disability through accident. We have in the national treasury at this time approximately two hundred and fifty thousand dollars in cash and securities and a reserve fund of nearly one hundred and fifty thousand dollars.

The national association is at present headed by W. O. Hudson, of New Orleans, La. Mr. Hudson is a member of the Old Guard in T. P. A. circles. From the very outset he has always been found upon the firing line, fighting like a Spartan for the good and welfare of the traveling public. The position of president of this great organization was, figuratively speaking, served to W. O. Hudson upon a silver salver, as a just reward for his years of constant, conscientious and effective service. Mr. Hudson is a prominent and prosperous leader in the business life of New Orleans, and a most able and efficient pilot to guide the destiny of the association.

A mere glance at the personality of the officers and directors of the Florida

Division is sufficient to convince the people of the Peninsular State that the work here is in the hands of men combining seasoned experience with superior ability and unquestioned integrity. The chief responsibility, of course, falls upon the shoulders of Fred W. King, president, and R. W. Bours, secretary and treasurer.

The board of directors consists of the following well-known gentlemen: S. B. Hubbard, H. C. Oltrogge and W. T. Parsons.

It is also worthy of note that Isaac Flatau, of Jacksonville, is at present third vice-president of the national association.

Fred W. King is president and general manager of F. W. King & Company, wholesale confectioners, with branches in Atlanta, Tampa and Birmingham, the parent concern being located in Jacksonville. By conspicuous business sagacity he has built up a colossal trade and the qualities of good judgment and sound business ability which he possesses have been factors in the progress of the T. P. A.

The association is so constituted that the position of secretary and treasurer is perhaps the most arduous and responsible in all the work of the organization itself. Indeed, this office may be regarded as a sort of a clearing house for all that transpires relating to the association and its various activities in the entire State. In this respect it would be difficult to overestimate the active interest and painstaking efforts that have been exhibited by the present incumbent, Mr. R. W. Bours, ever since the date of his first election, several years ago. Mr. Bours is of the firm of W. A. Bours & Company, wholesale hay, grain and feed dealers, and one of the leading commercial institutions of the State.

Among other things it is reasonable to suppose that the efforts of the Florida Division will in the future be most effective in bringing about better trade relations between Cuba and the States. Formerly a large contingent of the commercial travelers coming to Florida never got any further than Jacksonville. Today they find it profitable to cover the entire State. At present the West Indies are covered largely by the business



W. O. HUDSON
National President, T. P. A. of A.

FLORIDA—THE PEERLESS PENINSULA

representatives of foreign nations, chiefly Germany and England. Through the efforts of the T. P. A. these conditions are being gradually reversed. Each year sees a larger number extending their routes so as to include Cuba.

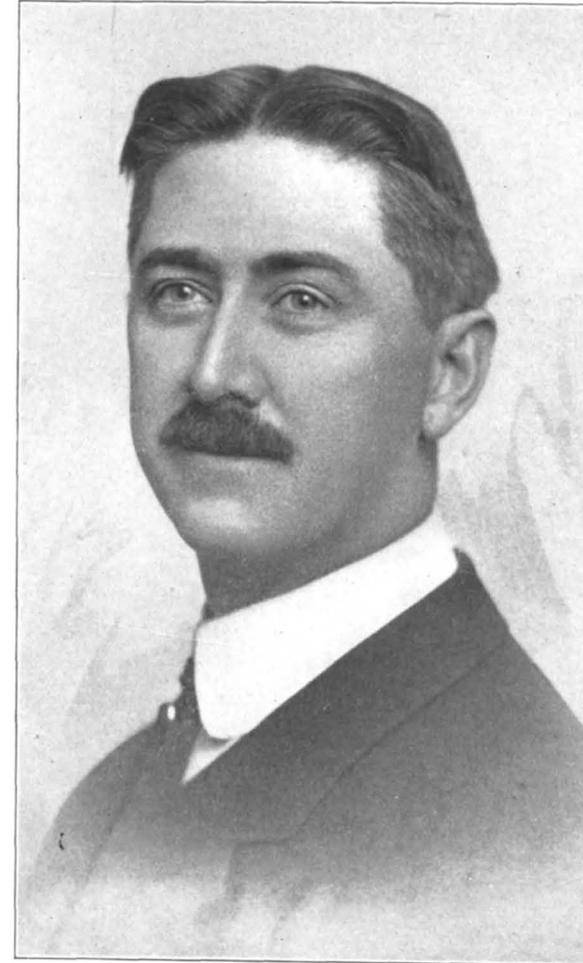
Excess baggage rate regulation by law in many State.
The drummers' tax or license law was declared unconstitutional.
Southwestern and Western Passenger Associations issue interchangeable mile-



R. W. BOURS
Secretary and Treasurer Fla. Div., T. P. A. of A., and Post A, Jacksonville

What the T. P. A. Has Done

All interchangeable mileage in use today is the result of the efforts of this association.



T. S. LOGAN
National Secretary T. P. A. of A.

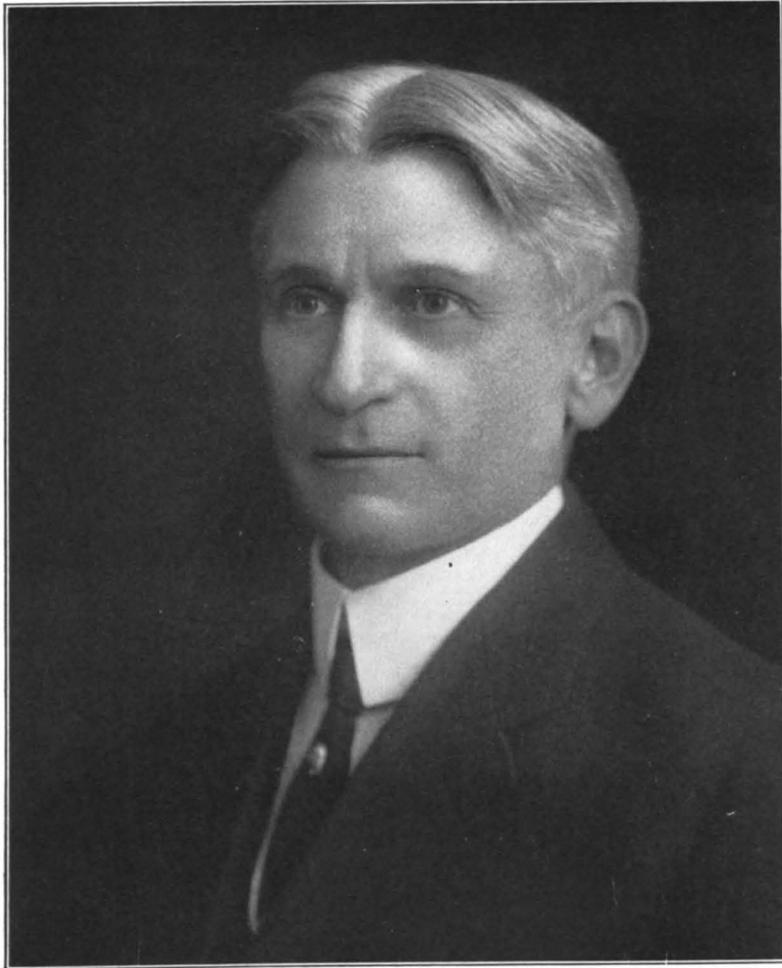
age and excess baggage books on all lines of those associations.

Established a reserve fund for the protection of its members.

Organized in thirty-three States, making one of the greatest national associations of traveling men in existence.

Twenty-four

Has established committees to look after hotels, legislation, railroads and employment, good roads and public utilities for the benefit and welfare of its members.



ISAAC FLATAU
Third Vice-President T. P. A. of A.

Has enabled traveling men to protect themselves, their families and those dependent upon them for support by insuring their lives against accidental death and disability at the cheapest cost possible.

FLORIDA—THE PEERLESS PENINSULA

Benefits

- \$5,000.00 in case of death by accident.
- \$5,000.00 for loss of both eyes by accident.
- \$5,000.00 for loss of both legs or both arms by accident.
- \$5,000.00 for loss of one arm and one leg by accident.
- \$2,500.00 for loss of one hand or one foot by accident.
- \$1,300.00 for loss of four fingers on one hand by accident.
- \$1,250.00 for loss of one eye by accident.
- \$25.00 weekly indemnity not to exceed 104 weeks in case of total disability by accidents.

Only costs \$11.00 a year. No medical examination. No assessments.

The Travelers Protective Association has a membership of 38,000 and is organized in thirty-three States, with 231 posts; has on hand \$201,410.04 in cash and securities; a reserve fund of \$131,202.48.

It has paid to its members and their beneficiaries:

Death Losses	129	\$ 564,700.00
Eye Losses	22	32,500.00
Foot or Leg Losses	19	46,500.00
Hand Losses	16	34,000.00
Weekly Indemnity Claims Paid	17,496	1,533,752.46
Total	17,682	\$2,211,452.41

Who Are Eligible

Any white male person of good moral character not under the age of 18 years or over 55 years of age, engaged as a traveling salesman for a wholesale house or firm engaged in commercial business of a legitimate nature, or buyer or seller in wholesale trade, including commission house and manufacturers or a wholesale dealer, including commission merchants, importers and manufacturers.

The Travelers Protective Association gives you this opportunity. Can you afford to let it slip by?



Florida—The Peerless Peninsula

Lured by the siren song of a sleek land promoter, and ambitious to escape the rigors and hardships of the bleak Northwest, an old-fashioned farmer packed up bag and baggage and came to Florida. Like thousands of others, he was led



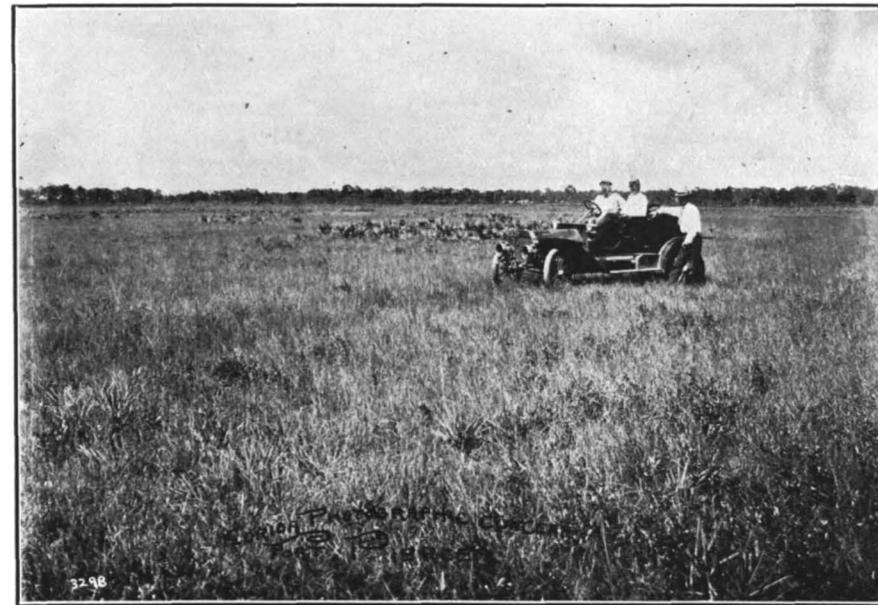
Orange Trees in Florida

up to the sacrifice. He was artistically fleeced. Then he returned and reflected and wrote as follows: "When one of those Florida land sharks dies, and goes to hell, he will immediately proceed to lay it off in town lots, representing the climate of hell as salubrious and *hellthful* and assuring purchasers that the devil is a first-class neighbor."

The magazines and newspapers of the North are at present waxing fat on the patronage of these self-same land sharks. Their plan is to buy outright or sell on commission a large tract of worthless land, boost it to the skies through craftily worded advertisements, then bring the victims down in droves. It is estimated that twelve thousand families came to the State in sixty days' time,

most of them seeking farm lands. Those who fell into the clutches of the land sharks were doomed to disappointment; those who dealt with reputable land concerns and investigated thoroughly on the spot before purchasing, were destined to become happy, prosperous and permanent residents of the State.

As will be shown by facts and figures in this article, the Peninsular State holds forth to the homeseeker and the seeker of a profitable field of investment almost unlimited possibilities. This is indicated by the very activity of the land sharks in this State. The land shark always follows the flag of unbounded wealth and



The Prairie Lands of Florida

prosperity. We met him in Beaumont, Texas, during the days of Spindle Top Heights; then we detected the workings of his fine Machiavelian hand when all roads led to Oklahoma; the opening of the wheat fields of Minnesota and the

Twenty-six

Dakotas, found him right there on the job; then Texas began to fill up, and once more Mr. Land Shark was much in evidence.

Today Florida occupies the center of the stage with the spot light of the world turned upon her, and again the land shark projects his astute personality upon the scene. Like Banquo's ghost, he will not down. Incidentally, he is doing the State, however, incalculable harm. While Florida is now receiving more favorable publicity than any other State in the Union, yet the disappointments that follow in the wake of the land shark's progress amount to nothing short of some undesired and undesirable notoriety.

At the very outset, therefore, we desire to caution the people in all sections of the United States against the extravagant claims and promises and the unprincipled methods of those who are exploiting the waste lands of Florida. We have in our own midst many thoroughly reliable and reputable real estate and land concerns, besides the various boards of trade that make it their business to



Florida's Cutover Pine Lands

deal on the square. It is to their interest and to ours to fill the State with a desirable class of permanent residents. This is being done now on a colossal scale and one that bids fair to place Florida where she properly belongs—in the van of commercial and industrial progress.

With one exception, Florida has a greater area than any other State east of the Mississippi river. It measures in all 59,000 square miles, which is equivalent to thirty-five million acres.

FLORIDA—THE PEERLESS PENINSULA

The State possesses more than twelve hundred miles of sea coast, including many land-locked harbors, and possibilities for inland waterways that can not be equalled in any part of the world. Arms of the sea form rivers and lagoons paralleling the coast lines, while inland there are many fresh water rivers and lakes that furnish ample water for all purposes.

Florida's varied resources of forest and farm, her magnificent fisheries, her great phosphate deposits, her fertile soil, and her marvelous climate, have at-



Digging Potatoes at Hastings, Florida

tracted the attention of the world. In consequence capital and immigration are turning Floridaward so rapidly that statisticians have difficulty in keeping record of the State's constantly increasing progress.

It is worthy of note that in the past twenty years Florida has grown more rapidly than any other State in the South excepting Texas. The government census for 1910 gave Florida a population of 751,000, a gain of 42 per cent in ten years, 35 per cent for the past twenty years, Texas being credited with a gain of 36½ per cent. According to her past growth, therefore, Florida should have in fifty years' time a population of 3,292,000.

The increase in population credited to Florida by the government in 1910 covered a ten-year period, but it can be stated with accuracy that most of this increase of 42 per cent came within the past two years. Prior to that time there was no great migration toward Florida except during the winter months when

hundreds of thousands of tourists from all over the world visit the State's famous Spas for the benefit of her marvelous life-giving, health restoring and nerve-soothing climate.

Florida's great diversity of products has made her famous, and there is a reason. The territory of the State extends through 473 miles of latitude, a



Shipping Celery at Sanford

narrow peninsula, protected on the east, west and south by large bodies of salt water. Standard crops of all sorts of vegetables and fruits, including many tropical and semi-tropical varieties, can be raised and shipped every month in the year. No other territory in the Union can do so much. In the northern tier of counties are the red clay hills, undulating with hill and dale, gridironed with many running streams. This soil is adapted to the growth of cotton, corn, tobacco, sugar cane, all kinds of vegetables, the pecan, and many varieties of grass for hay.

It was not until recently that Florida was considered seriously as a corn producing State, but statistics now show that it can hold its own with the best in the South. Skill and intelligence have been incorporated with soil and climate, and as a result 85, 90 and as much as 110 bushels of corn have been raised to the acre, showing that the red clay soil of Florida can be made to produce as much of this staple crop as is produced on similar lands in any part of the United States. A high grade tobacco is also raised in abundance on this red clay of the northern counties, as well as in other parts of the State. As much as eleven

to twelve hundred pounds to the acre have been harvested, and this is far from being an exceptional production.

In many of the northern counties large pecan trees are growing. In one county alone five thousand acres are planted in pecan trees, while here and there, in almost every county in the State groves of various sizes have been put out. It is in the northern portion of Florida that sea island or long staple cotton is so successfully grown. A bale to a bale and a half is not an unusual yield. During the past few years long staple cotton has been planted in some of the southern counties in the sandy loam soil and it produces equally as well and of just as good staple as in the north of the State.

While the middle tier of counties raise good crops of corn, cotton, tobacco and sugar cane, more attention is given to truck farming, particularly to watermelons, cantaloupes and strawberries. Some one territory will make a specialty of some one crop. For instance, Hastings farmers devote most of their time to growing Irish potatoes. The crop this year was in the neighborhood of two hundred thousand barrels, selling at the station for \$4 a barrel. The average



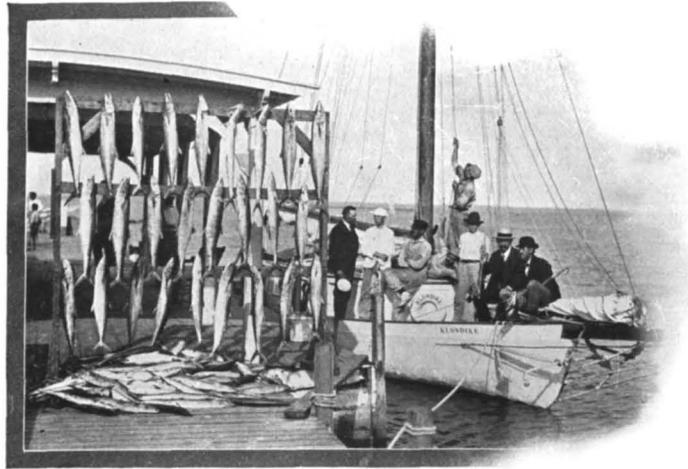
Field of Beans in Middle Florida

yield was about fifty barrels to the acre. In another district, such as Sanford, celery is raised, yielding a profit of anywhere from \$200 to \$600 an acre. In still another section, Lakeland for example, strawberries are given the preference, with a resulting profit of several hundred dollars an acre. The growing of one particular thing in one particular district is accounted for by the fact that when a local market is established it is very easy to dispose of the crop in an f. o. b.

Twenty-eight

market. That is, if the crop is large enough it will attract buyers to the territory and the crop is sold at the station or in the field, and the producer is saved the worry and possible loss of shipping on consignment.

It is the southern counties of Florida that are making the most rapid progress at present. Citrus culture and truck farming are receiving the greatest attention.



One Morning's Catch

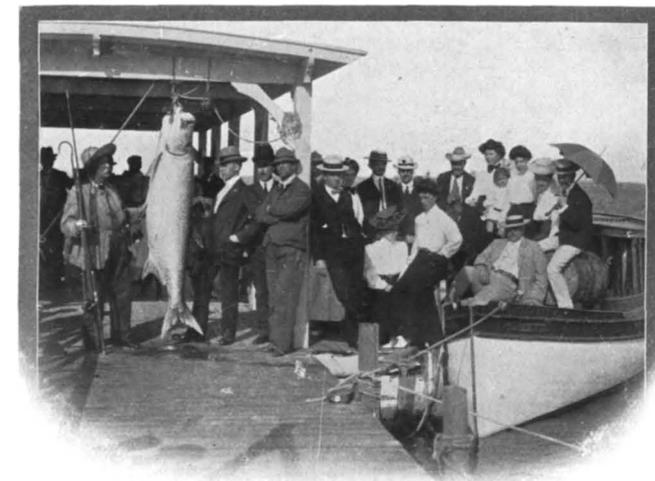
All sorts of vegetables can be raised almost every month in the year on the same land that is maturing the citrus grove. The most profitable vegetables grown are tomatoes, peas, beans, eggplants, cauliflower, celery, lettuce, potatoes, cabbage and okra. Hundreds of thousands of crates of these vegetables are shipped by express and fast freight to northern markets all through the winter and spring, when the soil in other parts of the States is covered with snow. The soil, aided by the climate, offers another decided advantage, in that several crops can be raised in one year. Two vegetable crops and one staple crop are usual. For instance, after Irish potatoes are dug, sweet potatoes are planted, and when the last crop is gathered a ton of hay to the acre can be made. If cabbage is the first crop, cucumbers follow, and later, a hay crop is made.

Florida groves at one time not far distant consisted only of orange trees. Today the orange must divide the honors with grapefruit, mangoes, lemons, limes, pecans, and many other varieties of fruits and nuts. The citrus fruit crop last year was three million boxes of oranges, one and a half million boxes of grapefruit, hundreds of barrels of limes and a bountiful crop of lemons, mangoes and a score of other tropical and semi-tropical fruits.

FLORIDA—THE PEERLESS PENINSULA

Less than forty years ago Florida's production was just about nil. Last year only one of the several railroads penetrating the State handled more than twenty-five thousand carloads of fruits and vegetables. The cities of the North consuming the greater portion of Florida's products are distant from Florida shipping points from a day and a half to two days and a half, so that Florida fruits and vegetables are landed in New York, Boston and other northern cities practically fresh, or direct from the tree and vine.

The rapid settlement of Florida's soil by agriculturalists and horticulturalists has had the logical effect of building up the small settlements into large and thriving towns. Country development is the backbone of town or city, and as the country has added to its population, so has the city grown in numbers and prosperity. Jacksonville's growth has been phenomenal; one hundred and three per cent in ten years. Other cities and towns have also made stupendous strides, among them being, without effort to grade, St. Augustine, Palatka, Daytona,



Where Fishing is Good

Miami, DeLand, Orlando, Sanford, Bartow, Arcadia, Ft. Lauderdale, Ft. Myers, Lakeland, Plant City, Tampa, St. Petersburg, Tarpon Springs, Leesburg, Madison, Quincy, Pensacola and many other points. In some sections of the State towns have sprung into existence almost over night. The great reclamation work that is being done by the State in the Everglades and the resulting tremendous land sales of that region, account for Ft. Lauderdale growing from a

FLORIDA—THE PEERLESS PENINSULA

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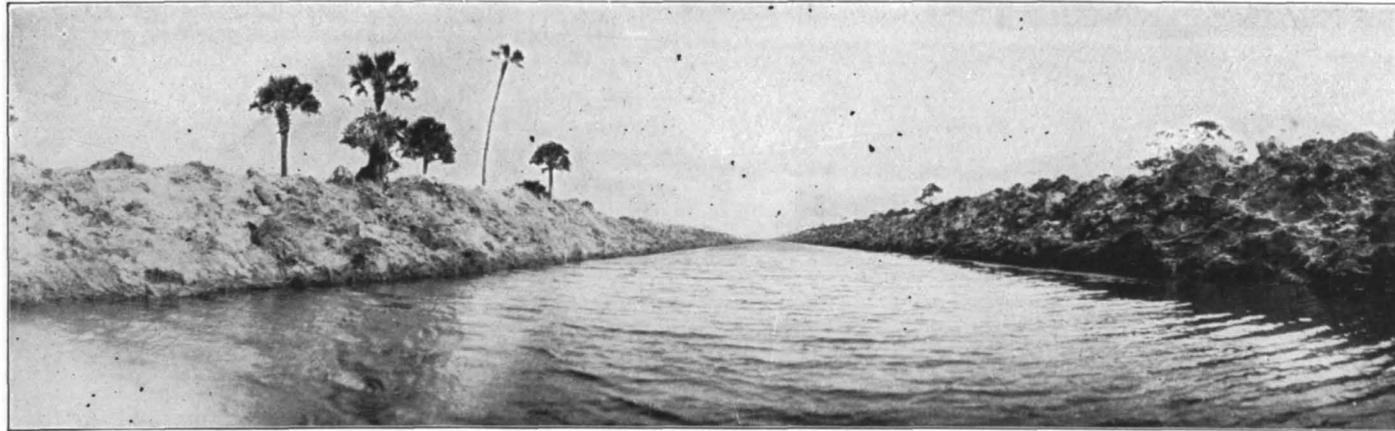
village of 250 souls to a town of three thousand people in less than a week. Similar instances are recorded in other sections.

One does not have to go back many years to recall the fact that Florida was very much misrepresented, particularly as to health and general natural conditions. Many people had the idea that the State consisted of malaria, swamps and alligators. To the contrary, Florida's death rate is less than that of any other State, the last census showing but 6.5 per thousand.

That Florida's chief asset is its climate no one will deny. During the winter of 1911 Mr. Edmonds, editor of the *Manufacturers' Record*, spent some time in Florida. Since his return to Baltimore he has written a series of articles

grower, the trucker and business man, will hear from many of those with whom he talks that their removal to Florida was to them the saving of life.

"Stopping by the roadside one day to ask of a sturdy looking orange grower the name of a very beautiful lake we were passing, he immediately began to tell of his enthusiasm for Florida, of the charm of its climate, and of the fact that a few years previous the doctors had told him at his mountain home in West Virginia that he could not possibly live through another winter. Among the numerous ailments that he named as dooming him to death were asthma, rheumatism and heart disease, and yet this invalid of a few years before seemed the embodiment of health and could not find words to fully express his joy at having



Drainage Canal in the Everglades

laudatory of Florida. In one devoted to Florida's climate the following excerpts are taken:

"Some years ago those who crowded the South in winter to escape the snow and ice of the North were mainly people who, because of ill health, were forced to seek a balmier climate. Some had reached that stage where even the most favorable conditions could not bring back health and strength again. But there are today living in the South thousands of people who attribute the fact of their being alive to their having settled in the South. One cannot travel through Florida without being impressed with the fact that many of the people that one meets went there as a last resort when doctors had given them up as beyond recovery. The man who travels the highways and byways of Florida, who meets the orange

discovered Florida. He had worked out of doors every day of the year except one, he said.

"Another day when visiting one of the most beautiful orange groves seen in the State, not far from Tampa, we found a 75-year-old couple, sturdy, strong, healthy and happy, with ideal conditions of life, with an orange grove burdened with ripening fruit, with a nearby lake which supplied ample water for irrigating purposes, with Jersey cows rivaling in milk and butter qualities any to be found in the East. It was learned that over thirty years ago these good people had moved to Florida because the husband was supposed to have reached the last stages of pulmonary trouble.

"A leading physician in Tampa, who has been enjoying the blessed privilege

of living in that place for sixteen years, and is now the picture of health, said that he was sent South by New Jersey physicians with the expectation that he was about to die, and that there was no hope for him, even in Florida.

"Wherever one turns similar conditions are met. It may be that some go to Florida without finding the health they are seeking, but surely to many thousands living there that State has been the means of bringing them from the very gates of death to the joy of abounding health. And this is not surprising. In a State 700 miles long it is not to be expected that every portion will be equally attractive from the climatic point of view, from health conditions, or from that



Picnic in the Woods at St. Johns Park

of the opportunities for success in agriculture or in business. But broadly speaking, Florida is a State of wonderful potentialities."

Editor Edmonds sums up the conditions in Florida completely and truthfully in the following paragraph:

"The development of Florida as a resort or tourist place is as yet in its infancy. Not from its great phosphate beds; not from its timber wealth, not from its agricultural producing possibilities, but from its climatic advantages will the State reap its largest profit, because these climatic advantages will be a compelling force to draw to the State an ever-increasing number of tourists seeking to find

a winter playground, of those who come for rest and quiet recreation, of others who come for health, and of many who will make Florida their permanent winter home, having reached that stage of life where wealth enables them to enjoy the opportunity of spending their winters permanently away from the cold and ice and snow of other sections. The climatic advantages would alone make Florida in the years to come a popular State of well-to-do people; but added to this condition will be the almost innumerable opportunities for profitable employment in fruit-growing, in trucking, in diversified agriculture, in employment in city pursuits which will come with the ever-expanding wealth and population of the State. It is a State of wonderful interest. In its semi-tropical foliage, so unlike anything else to be found in the United States; in its lakes and even more wonderful springs big enough to form rivers, with its great stretch of sea coast, the Atlantic on one side and the Gulf on the other, Florida has rare advantages and attractions."

Last winter former Governor W. S. Jennings went to considerable trouble in gathering statistics about Florida for an article which was published in the *Chicago Examiner* last November. The statistics sum up as follows: Total annual value of farm products, \$50,000,000, classified as field crops, \$15,000,000; vegetable and garden products, \$5,000,000; fruits, \$10,000,000; live stock, \$15,000,000, poultry, \$1,000,000; dairy products, \$1,000,000.

Statistics further show that Florida has from 15,000 to 25,000 thoroughbred cattle—Herefords, Shorthorns, Devons, Aberdeens, Angus, and Jersey—which are equal to those of other States and climates, and are of much higher local market value. No State in the Union holds out a safer or greater inducement to investors in the dairy business than Florida. Food stuffs can be grown as cheaply as elsewhere, to which may be added, at very small cost of production, millet, corn, oats, and a variety of excellent grasses, including alfalfa, ten out of the twelve months of the year.

Here is what a former resident of Florida thinks of the State, taken from the *Knoxville Daily Journal and Tribune* of May 14, 1911:

"Captain W. O. White, former city comptroller, has just returned from a stay of several weeks in Florida, and, according to the captain, the Peninsular State is just about the garden spot of the universe and a very good place in which to enjoy the good things of life, especially for those who are inclined to devote their time and attention to things agricultural.

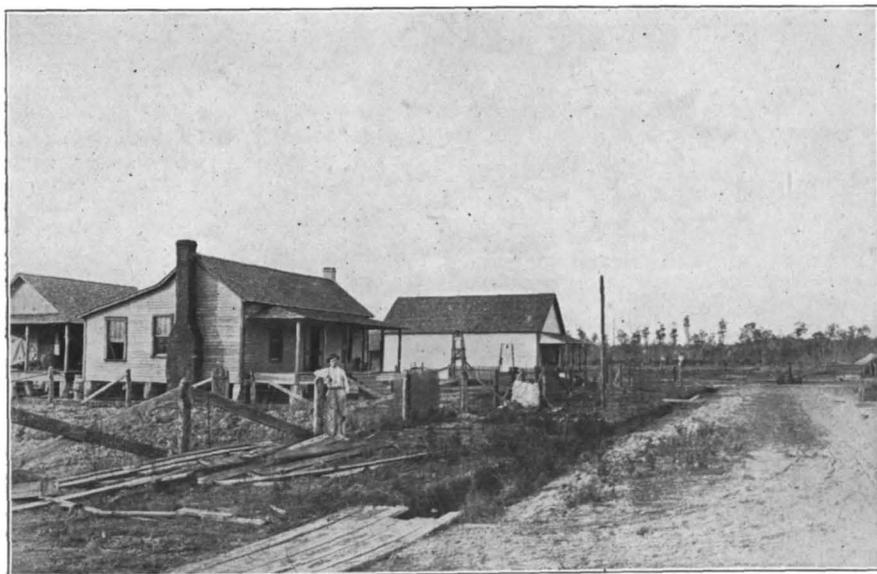
"Having lived in Jacksonville four years—from 1894 to 1898—Captain White is very familiar with urban life in Florida, but during his recent trip there the members of his party spent most of their time in visiting the rural districts. In

FLORIDA—THE PEERLESS PENINSULA

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this party were a number of other Knoxvilleans and all of them are enthusiastic concerning the things they saw and experienced.

“Captain White said that while living in Florida he had liked it very much, but that upon his return there a few weeks ago conditions had improved so much that he liked the country even better. ‘It seemed so nice,’ continued Captain White, ‘to get away from our cold and damp weather for awhile, and live out of doors in the Florida sunshine. During our stay of five weeks in Florida there



Pioneer Town In Florida

was no rain, but there was much delightful sunshine. In fact, there had been no rain of any consequence since last December.’

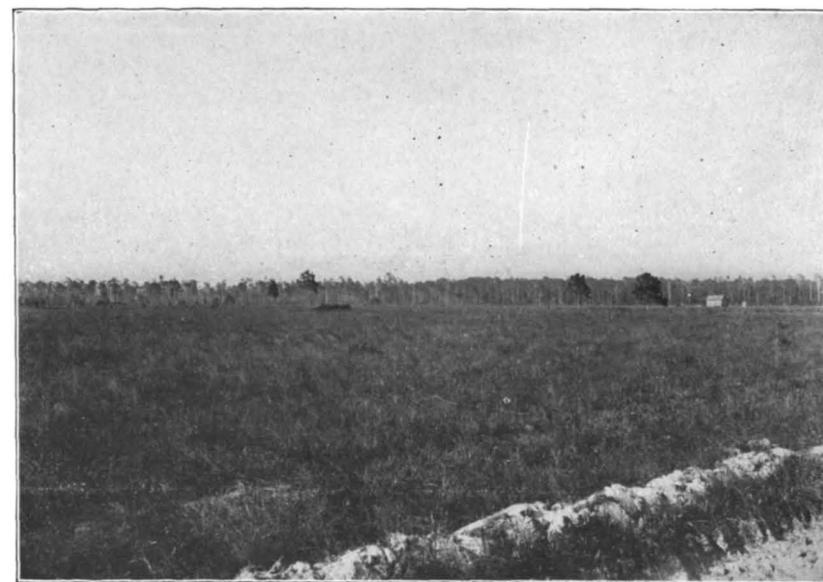
“We did not suffer any from the heat, and as a matter of fact during the summers that I lived in Florida I was not bothered by the heat any more than we are in Knoxville. There may be a little more heat in the Southern State, but there is always a good breeze, and out of the sun it is an easy matter to keep cool. We saw between 75,000 and 100,000 tourists who had gone to Florida to get away from the cold, and I about came to the conclusion that a great many of our citizens are not very partial to cold weather.

“It is my opinion that the agricultural future of Florida is very promising. There is a great deal of fine fertile soil in almost every part of the State, and of course there is much poor sand there. Intensive farming is the kind that

succeeds in Florida, and the successful farmer forces his crops. The January and February yields are the most profitable, for if gotten into the Northern markets they bring large returns, and then, too, that is the time when the Florida hotels are doing their best business, and of course they pay well for the truck and produce.

“The fine muck soil, decomposed vegetable matter, is the most fertile. One acre under canvas, which means a hot house, with nature furnishing the heat from the sun, will yield a handsome return of \$1,000 to \$3,000 a year. Of course, the money does not grow on the trees, for industry, patience and common sense are required there as elsewhere.

“More attention is now being paid to the growing of oranges, grapefruit, peaches and pears than at any time since the great freeze of January, 1895. There



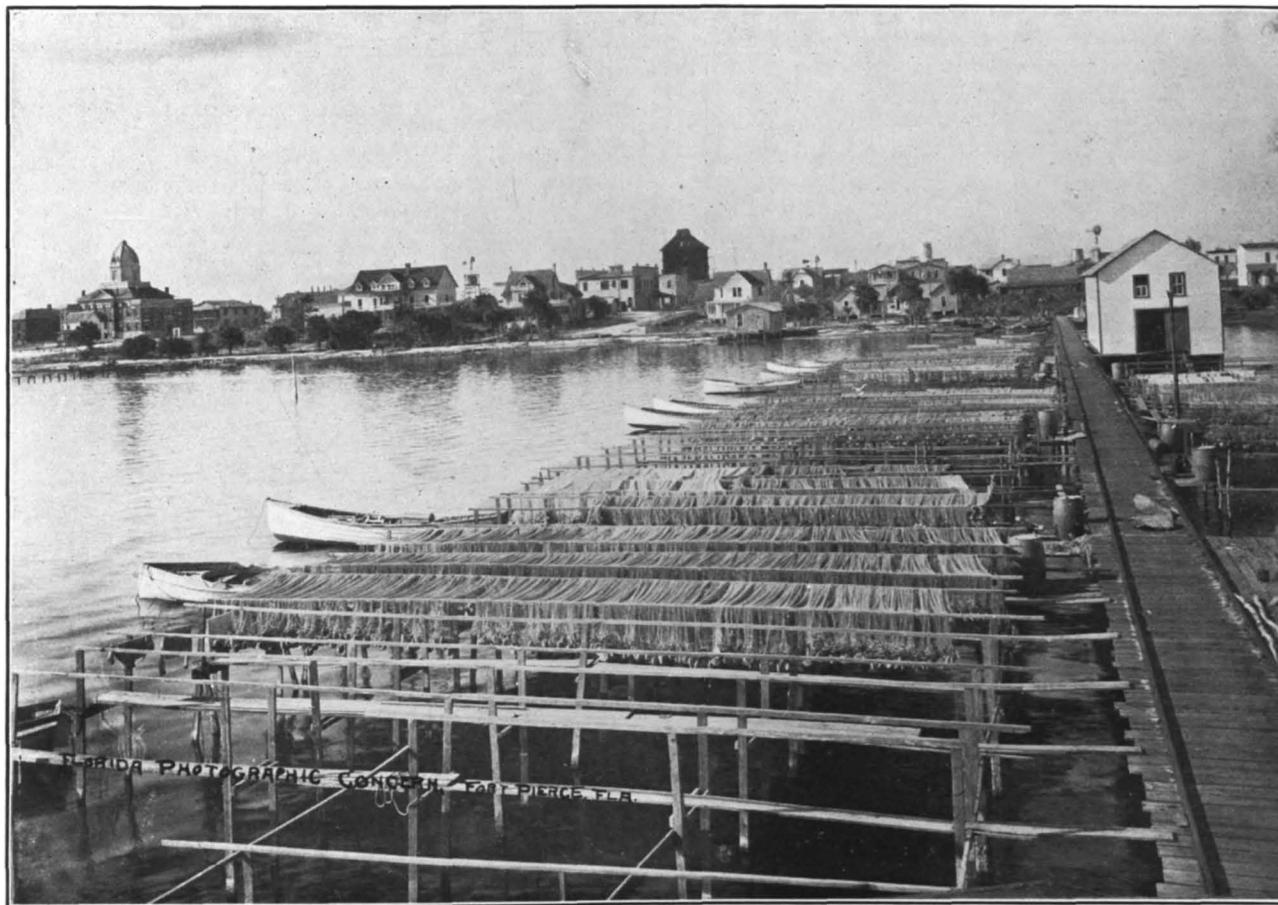
Prairie Land at St. Johns Park

is no frost line in the State, for all sections occasionally have frost, but the growers have learned to protect their crops and fruit by “smudging,” which is done by building fires between the rows of vegetables and trees. Sometimes crude oil is burned for this purpose.’”

“That Florida is the ‘paradise for fowls’ was the opinion expressed by Captain White, who said that this was so because the warm climate does the

brooding and furnishes a supply of vegetable growth during all the year. 'There is always,' added Captain White, 'a great demand for fowls and eggs and the products of the henery yield a rich profit. We visited a number of chicken 'ranches' with from one to two thousand hens on each, and the owners of all

"There are also good opportunities for the dairy keeper in Florida. You know, the world has never had enough milk, and there is less of the lacteal fluid in Florida than any place in the South, except of the canned variety. For this reason, there are good openings for dairies. The price paid for butter and milk



The Fishing Industry on the Indian River Employs Many Men and Boats

were making money. We met one G. A. R. man from New York State, who told us he had been raising chickens since the cold snap of 1895 ruined the orange crops and that he found the chickens even more profitable than fruit raising.

in Florida is about double that paid here. For instance, we paid from twenty cents a gallon up for buttermilk and could not get much of it at any price.

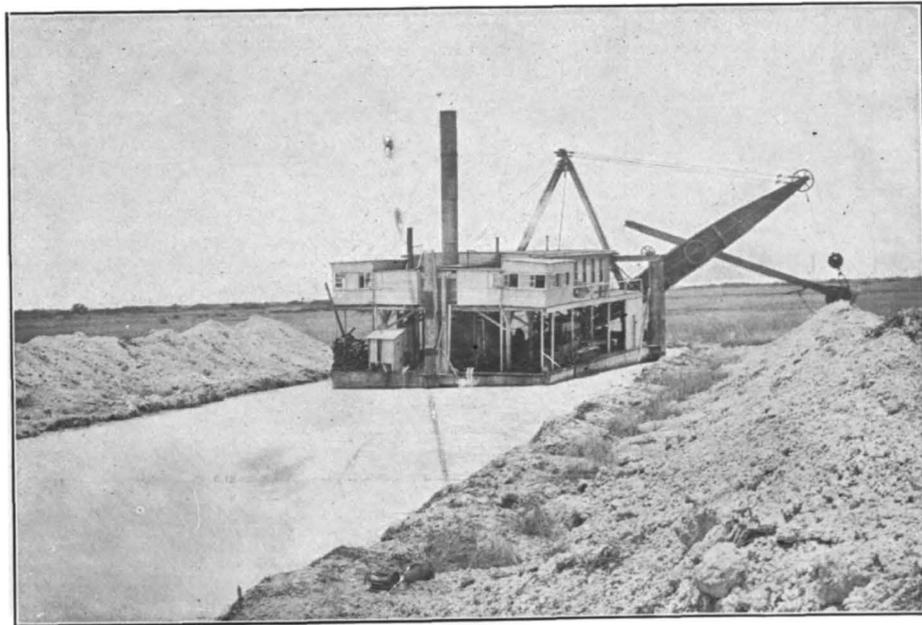
"The members of our party went up and down the East and West Coasts,

FLORIDA—THE PEERLESS PENINSULA

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crossed the State twice and then journeyed through the central portion. We were very favorably impressed by what we saw, and believe that Florida is one of the coming States of the South."

To summarize, Florida soil will produce practically every known fruit of the



Dredge Making One of Florida's Canals

world, most of them in abundance. Her citrus industry is second in size only to that of California, while in quality it has no superior in the world. The six million boxes gathered and sent to market during the past year brought into the State not less than \$8,000,000.

Florida's trucking industry is in a class by itself, and includes almost every known variety. Vegetables are grown every month in the year, and the bulk of the crop is sent to market during the winter season when the best of prices prevail.

Florida soil is of several varieties, including red clay, pine land, sandy loam, prairie, and muck. The average annual rainfall is 50 inches, which is distributed through every month in the year. Should the rainfall fail in the making of crops, the trucker and fruit grower can fall back on his artesian well which can always be relied upon for an abundant and steady flow.

Florida's climate, while beneficial to the tourist and seeker after health, is of equal value and importance in the growing of fruits, vegetables, and all the field crops. A well-known authority from the Agricultural Department in Washington has stated that in Florida the climate is of equal importance with the soil in the growing and maturing of all the crops raised in the State. If any one should doubt the importance of the atmosphere in the maturing of Florida's fruits and vegetables, let them examine a field of pineapples growing in white sand, or better still, examine the air plants growing in Florida forests and observe the fact that they live and thrive almost upon air alone.

Florida produces over two-thirds of the world's supply of pebble and rock phosphates. When this is treated with sulphuric acid it releases the chemical properties which make it so valuable in the growth of all plant life.

Florida's sponge industry is second only to that of Greece. The most profit-



Good Roads Are Being Built All Over Florida

able sponge beds are in the Gulf, off the southern coast of Florida. There are thousands of Greek spongers in the State, and in the sponging centers they have banks, newspapers and other advantages which their large salaries enable them to enjoy.

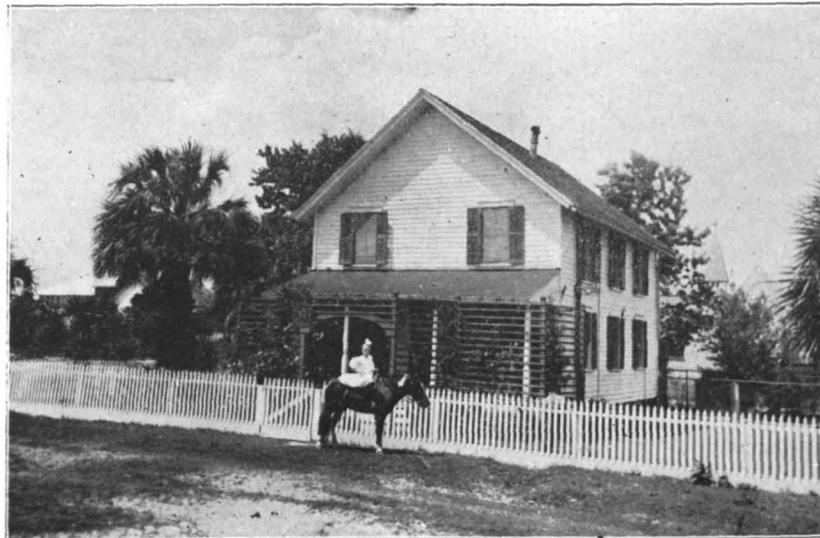
Thirty-four

Florida's naval stores business surpasses that of all other naval stores producing States in the South. During the past few years turpentine has commanded a price of more value to the operator than most of the gold mines of the West are to their owners. Florida's pine industry has a greater annual value than that of the world-famed yellow pine business of Georgia. The business of manufacturing Florida cypress into merchantable lumber is still in its infancy. There are thousands upon thousands of acres of virgin cypress in Florida, the yield of which has not yet been even estimated.

Florida's fishing industry is worth easily a million dollars per annum to the State.

Florida is not much of a manufacturing State outside of naval stores and lumber. But in the manufacture of cigars Florida occupies a very prominent place. Tampa, Key West, Miami, Jacksonville and St. Augustine operate large factories producing many millions of the finest grade cigars each week which are sold in all parts of the world.

Florida's population, both urban and rural, is composed of the best of Amer-



A Florida Home

ican citizenship. There is established an excellent public school service, churches of all denominations are found in every city, town, village and settlement. The social spirit is broad, and hospitality is of the genuine southern kind that makes the stranger welcome and at home.

FLORIDA—THE PEERLESS PENINSULA

Out-of-door life is one of Florida's chief attractions. The annual average temperature is about 70 degrees. It rarely goes as high as 90 in the summer, or lower than 30 in the winter. It is never too hot or too cold for the full enjoyment of out-of-door life and sport. Such recreations as hunting, fishing and bathing can be indulged in every month in the year.

Florida has nearly five thousand miles of railroads, and many of the coastal



Florida Has An Excellent School System

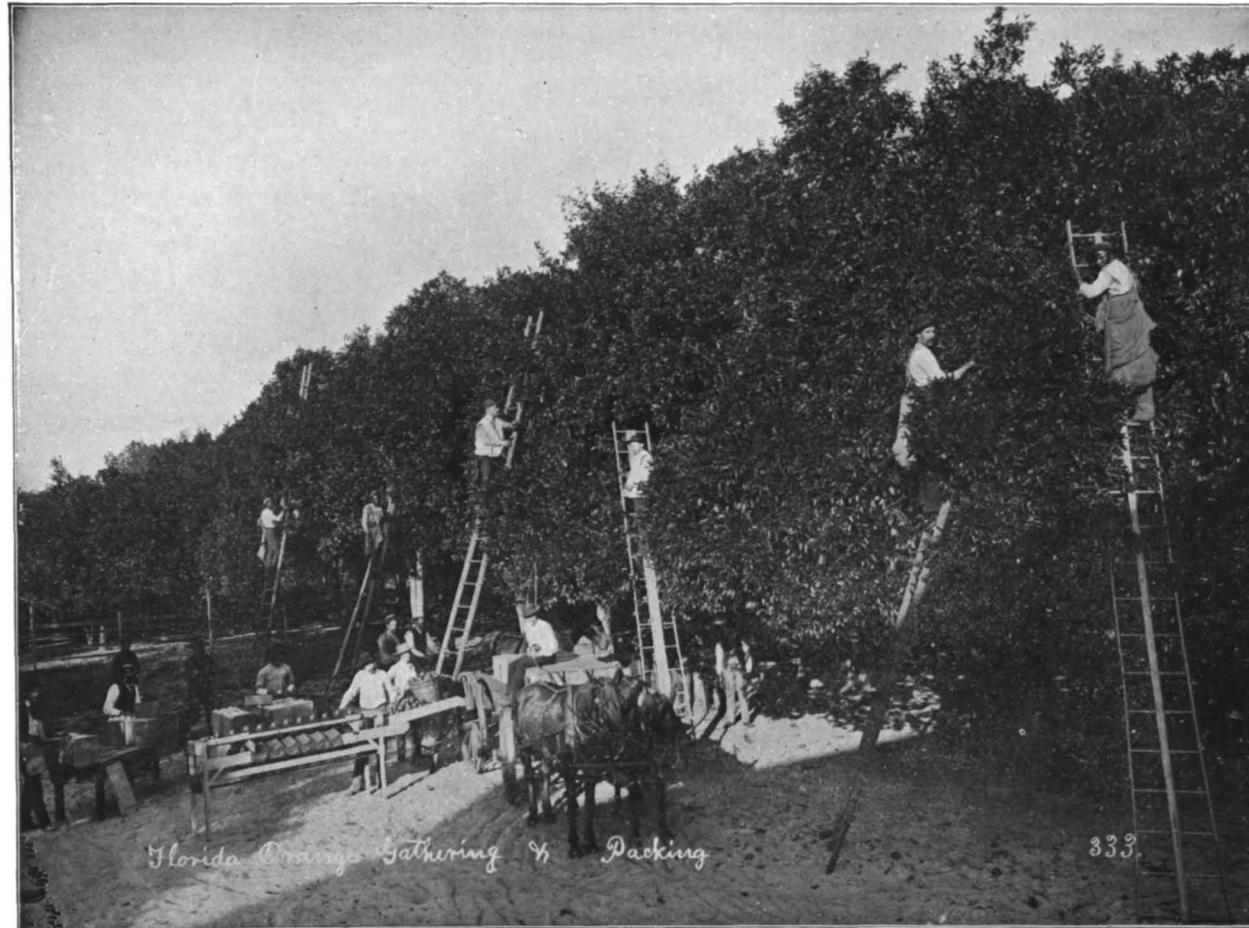
steamship lines touch at her leading ports. The State also has hundreds of miles of navigable rivers and lakes. The question of transportation facilities is therefore good, and is constantly being made better as the railways are extended and the water-ways are opened up. Recently two new modes of transportation have been projected by the Federal government, one for a ten-foot barge canal from Fernandina to Key West, and the other for a ship canal from the St. John river across the entire State to Port Jarvis, on the Gulf coast just to the north of Tampa. Stimulated by the wonderful and rapid growth of Florida capitalists today are negotiating for the construction of new railways, and corps of surveyors are now in the field selecting the most desirable routes.

Florida of today should not be overlooked by the investor. Her steadily increasing population, to which must be added her uniform successes in agriculture,

horticulture and many kinds of manufacturing, make real estate investment a safe and ultimately profitable proposition.

To the commercial man and merchant Florida presents an interesting field

You do not need to follow the advice of those who may be classed as "interested." But you should consider well what "outsiders" have to say. Such, for instance, as the Hon. Champ Clark, Speaker of the House of Representatives;



Picking and Packing Oranges

for operation. The financier who comes into the State today and invests, will, in a few years time, find that he has gotten in on the ground floor.

Examine carefully before you buy either a farm, town lot or improved real estate. There are plenty of good things that can be bought in Florida at a price today that should prove remunerative beyond doubt in a few years' time.

Hon. James Wilson, Secretary of Agriculture, and magazine and newspaper writers from all over the country who have looked into the question of Florida's marvelous growth from an unbiased viewpoint, and have come to the final conclusion that the Sunshine State is justly entitled to every bit of the prosperity that is flowing her way.

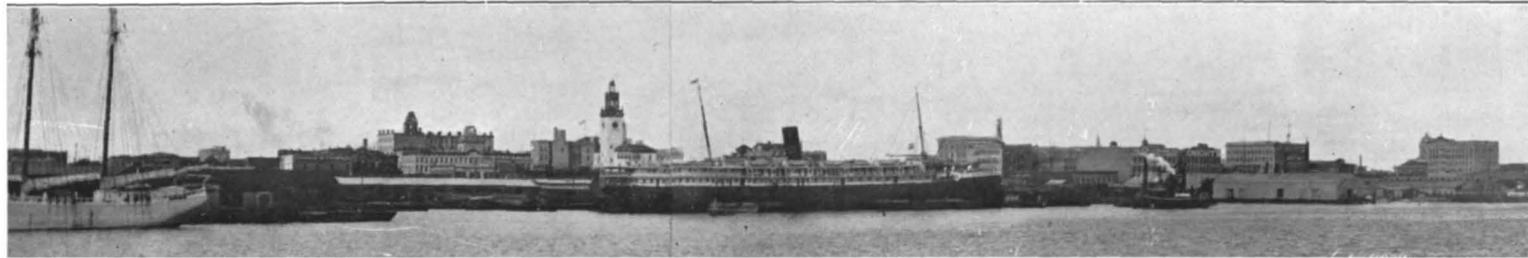


Jacksonville Public Library

Jacksonville—The Metropolis of the South

The City of Jacksonville has grown immensely during the last ten years. The population in 1900 was a little over 28,000, while the United States census for 1910, recently published, shows that within the same city limits which prevailed in 1900 the population is 57,699, showing an increase of over 103 per cent. As the suburbs of the city have grown, if possible in a large degree, and the population of the suburbs is not shown in the United States census, it is today estimated that the total population of the city and suburbs is about 75,000.

About two years ago the 24-foot channel from the city to the sea was completed; but before the expiration of one year it was realized that this channel would not be deep enough to carry the largely increasing commerce of the city.



Jacksonville's Water Front

The Board of Trade therefore commenced work to secure from the National Government a further appropriation for a survey for a 30-foot channel. This survey was granted and, later, when the engineers reported the estimated cost of dredging the 30-foot channel the United States Congress granted the improvement, and work has now been started upon the 30-foot channel from Jacksonville to the ocean with prospect of securing this depth of water within the next two years.

Within the last two years the foreign commerce of the city has greatly increased and frequently vessels have left this port loaded down to a draft of 23 feet 6 inches.

The following transportation companies are now doing business in Jacksonville: Clyde Steamship Company, five steamers a week to New York and Boston

via Charleston; Merchants & Miners' Transportation Company, three steamers a week to Baltimore via Savannah; Southern Steamship Company, two steamers a week to Philadelphia. There are also coastwise vessels operated between Jacksonville and Miami, and companies are in process of organization to operate steamers to ports in Central and South America.

The following lines of railway enter the city: Atlantic Coast Line system, Seaboard Air Line system, Georgia, Southern & Florida Railway, Southern Railway, and the Florida East Coast system. These companies have expended during the past three years upwards of \$3,000,000.00 in improving their terminal facilities, to handle the rapidly increasing volume of business, until today Jacksonville has

probably the best terminal facilities for both rail and water transportation of any city in the South.

During 1910 there were upwards of sixty wholesale houses doing a jobbing business in this city of about \$25,000,000.00 per annum. There was shipped during the last year from the port of Jacksonville over 368 million feet of lumber, over 122,000 tons of phosphate, besides hundreds of thousands of tons of miscellaneous freight. Four thousand three hundred and twenty-three vessels arrived and cleared at this port.

Numerous new industries are contemplating establishing their factories in this city during the coming year and the prospects are bright that the next United States census will show as large a percentage of growth as that shown in the past ten years.

In 1900 there were five banks with a total capital of \$400,000.00, surplus and profits \$250,000.00 and deposits \$3,250,000.00. In 1906 there were eight banks with a capital of \$2,000,000.00, surplus \$725,000.00, and deposits \$10,024,000.00. The latest compilation shows ten banks in the Clearing House Association with a

604.19; 1907, \$76,046,049.49; 1908, \$73,194,127.54; 1909, \$92,228,427.66; and 1910, \$124,657,071.62; an increase of \$32,428,643.96 over 1909, and about 900% more than 1900.

Jacksonville postal receipts (which consist of stamps, stamped envelopes and



City Hall, Jacksonville

total capital of \$2,400,000.00, surplus and profits \$1,423,218.00, and deposits aggregating \$18,102,000.00.

Clearings: 1900, \$12,733,048.64; 1901, \$16,757,772.66; 1902, \$18,927,504.39; 1903, \$26,112,716.59; 1904, \$42,205,462.99; 1905, \$59,962,427.38; 1906, \$66,591,-

postal cards sold, and box rent collected) for the fiscal year ending June 30:

1900.....	\$ 86,938.00
1905.....	157,989.00
1910.....	400,615.94

FLORIDA—THE PEERLESS PENINSULA

Compared with other cities of the Atlantic and Gulf Coasts:

City.	Population.	Postal receipts fiscal year ended June 30, 1910.
Jacksonville, Fla.	57,699	\$400,615.94
Mobile, Ala.	51,521	175,899.86
Charleston, S. C.	58,833	161,755.37
Wilmington, Del.	87,411	203,815.19
Schenectady, N. Y.	72,826	212,500.46
Erie, Pa.	66,525	181,311.07



Road Near Jacksonville

Elizabeth, N. J.	73,409	124,626.80
Harrisburg, Pa.	64,186	252,984.72
Camden, N. J.	94,538	193,583.37
Paterson, N. J.	125,600	181,060.65
Waterbury, Conn.	73,141	153,229.46
Brockton, Mass.	56,878	216,556.33
Manchester, N. H.	70,063	133,372.17
Savannah, Ga.	65,064	232,232.36
Birmingham, Ala.	132,685	385,327.29
Covington, Ky.	53,270	135,178.76

Considering the postal receipts, regardless of population, the Jacksonville, Florida, office ranks as one of the fifty largest offices in the United States.

Without attempting to give minute details or to show the monthly records, the following totals will give a fair idea of the shipping for the years mentioned:

Exports—	1909.	1910.
Lumber	\$ 32,885	\$ 764,641
Naval stores	311,495	514,113
Fertilizer	1,749,438	1,382,000
Miscellaneous	122,003	8,339
Total	\$2,507,821	\$2,669,093

The imports for the same years consisted mainly of fertilizer material, and amounted to \$415,883, and \$659,330 for 1909 and 1910 respectively. The imports



Near Panama Park

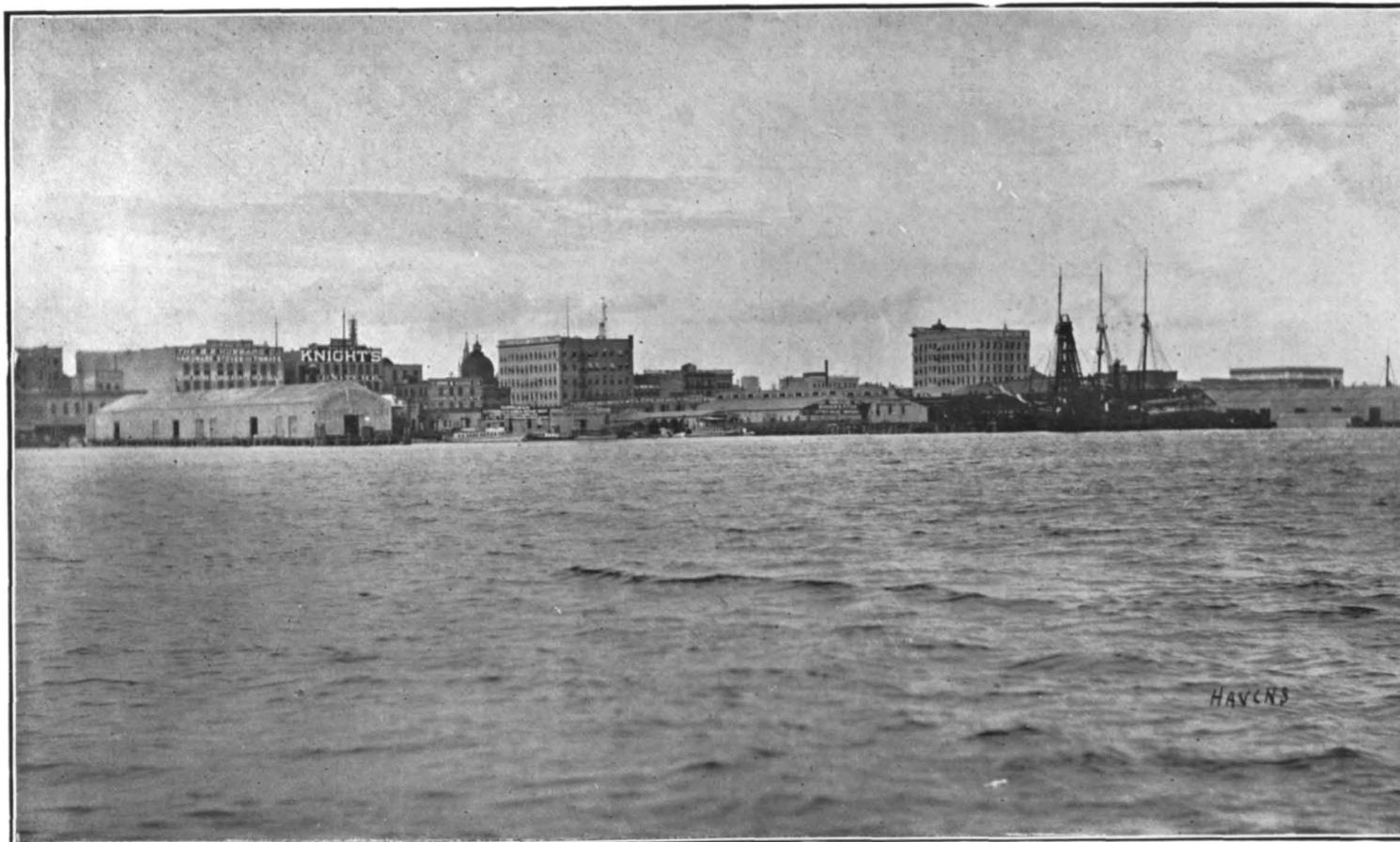
of miscellaneous freight for the same years amounted to \$97,556 and \$36,852. As will be seen in the above, the lumber shipments for 1910 more than doubled the shipments of the previous year. The naval stores shipments also showed a great increase.

Wonderful strides have been made in building operations in Jacksonville during the past ten years, the total value of buildings erected in the city proper up to April 1, 1911, being \$29,318,536. From present indications, the value of structures erected during April of this year will reach \$400,000, although the figures have not yet been compiled.

During January of the present year 111 frame and 5 stone buildings, of a total value of \$248,000, have been erected. In February permits were issued for 136 frame and 9 brick and stone buildings, of a value of \$225,600, and during

city, but the suburbs have built up with astonishing rapidity, especially during the past three or four years.

Decided improvements have been made in paving streets of the city since the



Shipping at the Foot of Hogan Street, Jacksonville

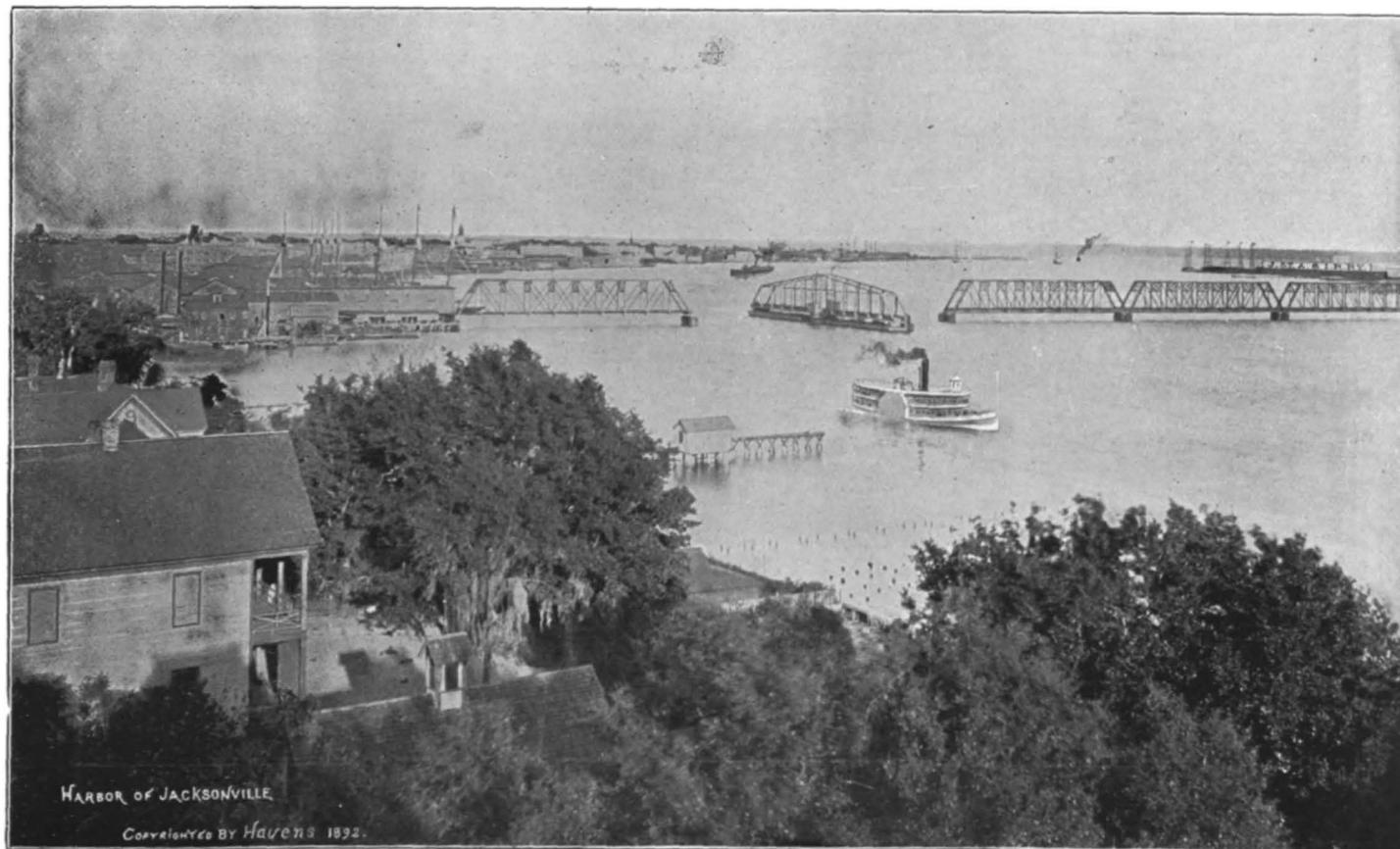
March permits were taken out for 126 frame and 14 brick and stone buildings, the total value being \$345,400.

Not only has the real estate development been marked in the limits of the

fire of 1901. Over fifty miles of streets are now paved with vitrified brick, or rock. The annual budget of the city always has a big appropriation for street paving, and the future years will give still greater work in this line. The county has about

fifty miles of hard-surfaced roads, which, with the improvements provided for in the recent bond issue of \$1,000,000, will put Duval county in the front rank of good roads counties of the State. The streets of the city are kept in the best

being provided with a graded grammar school. Several fine structures have been erected quite recently, and as fast as funds are on hand further improvements are ordered. The Duval High School is a magnificent structure, and was erected



Jacksonville's Harbor Twenty Years Ago

of condition, and by daily cleaning and sprinkling the paved thoroughfares, Jacksonville has won the title of the "Cleanest City in the South."

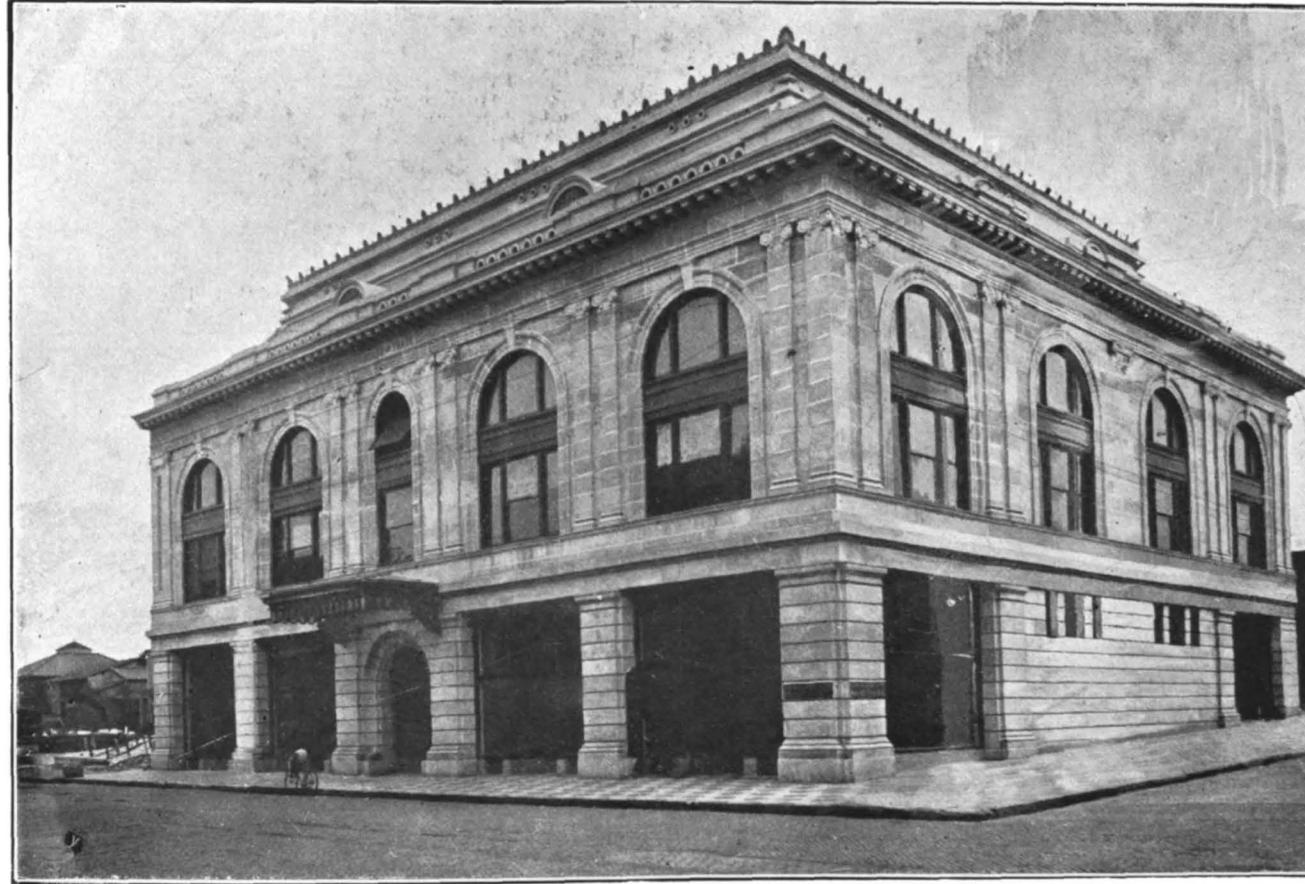
There are fifteen or more schools within the city limits, each residential district

at a cost of \$75,000. The curriculum is the most complete of any school in the South, many of the graduates being leading business men of the city. There are fifty-three schools in the country districts of the county, with good attendance.

“Made in Jacksonville” is a slogan that belongs to the manufacturers who have invested thousands and thousands of dollars in buildings and machinery here. They have been striving to make the city a center of manufacturing and they are succeeding, although for a time their progress was slow. The Jacksonville

Jacksonville grow. The only thing necessary for the success of these things, which mean so much to every citizen, is the co-operation and support of every family or every citizen who dreams of a greater and busier city in the years to come.

No one denies that the admirable situation of Jacksonville is mainly responsible



Board of Trade Building, Jacksonville

factories are gradually becoming known throughout the State of Florida, and as their business increases so will the fame of Jacksonville increase. Other manufacturers will be attracted to the city and other large establishments and will be erected. More people will come here for employment and steadily and surely will

for the upbuilding of the city and tremendous increase of local commerce. Neither does any one doubt that the improvements to the harbor and channel which are promised for the future will bring a ten-fold prosperity to Jacksonville.

The plans of the government to make a 30-foot channel from the city to the

sea is only a part, as in connection with the work will come the dredging of a large anchorage basin near Mayport, where vessels may seek harbor. Appropriations are already available and much of the preliminary work has been done.

It will only be a few years until the largest ocean vessels will be sailing from

and determined purpose has exalted itself to industrial eminence and importance with a speed almost unparalleled and a success beyond expectation of belief. Here we have a city which, in a decade has risen phoenix-like from a holocaust of devastation and transformed its acres of ashes into the most entrancing and enter-



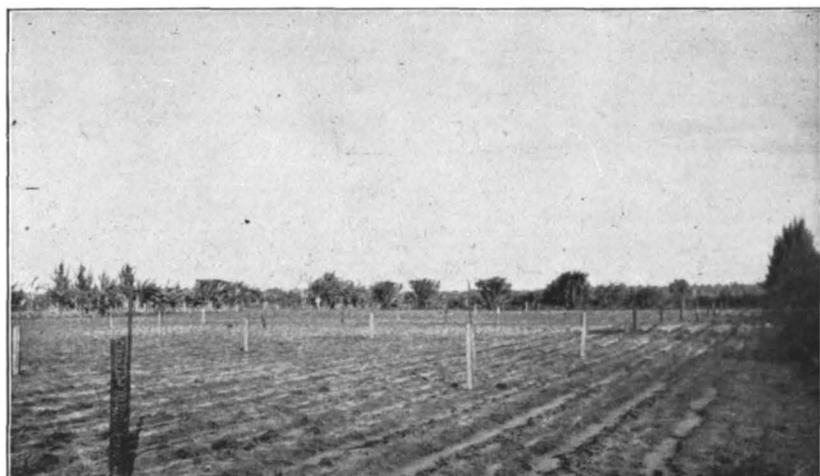
this port for all the principal shipping ports of foreign countries. What this will bring to Jacksonville can easily be seen, when the importance of this port in the past decade is used as a foundation for the forecasts.

It is no vain boast to say that Jacksonville, by its own inherent energy, fortitude

and determined purpose has exalted itself to industrial eminence and importance with a speed almost unparalleled and a success beyond expectation of belief. Here we have a city which, in a decade has risen phoenix-like from a holocaust of devastation and transformed its acres of ashes into the most entrancing and enter-

Forty-four

harbor facilities within a majestic river whose broad, deep waters reflect with bewitching beauty her towering edifices and scenes of busy shipping; her people are full of kindness, susceptible to all the tender charities that beautify and enrich the human soul, capable of great acts of self-sacrifice and devotion, and in their domestic relations and daily lives exhibit an example of decency well worthy of emulation by the most refined. Its broad, regular and well paved and shaded



Irrigated Truck Garden in Florida

streets, a comprehensive system of modern sanitation equal to the best in the land, insuring it immunity from epidemics of disease; an up-to-date and efficient fire department with the last thing in new equipment; a well instructed, intelligent and indefatigable police patrol; an abundant supply of artesian water, than which there is none purer anywhere, with a system of mains and high pressure; impressive and utilitarian federal, county and municipal buildings conveniently placed to subserve the best purposes; beautiful parks, churches, clubs, hotels, public buildings; but the very epitome of civic pride is attained to in the homes, of which we claim the best average throughout a land whose political apotheosis was inspired by its sanctity and well being. Such briefly is Jacksonville, and of its rapid growth and comprehensive development the world can scarcely afford a parallel. And so the mere 108 per cent increase in population shown by the recent census (though satisfactory, certainly), falls far short of embracing the strides she has made in every department of municipal progress and civic uplift.

From a commercially negligible community, it has sprung in the past ten years

FLORIDA—THE PEERLESS PENINSULA

into the forefront of industrial activity and importance, and the future presages a destiny yet more wonderful.

Ponderous trains, freighted with her commerce, carry the last word in the arts, manufactures and civil aggression to the world outside and deep-draught leviathans from over seas find adequate accommodation and profit at her ample wharves. Nor is it otherwise with her social organization and native pride. Friendly rivalry in every community in city and environs, actuate our people to deeds of neighborly helpfulness, and each has a common desire to improve an ensemble already approaching the perfect. The center and circumference of a vast and populous territory, her business opportunities make it a city of today, a city of certainty, especially a young man's city. It affords him more than a business chance—here he may find a surety. Businesses are not controlled and “owned”



A Florida Farmer's Home

because generations ago their fathers built them up. The young man's future is not overshadowed and jeopardized by tremendously overcapitalized companies. He is not crushed by competition, because Jacksonville today does not supply more than a small fraction of its trade territory. It is a place where vigor, vim and vision make for assured success, and every innovation that spells for material betterment is liberally patronized.

Jacksonville Board of Trade

BY H. H. RICHARDSON, SECRETARY.

Twenty-seven years ago some twenty-five citizens had a prophetic "vision" that Jacksonville had the opportunity of becoming a great city and a prosperous seaport, and that this "vision" could be made into an actuality by the organization of a commercial body of the business men of the community, unitedly working with one sole object in view, namely, the upbuilding of Jacksonville. These men "built better than they knew" when they organized the Jacksonville Board

A question frequently put by the hundreds of prospective investors who visit the board of trade rooms is "to what cause is attributed the phenomenal growth and prosperity of Jacksonville." The answer to this question is truthfully made in the following language: "To the work of the board of trade, which made it possible for Jacksonville to be known as the 'Port of Jacksonville' from and to which trade the steam and sailing vessels of the Old and New World." Every



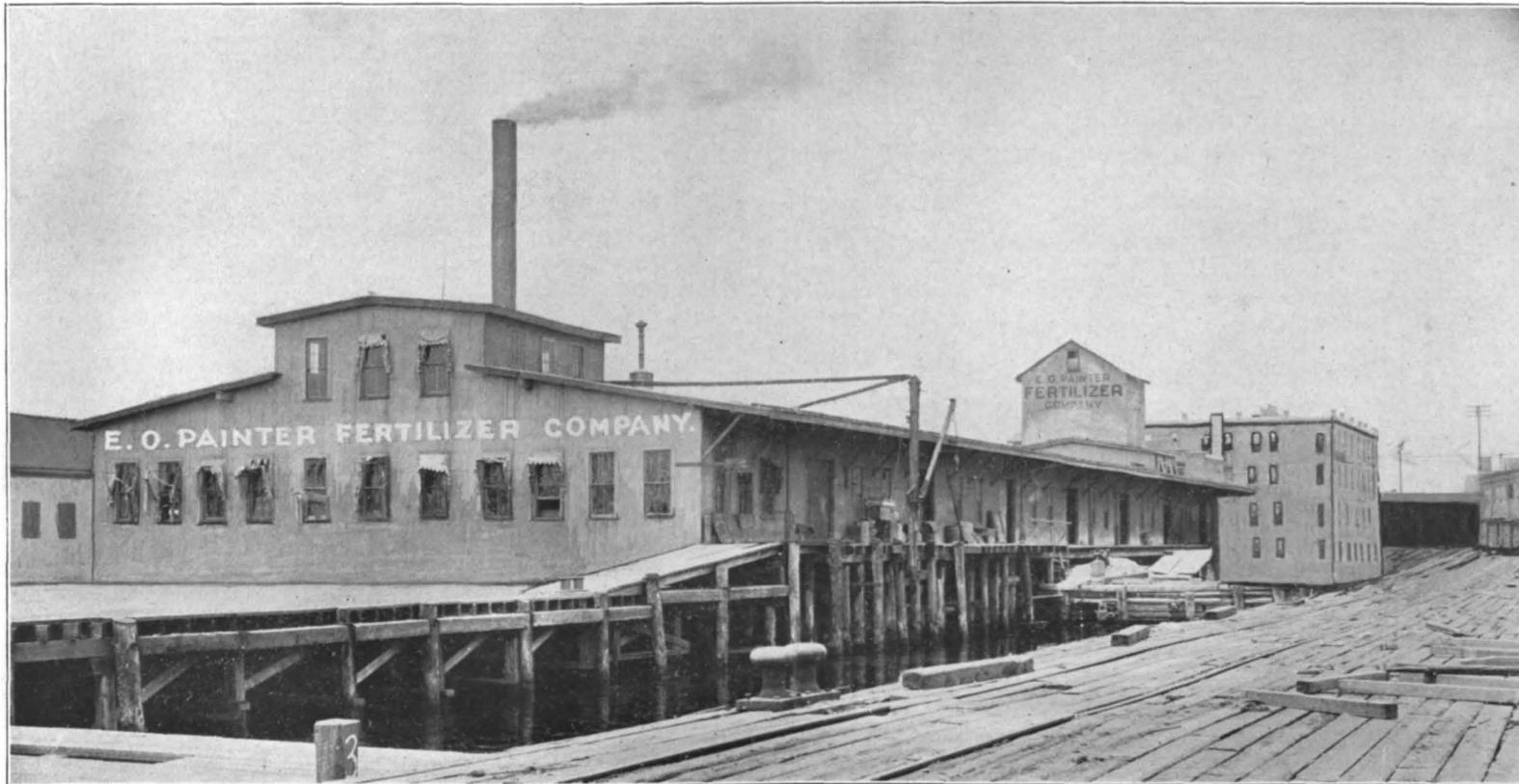
McGirt's Creek, Near Ortega

of Trade which from this small beginning has grown to be one of the largest and most influential commercial bodies of the South with a membership of over one thousand men, the "business backbone" of the city. If one will read the list of its officers and governors from its inception to the present time you will find the names of men who have made Jacksonville what it is today, and to a very large extent this has been brought about by the fact that their efforts for the public good have been united efforts through the board of trade.

business man of this community who is a student of Jacksonville's progress after a moment's thought would give the same answer. The charter members of the board with intuitive foresight saw this "vision" which is "realization" today. One of their very first efforts was in the direction of improved water transportation facilities. They knew that while the cost of transporting freight was cheaper by water than by rail if they could so deepen the channel of the St. Johns as to enable freight and passenger steamers to enter into competition with rail transportation,

the saving in freight charges to the people would be great; they also foresaw that another result would be the upbuilding of a great city in which the railroads would also greatly benefit. They knew the truth of the saying that "competition is the life of trade" and that the competition they sought would instill new life into Jacksonville. Turning back therefore the pages of the board's eventful history we

perity; to these men must be credited the enhanced values of real estate now prevailing; to them is due the honor of the thirty-foot channel from the "city to the sea" now in process of construction, and to them is due the fact that nearly five thousand vessels arrived and cleared from the "Port of Jacksonville" for coast-wise and foreign ports during 1910. How to convince the national government



Factory of the E. O. Painter Fertilizer Company

find that one of the first committees formed, and one which has through all the years been one of the most important of all committees, was the river and harbor committee. The men who have served on this committee during the past twenty-seven years are entitled to have their names inscribed on a bronze tablet to be put in our "Hall of Fame" as a token of the grateful appreciation of the men of Jacksonville today, for it is to them must be ascribed our present growth and pros-

perity; to these men must be credited the enhanced values of real estate now prevailing; to them is due the honor of the thirty-foot channel from the "city to the sea" now in process of construction, and to them is due the fact that nearly five thousand vessels arrived and cleared from the "Port of Jacksonville" for coast-wise and foreign ports during 1910. How to convince the national government

These determined men decided that they must first help themselves if they hoped to secure government help to make their "vision" a reality. They set to work to services of one of the most eminent civil engineers of America, Capt. Eads of Mississippi river bridge fame, to come to Jacksonville and study the difficulties



Pineapple Plantation

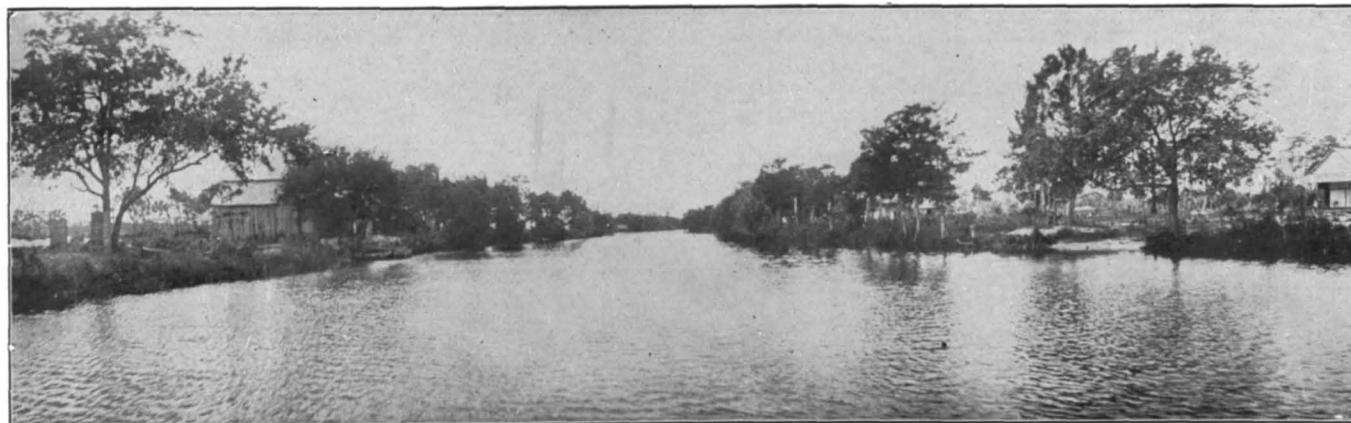
create a public sentiment in favor of bonding Duval county for \$300,000 to make the first improvements. They raised money by public subscription to pay for the of the project and plan a system of ocean jetties. It will thus be seen that the men of the past like the men of today were called upon for money by soliciting

Forty-eight

committees to aid in working for the public good, and to these calls the men of Jacksonville have ever been generous. The fund was raised; Capt. Ead's plans were adopted, and, with few minor exceptions, can be seen carried out today. The bonds were sold, our own people having "faith in their work" taking a large

FLORIDA—THE PEERLESS PENINSULA

charge of the work. Two years ago a demonstration was made to show that the twenty-four foot channel was an accomplished fact to the rejoicing of Jacksonville. "Was the 'vision' fully realized?" We of today thought so then, but only a few short months passed before it was found that like "Oliver Twist" we were crying



On the Indian River

portion of the issue. The money derived was judiciously expended and the first part of their "vision" was realized. The results began to show in increased commerce of the city, and the larger number of arrivals and clearances. The river and harbor committee from that time has worked unceasingly with congress, most ably supported by our senators and congressmen, to secure annual appropriations. Foot by foot the channel was deepened, training walls built to keep it in bounds and secure the necessary "scour," the north and south jetties were erected, and the wisdom of their plan of construction is demonstrated by the fact that where in former years the entrance to the river was obstructed by a dangerous bar, today there is practically no bar but a depth of thirty-five feet of water. Each annual report of the engineers of the war department on file in the board of trade library will show that with every foot of water added to the depth of the channel is shown a corresponding increase in the commerce of the port and a larger number of vessels of greater draught arriving and clearing. Those Duval county bonds proved to be the finest investment ever made by our citizens. The interest coupons clipped by them form an infinitesimal part of the dividends realized by their happy owners. The river and harbor committee has ever had the hearty cooperation of the war department engineers who have from time to time been placed here in

for more. Vessels commenced to arrive which if fully loaded could not pass out with safety, consequently partial loads had to be taken on here and the loading completed at some other port. Steamers from foreign shores had to partially unload at some other port before coming here. "This state of affairs will never do," said the river and harbor committee. "We must ask for a survey for a thirty-foot channel." They secured the appropriation for this expense; the survey was made and the estimated cost of the new work was found to be about two and a half millions of dollars. Again the river and harbor committee got to work and showed, by statistics kept faithfully by the organization, the need of this increased depth. The engineers reported favorably on the project, and with the aid and energetic work of our congressional delegation the project was adopted by congress. The thirty-foot channel work is now in progress and only last week the river and harbor bill carrying with it an appropriation of nine hundred and twenty-five thousand dollars passed the house and senate, which will carry on the work without interruption until the next congress meets and will probably put the minimum depth of the channel to the twenty-seven foot mark, and it is hoped and expected that the thirty-foot channel will be obtained within two years. The project when completed to this depth will have involved an outlay by the national government

FLORIDA—THE PEERLESS PENINSULA

Forty-nine

of upwards of six and a half million dollars. How's that for returns on a three hundred thousand dollar bond issue backed by the indomitable energy and self-sacrifice of those patriotic citizens which have composed the river and harbor committee during the past twenty-seven years? Will their "vision" be an accomplished fact when the thirty-foot channel is opened? Time alone will tell but we of today have our "visions" of a still greater Jacksonville, the opening of the Panama canal and the digging of the Florida ship canal which will surely follow being new factors of the future almost unthought of when the river and harbor committee of twenty-seven years ago had their "vision."

While the river and harbor committee labored so well and successfully, other committees of the board of trade have kept everlastingly at it for the public good, such as the committee on education, good roads, freight congestion and service, civic improvement, merchants' protection, hay and grain inspection, sanitation and public health, military and many other committees all tending towards a bigger and better city to live in. The board of trade has always taken the lead in the matter of raising money for relief of distress caused by public disasters either at home or abroad, such as the Galveston flood, the California earthquake, and the fever epidemic of twenty years ago, and the fire of ten years ago.

seven years since the erection of the present building it has outgrown its facilities and the present administration is confronted with the problem of altering and enlarging the building or tearing it entirely down, and replacing it with a skyscraper covering the entire lot 105 feet square, with an auditorium on the top floor reached by rapid transit elevators to carry the audience to and from it quickly. On three or four occasions within the past year the hall has been packed to standing room capacity, so great has been the interest aroused in the community at the successful work the organization is accomplishing. "All work and no play" is not only bad for the individual, but equally so for a commercial body, so the entertainment committee last year organized the "Hot Iron Club" patterning it after the "Gridiron Club" of Washington, and at its quarterly session it roasts with satire the men and affairs of the city in a way which is not only humorous and entertaining, but by its satire it is able sometimes to accomplish a remedy for some public evil or shortcoming of some public service corporation. At two of these sessions during the year the members bring their wives and sweethearts to enjoy the festive occasions and enlist their powerful interest in the work. With a population increasing during the last decade, 103 per cent, the need is now felt for an increase in manufacturing industries, and there are today openings for



Home on the Indian River

In the latter disaster the board lost its beautiful home then jointly owned by the board, the Elks club and the Jacksonville Library Association. After the fire it purchased the interests of the other owners, and erected its present handsome building, complete with spacious auditorium and well equipped offices. In the

quite a number which with sufficient capital to back them can be made financial successes. This branch of the work is well looked after by the new enterprise committee in cooperation with the Manufacturers' Association, which latter body is an offspring of the board. Two years ago with the idea of encouraging home

manufacturers the board inaugurated the first "Made-in-Jacksonville" exhibition. The first effort was small, but the results were effective and broad. The "Made-in-Jacksonville" slogan became a household word. The board listed the various lines of goods, and had them printed on cards which the members were requested to tack by their home telephones, and to ask their wives and housekeepers in

Woman's club offered the services of their members to act as demonstrators at each booth, showing that the interest of those who buy for the home has been aroused to the importance of encouraging the home manufacturers. With such backing to our manufacturers by the board and the Woman's club, Jacksonville will become an ideal location for new industries to locate it. It is against



On the Upper St. Johns River

ordering goods to request those "Made-in-Jacksonville" to be delivered. Last year the second exhibition was held, and a much larger number of exhibits were on view for a week. It is estimated that at least 6,000 citizens saw the "show," which was open free to the public. This year the third exhibition was held in the auditorium of the board the week commencing March 6th, and every inch of space was required to place the exhibits of home-made goods. The

the policy of the board of trade to offer bonuses or inducements to new industries to locate, other than to offer every assistance in the way of securing sites at reasonable prices, and favorably freight rates. An industry which has to depend upon a subsidy to live is not welcomed. We are on the lookout for openings for industries, as we have the raw material for their product close at hand; a splendidly located city from a geographical standpoint; unsurpassed transportation facilities by rail

and water, with low freight rates to a large territory, including not only our own State, but that of Georgia, the Carolinas, Alabama and Mississippi. We have cheap fuel, as coal is brought here in sailing vessels on a freight rate of about \$1.25 per ton. The city owning its own electric light and water plant furnishes

well as perfumes from the orange blossoms and wild and cultivated flowers for which the State is famous; to say nothing of flavoring essences from the lemon, orange, grapefruit and other tropical fruits. Several companies are making a great success of distilling alcohol, turpentine spirits, and other commodities from the wastes of the sawmills, the naval stores plants, and even the pine stumps on the lands from which the trees have been cut. Millions of acres of salt water marshes afford the raw material for grass matting, porch screens and brooms and brushes. A canning factory would have at its doors tons of vegetables and fruits after the high prices of the winter season are over, and could successfully preserve tomatoes, beets, pineapples, strawberries, etc., and make orange marmalade, and fruit syrups and flavors for the soda fountains. With Jacksonville's building record of three completed buildings a day for several years past, hundreds



A Country School in Florida

electric power and water at low rates. The Jacksonville Gas Company also sells its commodity at low cost in large quantities to manufacturers. All of these items are absolutely necessary essentials to a successful manufacturing plant, and are all that bona fide manufacturers look for. In this day of conservation of the natural resources of the country there are openings here along the following lines: Paper mills to use such of the yellow pine as is not suitable for lumber. Processes have recently been discovered which can utilize this raw material for making all kinds of paper from common wrapping to bond and book papers. There is an unlimited supply of this raw material which could be brought to a factory located here by the many creeks tributary to the St. Johns river at low cost.

A distillation plant for distilling the many essential oils from the innumerable medicinal plants and weeds which grow in such great luxuriance in Florida, as

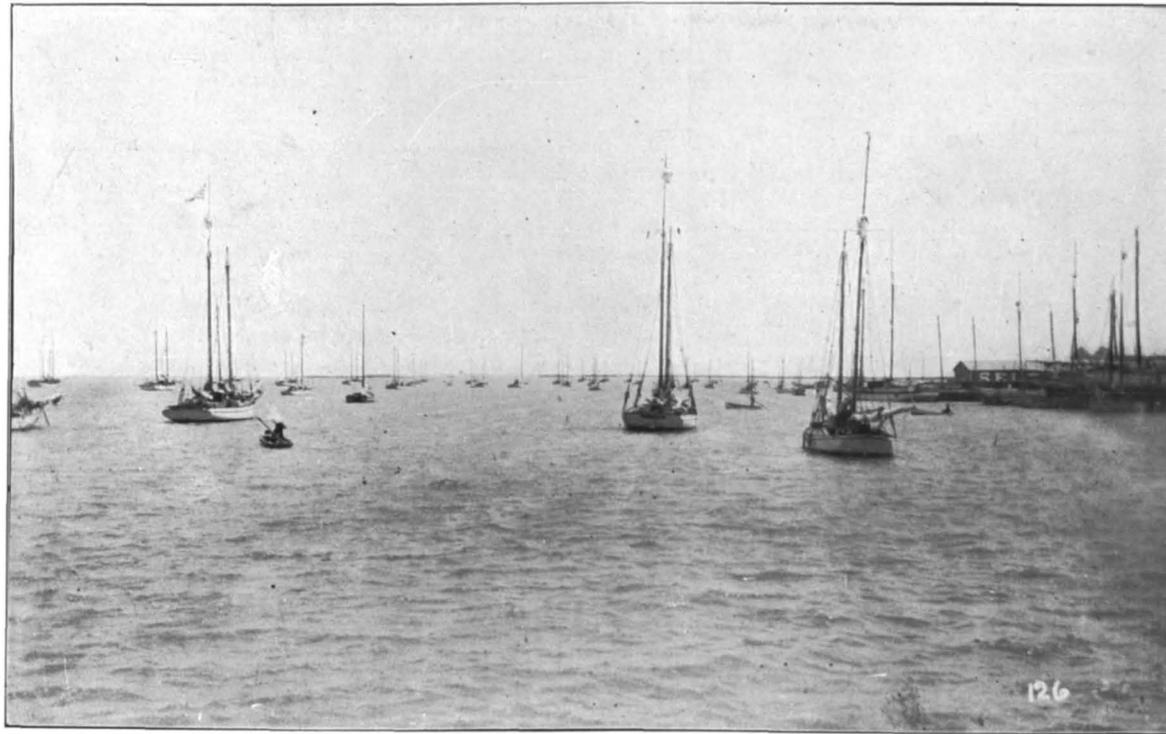


A New Home in Florida

of car loads of sash, doors and blinds have been brought here from Illinois, Michigan and other Western States. Why should not these be "made in Jacksonville" and save the enormous freight charges on the manufactured goods? There is unlimited supply of pine, gum, cypress, cottonwood and other raw materials

within our State. We have recently ascertained that 160 car loads of 30,000 pounds each loaded with corrugated paper boxes are brought to this city annually. Why not make them here from the products of the paper mills to be established in Jacksonville? Again hundreds of cars of wooden shipping cases are brought here from the Carolinas and Georgia. Here is a grand opening for a home factory, with the raw material close by. The nearest coffin and casket factories are at Atlanta, Knoxville and New Orleans. The saving in freight alone on these goods would make a fat dividend for a company manufacturing them in Jacksonville,

Jacksonville is in the center of the long staple cotton belt, so a factory to make thread or mercerised cotton goods would pay and thus encourage the grower to put in more acres of this valuable fleecy staple. A warehouse to store and handle long staple cotton would make Jacksonville the greatest market in the country for this valuable commodity. With all of her natural advantages, and a citizenship working together for the common weal, Jacksonville today is the city of opportunity without a peer in the United States. To the people of the frozen Northern and Western States we say come and see what we have to offer. You will be wel-



The Commerce of Florida is Making Wonderful Strides

for it must not be forgotten that, notwithstanding Jacksonville is a health resort, people die here the same as anywhere else, and, in addition, many citizens of other States come here in the last stages of disease, too late for our balmy climate to save them from the Grim Reaper. A factory to make overalls, work shirts, neckties and suspenders, could be operated successfully with moderate capital, and without competition.

comed with true Southern hospitality and given every assistance and information to make you satisfied with your new surroundings. Jacksonville needs more people, more manufacturers, more capital for investment, giving in return the "opportunity" which thousands are seeking for. If the pioneers in the work of progress could return here today, they would say, "Our vision is realized." Our people today are saying, "Our future is greater than our past. Watch, see us grow."

Our Home—The Hotel

By H. E. ROBINSON.



There are two distinct ways of making money in the hotel business in Florida. One is to fill up at exorbitant rates during the winter season, thereby going empty in the summer; the other is to do a good all-year-round business by giving the same rates and the same standard of service throughout the entire year. These two classes of hotels are to be found throughout the length and breadth of the State.

The temptation to reap a harvest is great during the rush season when scores of thousands of tourists are constantly pouring into the peninsula. Any sort of structure with the sign "hotel" over the door can then fill up at sky-high rates and bottomless-pit service.

The commercial traveler is therefore confronted with a serious problem when Florida is included in his route list. He comes strictly on business. Very few of the boys have an unlimited expense account. Naturally, he has no desire to be mistaken for a tourist. It is especially to his interest, therefore, to investigate carefully the various hotels in the cities along his route, else he is very likely to go away displeased with the treatment he receives.

It is a noticeable fact that the hotels in Florida which cater to the commercial trade, both in and out of season, are the ones that do the largest volume of business in the long run.

Florida is no longer a mere cluster of Spas for the accommodation of health and pleasure seekers. It has now taken its place among the progressive States of the South as a thriving, prosperous section where the people are busy at productive pursuits three hundred and sixty-five days in the year. Each year witnesses a larger horde of business hustlers who come at all seasons as commercial ambassadors. The hotel is their home. They will elect to stop where they can secure the best service and best treatment. In case they are attracted by external appearances to patronize a hotel that turns out to be a hold-up or that is indifferent

to the needs of the commercial trade, then it is reasonable to suppose their future patronage will be diverted to a more deserving if less pretentious hostelry. That is just what has happened in hundreds of instances in this land of sunshine and flowers, peace and prosperity.

Those hotels that treat the boys right during the rush season are certainly entitled to their combined support during the summer months, when the army of tourists has hastened north with the birds and the get-rich-quick hotels are begging, almost with tears in their eyes, for the commercial trade.

In order to give those among the half million Commercial Travelers of America who make Florida some authentic information regarding the situation I present below a fairly complete list of the leading hotels to pick from that are known to be especially commendable and worthy of the patronage of commercial travelers:

THE EVERETT HOTEL, of Jacksonville, is now known and recognized far and wide as a traveling man's home and headquarters. Most of the hotels are struggling for an all-year business; the Everett has already secured it. During the winter season practically all the hotels are filled to capacity; the Everett is filled throughout the entire year. This is due principally to one important fact, namely: that from the very outset George H. Mason, proprietor, has put forth most painstaking efforts to look out for the comfort and accommodation of the traveling fraternity. You can travel the country over and not find another hotel where the wants of the commercial traveler are more carefully and zealously provided for. The seal of endorsement can therefore be placed upon the Everett as an ideal traveling man's hostelry. I commend it to the hearty support and patronage of all the commercial travelers of America. Rates \$1.00 and up. Ample sample room space.

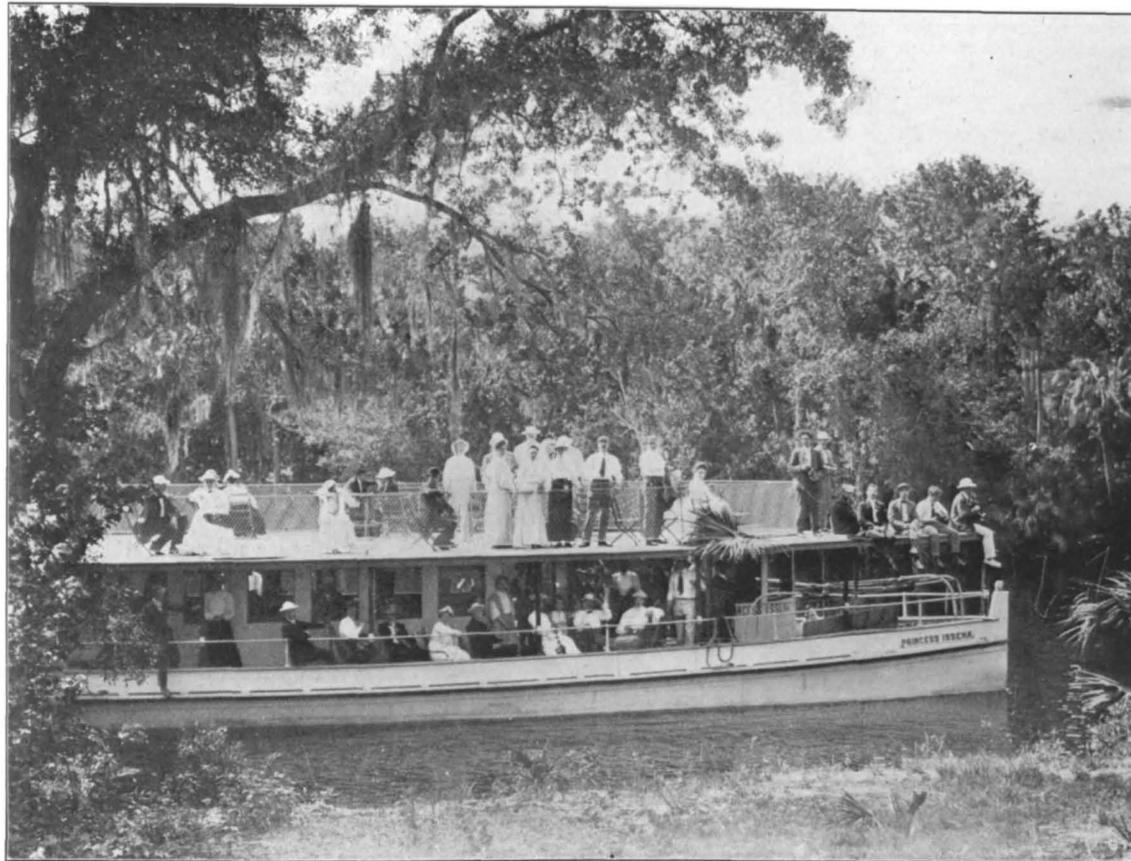
THE WINDSOR is the largest and most modern of the American plan hotels of Jacksonville. It is strictly first class in every respect. The management does its best to take proper care of the commercial trade both in and out of season. The commercial rate is now four dollars per day, having been raised from the former three-dollar-rate because of the increased cost of everything that is included in American plan service.

THE ARAGON, another American-plan hotel, is conducted on a high plane and is especially noted for the exceptionally good table they set. The rates are moderate, being, in practice as well as theory, from \$2.50 up.

THE DUVAL, also a \$2.50-per-day American-plan hotel, is under the same management as the Aragon. That means it is conducted as any first class Amer-

ican-plan hotel should be. The Duval receives its full share of the traveling men's patronage.

THE ALBERT offers splendid service, nicely furnished rooms and fair treatment at all seasons and therefore is patronized year after year by a considerable contingent of the traveling men.



Winter Tourists in Florida

ican-plan hotel should be. The Duval receives its full share of the traveling men's patronage.

THE PARK HOTEL is conveniently located and under the present management has become more popular with the commercial trade than formerly. So long as

THE WINDLE HOTEL, conducted on the European plan, has met with favor and is liberally patronized by those who wish good service at moderate rates.

THE MOROCCO. A recent acquisition to the hotel facilities of Jacksonville is the Morocco, under the management of our old friend Benj. G. Polk, formerly of

the Gayoso at Memphis and the Patton at Chattanooga. He is one of the ablest hotel men in the business, besides being an elegant gentleman and a sincere friend of the traveling men. His hotel is fitted up as completely and elaborately as any hotel in Jacksonville.

Commercial men will make no mistake in patronizing the Shamrock Hotel. It is centrally located; is modern in every respect, and the service and treatment accorded both in and out of season is such as to make permanent friends and patrons of the host of traveling men.

It is conducted on the European plan, the rates being \$1.00 per day, and with private bath, \$1.50. The hotel has sixty rooms, twenty-five with connecting bath. It is worthy of special note that a special rate is made to commercial trade during four months, beginning June 1st, giving room with bath for \$1.00. The vacuum bottle system, both hot and cold, is used at the Shamrock.

THE NEW ST. JAMES—European Plan.—One of the chief advantages of the New St. James Hotel is that you secure at a moderate rate accommodations that will compare favorably with any hotel in the country. Everything is modern and up to date and the service is excellent. The New St. James is located at the corner of Monroe and Julia streets, opposite the Windsor Hotel. W. E. Alexander is proprietor. Mr. Alexander is an experienced hotel man and thoroughly understands the wants of the commercial trade. He has at all times put forth painstaking efforts both in and out of season to see they are properly cared for. Therefore the New St. James has constantly gained in popularity among commercial men and is today one of the leading commercial hotels of Jacksonville.

THE FLORIDA HOUSE, St. Augustine—American Plan.—Commercial rate \$2.50. For many years the Florida House has maintained a position of leadership among the first-class hotels that take proper care of the commercial trade. The Florida House is under the able and experienced management of J. O'Connor and is open throughout the winter months. During that period of the year the Florida House gets the bulk of the commercial men coming to St. Augustine. As usual, there's a reason. Mr. O'Connor knows from experience just how to treat his guests among the traveling fraternity, so as to hold among them a host of friends and patrons. The service is perfect, the table strictly first class in every respect, and the conveniences for traveling men in the way of sample rooms, etc., complete. The Florida House is now more popular among the commercial trade than ever before in its history.

OCEAN VIEW HOTEL, at St. Augustine—American Plan. Commercial rate \$2.00 per day. Under the progressive management of its present proprietor the Ocean View Hotel is rapidly coming to the forefront as one of the leading hotels of Florida that take proper care of the commercial trade. H. E. Hernandez,

proprietor, took charge about a year ago. He at once proceeded to offer inducements in the way of first-class service, excellent table and cordial treatment of the trade that was certain to make for the Ocean View Hotel an increased host of friends and patrons.

Mr. Hernandez has had seasoned and very successful experience in the hotel business. He has been engaged in it for more than twenty years. The Ocean View Hotel is now especially well equipped to handle the commercial trade. It is centrally located, overlooking bay and ocean, near the business district; has large, bright, comfortably furnished rooms with or without private



A Cozy Nook to Fish

bath, is open all the year and maintains ample free sample rooms. It will compare favorably with any \$2.00-per-day hotel in Florida.

To those who possess ample time and expense account, together with a desire to combine pleasure with business, it should be mentioned that one of the glories of Florida is the system of palatial hotels operated by the Florida East Coast Hotel Company, as follows: St. Augustine, Ponce de Leon and Alcazar; Ormond-on-the-Halifax, Ormond; Palm Beach-by-the-Sea, The Breakers; Palm

Fifty-six

Beach-on-Lake-Worth, Royal Poinciana; Miami, Royal Palm; Nassau, N. P., Colonial; Atlantic Beach, Continental. These hotels are of world-wide renown. The social life centers about them. From the grand ball at the Royal Poinciana



In an Orange Grove

to the races at Ormond and the pleasures at St. Augustine, it is one happy tale of merry days.

But the average traveling man comes to Florida to sell goods. He realizes there is something in life besides pleasure. His time is limited; ditto his expense account. Therefore, it is only proper he should try to ferret out the hotels on his route that are prepared to receive him, where the service is first-class, the rates reasonable and the management cognizant of his needs.

In conclusion, I desire to thank the many hotel men and commercial men who, by an affable spirit of co-operation, have made the work of investigation comparatively easy.

The bulk of the commercial travelers coming to Palatka find it especially convenient and satisfactory to stop at the Saratoga.

In making up your route list including New Smyrna make a note of the Ocean House, which always takes best possible care of commercial travelers.

THE SANFORD HOUSE, Sanford, is not only a most comfortable and thoroughly equipped stopping place, but in addition there is a certain air of hospitality that is always noticeable in the service extended and treatment accorded. It is not surprising therefore that the Sanford House under the most capable management

FLORIDA—THE PEERLESS PENINSULA

of our good friend, Harry Driver, has gained a prestige and popularity among the host of traveling men second to none in the entire State. The Sanford House is especially noted for the excellent table that it sets.

In Miami there are three hotels in particular which may be listed as first class in every respect and especially worthy the constant support of the commercial travelers, namely, Fort Dallas, Seminole and San Carlos. No mistake will be made in patronizing any one of these three commendable hotels.

THE PUTNAM INN, of DeLand, is open the year round and is in every way thoroughly equipped for the proper care and treatment of the commercial travelers.

In point of hotel facilities the city of Orlando is especially well equipped. There are three hotels that always put forth painstaking efforts to please, namely, the San Juan, the Orland, and the Tremont. The San Juan has established an enviable reputation in catering to the commercial trade and enjoys a lucrative business. It is under the able management of Harry L. Beeman. The Orland Hotel is one of the latest acquisitions to the make-up of the city. It is strictly



St. Johns River

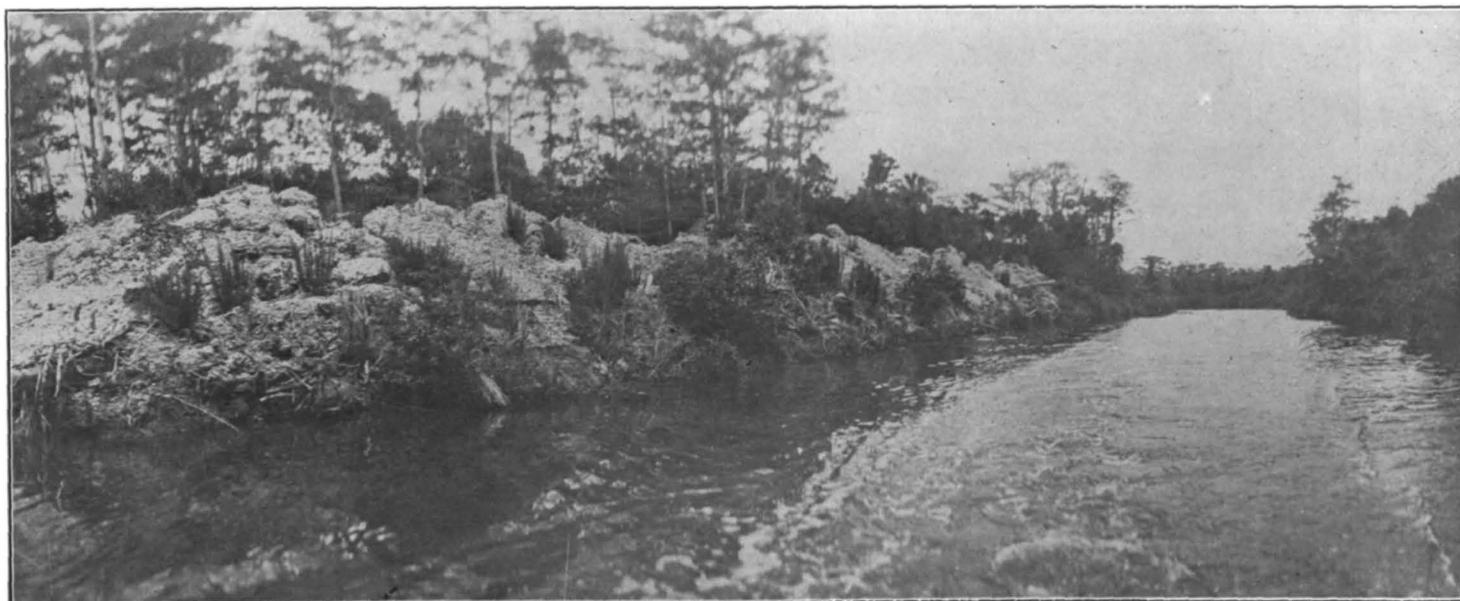
new and well equipped to serve the commercial trade in an up-to-date manner. It is conveniently located near the A. C. L. depot and possesses on the ground floor a first class restaurant. The Tremont has always received its full share

of support and patronage and is worthy of honorable mention as a hotel that always caters to the wants of the traveling public.

THE GRAYSTONE in Kissimmee is housed in a beautiful structure and will be found a most ideal and comfortable stopping place while in the city.

BROWN HOUSE, of Gainesville.—We have no hesitancy in recommending as the headquarters for traveling men the well-known and well-conducted Brown House. There are several good and sufficient reasons why it should receive the unlimited support and patronage of commercial men. Centrally located opposite

to capacity almost all the time. They make a special commercial rate of two dollars per day, and it can be truthfully stated the service rendered will compare favorably with that of the higher priced hotels throughout the State. As it should, the Montezuma gets the bulk of the patronage of the commercial travelers. Mr. Guy Toph, proprietor, is not only a thoroughly capable hotel man, but also a capital good fellow, whom it is a pleasure to meet. The immense popularity of the Montezuma among traveling men may be attributed largely to the amiable and capable personality of Guy Toph.



On North River Canal

the A. C. L. depot and in the heart of the business section, it is the one hotel of Gainesville within easy access of the trade. It should be noted that the Brown House recently came under new management upon the death of Joe Ettel, than whom no hotel manager in Florida was more cordially liked by the entire traveling fraternity. The Brown House is now in the hands of Mr. W. T. DeWitt, and will continue in the future as in the past to receive its full share of the commercial patronage.

THE MONTEZUMA HOTEL, Ocala, is universally popular with the traveling boys, under the management of Guy Toph. This is evidenced by the fact it is filled

Tampa is fortunate in having two first class hotels that we can recommend for the unlimited support and patronage of the traveling man, namely the DeSoto and the Hillsboro. The former is conducted on the American plan and the latter on the European.

The DeSoto is known among all the traveling men as an ideal stopping place. No expense is spared in setting a table equal to that of any first-class hotel in the South. It is simply great. Those who prefer an American plan hotel can always depend for a certainty in getting value received at the DeSoto. From the very outset this hotel has continued, under the splendid management of W.

L. Parker, to keep abreast of the times in the way of all modern improvements and to do everything possible in catering to the comfort and convenience of the traveling public.

Those who prefer the European plan will always stop at the Hillsboro. The

It is worthy of note that owing to the constant increase in business it was found necessary to construct an immense addition to the hotel, known as the Annex. In the near future this will be thrown open to the public and it is safe to predict that the Greater Hillsboro will meet with unbounded success.



An Indian Grave

management has invariably shown in a practical fashion that it appreciates the patronage of commercial men. Preferences always given them. Mr. J. L. Tallavast understands the hotel business from a to z, and has by extending proper treatment and the best of service ingratiated himself into the hearts of a wide circle of the traveling fraternity. As a result his hotel is constantly filled to capacity.

DETROIT HOTEL, St. Petersburg.—It is hardly necessary to call attention to the Detroit Hotel as the proper place to patronize while in St. Petersburg. It has been in existence for a long period of years and has always been recognized as the logical headquarters of the commercial travelers. Mr. C. N. Crawford, the proprietor, is an affable gentleman and a thoroughly high class hotel man.

COLONIAL HOTEL.—Plant City was formerly shy on hotel accommodations; conditions have now changed. With the erection of the magnificent Colonial Hotel Plant City can now justly pride itself on having a modern up-to-date hostelry that is a credit to the city and a decided gain to the traveling public. The Colonial



A Florida Stream

was constructed since the publication of our last report. It is under the able and efficient management of Mrs. Bessie S. Smith, who is putting forth most painstaking efforts to provide for the every comfort and convenience of the traveling boys. We congratulate her upon the success she has already attained and bespeak for the Colonial a long period of unlimited success.

THE NEW MANHATTAN HOTEL.—In Pensacola there is one hotel in particular that we desire to commend to the hearty support and encouragement of the traveling fraternity. We refer to the New Manhattan, a model and up-to-date hostelry with every modern convenience and conducted in an able and efficient manner. The immense popularity of the New Manhattan may be attributed chiefly to the painstaking efforts shown at all times by Mrs. Bell McBrearty, proprietress, and J. C. Parbour, manager. Mr. Parbour, popularly known as Jim, always extends the glad hand of welcome to the traveling boys and numbers among them a veritable host of friends and admirers.

FOLSOM HOUSE, of Leesburg.—It is a recognized fact that Mrs. M. C. Folsom, proprietress, does everything in her power to make it pleasant and comfortable for the traveling boys. She has been in the hotel business for many years and her greatest desire always is to please her guests.

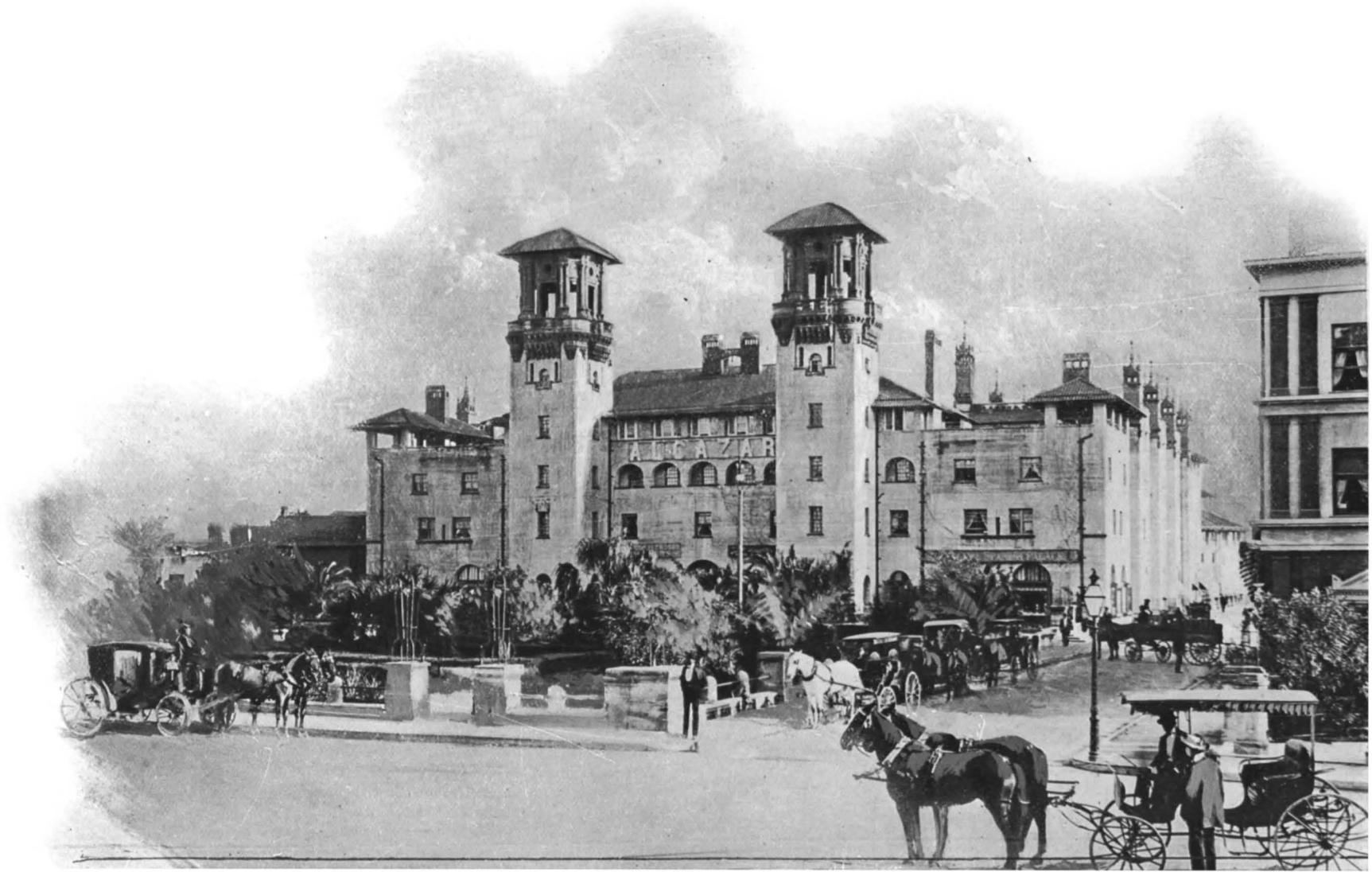
While in Arcadia stop at the DeSoto Hotel. This popular place is under the management of our old friend, Fred West, who will be remembered with pleasure as a former chief clerk at the Hillsboro in Tampa. Mr. West is a practical and experienced hotel man, and the DeSoto Hotel is certain to be popular with the traveling men as long as it remains under his management.

SUWANNEE HOTEL, Live Oak. You will find the Suwannee Hotel an ideal stopping place. It is now under the management of Mr. and Mrs. R. W. Higdon, which is in itself a guarantee the commercial men will be properly treated while in Live Oak. Mr. and Mrs. R. W. Higdon have had long and successful experience in the hotel business and have established for themselves among the traveling boys an enviable reputation for giving first-class service at all times.



A Grapefruit Grove

THE MERCHANTS' HOTEL, Madison, is a first-class hostelry which, by proper attention to all the details of hotel direction, has become recognized as the headquarters for traveling men.



Hotel Alcazar, St. Augustine, Fla.

St. Augustine—The Ancient City

Four hundred years ago an Indian town known as Seloy stood on the site of what is now St. Augustine. In the year 1512 Ponce de Leon landed at this point in search of the "Fountain of Youth." After he and his men had floundered

than fifty years. In 1564 a colony of French Huguenots landed at the same point, but soon moved on to the St. Johns river. When Philip II of Spain heard that a colony of Protestants had settled in his New World dominions, he forthwith sent



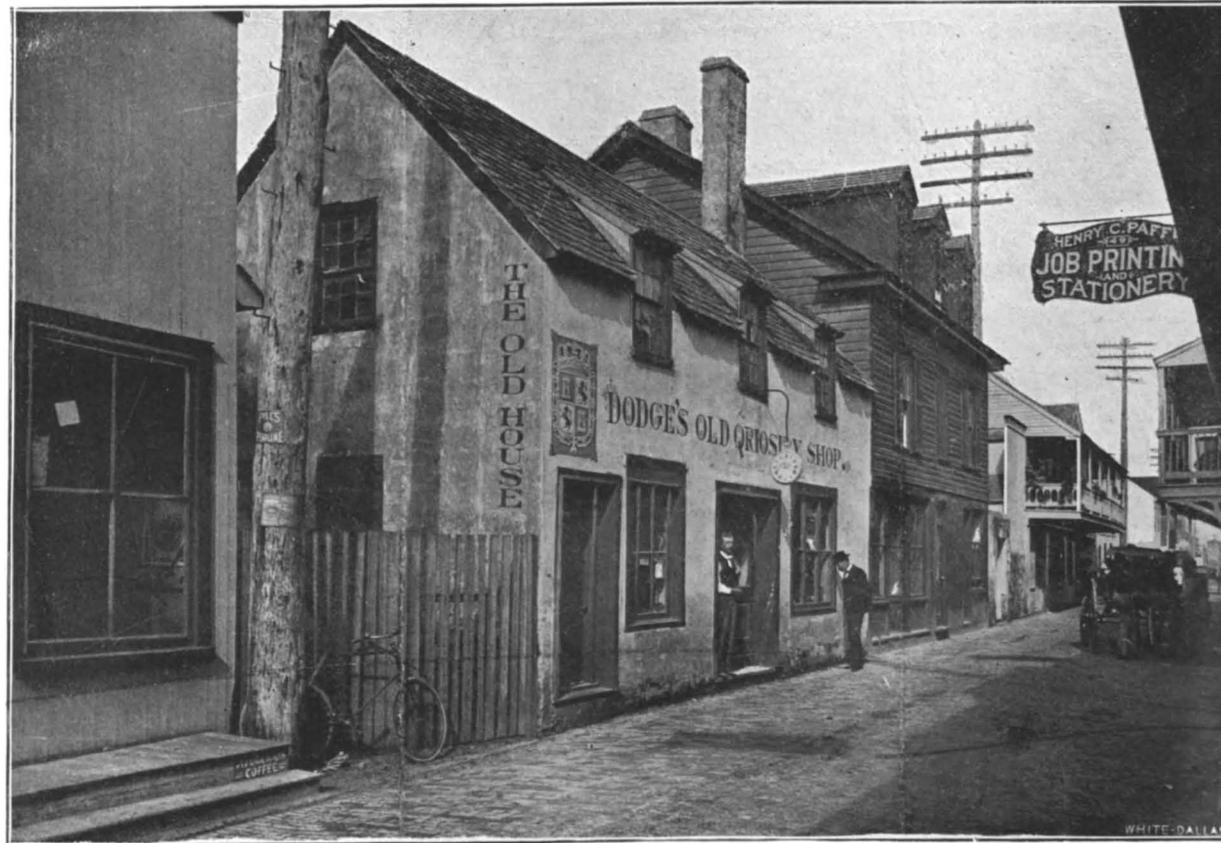
Charlotte Street, St. Augustine

through the sandy swamps of the vicinity and tramped among the scrub palmetto, bathing in every stream, pool and mudhole they came across, without success, they reembarked and the Indian village remained unmolested by white men for more

out Pedro Menendez with troops to exterminate the invading Huguenots. The Spaniards under Governor Menendez landed at St. Augustine on August 28, 1565, which, being St. Augustine's day, gave the town its name.

St. Augustine is consequently the oldest permanent settlement of Europeans within the territory of the United States. The Huguenots' settlement on the St. Johns was not permanent, from the fact that Menendez and his men destroyed their fort and massacred the inhabitants.

of 200 men, but it is said the people of the town and the garrison fled to the woods while Davis pillaged the town but obtained little booty. The fort, probably, was then only regarded as a defense against the Indians. Round towers had been added to the octagonal fort.



The Oldest House in the Oldest City in the United States

The first fort was built in octagonal form and was constructed of the trunks of pine trees and given the name of San Juan de Pinos (St. John of the Pine). An engraving of the fort shows that it was in this shape at the time of Sir Francis Drake's attack upon St. Augustine in 1586. In 1665 St. Augustine was attacked by John Davis, freebooter or buccaneer. The fort then was manned by a garrison

The fort covers several acres of ground and is mediæval, with bastions and watch towers, and is surrounded by a moat and glacis. It was entered by a drawbridge, over each end of which are the Spanish coat of arms and a Spanish inscription. It was here that Osceola and Coacoochee were confined in one of the chambers and from which the latter escaped. West of the fort a short distance are the

old city gates and a portion of the old coquina wall. Formerly the fortifications, with moat outside, extended west from the fort to the San Sebastian river, but the old city gates and a few outlook mounds are now all that remain, except some evidences of the moat.

All in all, St. Augustine is one of the most picturesque and interesting little

In the old part of the town the streets are very narrow and the houses have hanging balconies that sometimes almost meet.

There is a small park in the center around the government building, which was formerly the office and residence of the Spanish governor-general. The park is called the "Plaza de la Constitucion," and reaches east to the sea wall. The



Government Building

cities in America. It is located on a narrow peninsula formed by the Matanzas river on one side and the San Sebastian river on the other. The harbor is to the east, protected by the island of Anastasia.

The city has a permanent population of about 6,000, but in winter it has thrice that number attracted by its accessibility and its delightful climate.

plaza is filled with palms, Spanish bayonets and other tropical trees, together with several fountains, monuments, etc.

The religious denominations represented here are: Presbyterian, Episcopalian, Roman Catholic, Baptist and Methodist, all of which have splendid church buildings, the Presbyterian edifice being particularly beautiful.

St. Augustine has two golf courses, which are kept in first class condition. The links of the St. Augustine Golf Club which, in part, are laid out through the grounds surrounding old Fort Marion, are particularly good.

The school facilities are splendid, separate graded public high schools for white and colored, and private kindergarten by competent teachers during the winter season.

St. Augustine is fortunate in having first-class transfer and livery facilities. The St. Augustine Transfer Company is a reliable concern with up-to-date vehicles, automobiles and good horses, and makes a point of serving its patrons

promptly and satisfactorily. They operate 'buses between the station and the various hotels, and the baggage express. Courteous uniformed employees solicit all trains before arrival at St. Augustine, and arrangements may be made with them for transfer of passengers and baggage with every assurance of satisfactory service.

The roads around St. Augustine are well adapted for automobile traveling and the county commissioners of St. Johns and Duval counties have recently built a road between St. Augustine and Jacksonville which is in good shape for auto travel. One can easily make the trip in about two hours.



Monson House and Cottages, St. Augustine

The Monson House makes a specialty of catering to the commercial trade throughout the entire year. A special commercial rate is maintained. The Monson House is delightfully situated, overlooking the bay and ocean. It is forty feet from the seawall, two minutes' walk from the old Spanish fort and the

Ponce de Leon Hotel. Guests have free use of row boats. Fishing grounds within a distance of fifty yards to two miles of the hotel. Hot and cold baths free. Rooms with private bath. Perfect sanitary arrangements. Northern cooking. Street cars from the depot pass the door.



Cuba—Pearl of The Antilles



The Seawall at Havana

At no time in the history of the Island of Cuba has the desire for information regarding that successful young republic been so keen as now. And while we have only sufficient space to touch upon the salient points, we have endeavored to give facts and in such shape as we hope will be of service to prospective visitors to the "Pearl of the Antilles."

One of the memorable scenes of the trip will be on the arrival at the entrance to the harbor of Havana just about sunrise. On one

side is historic Morro Castle with its prominent lighthouse built by Captain O'Donnell in 1844, and Cabanas fortress, the home of the Cuban artillery.

On the opposite side of the bay a broken skyline shows the prominent buildings and the ocean shore is seen to Vedado, the American residential colony. Directly ahead is the wreck of the Maine. As we proceed through the mouth of the harbor, which is only 600 feet in width, we are particularly impressed with the safety of the harbor within its portals.

After the health officer boards the vessel and gives a "clean bill of health," the Captain of the Port receives the vessel. The preliminary visit of the custom house officers over, all passengers are permitted to board the tender ready for taking them ashore. As the tender passes the wreck of the Maine it is usual for the American passengers to doff their hats in salutation.

All passengers are landed at La Machina, a wharf which takes its name from the large derrick adjoining, erected by the Spaniards for the purpose of handling the heavy guns on the warships. If you have friends meet you at La Machina, they will take you outside the gates and call a coach to transport you to your destination. All steamers are met by representatives (interpreters) of the various hotels, who will assist you through the custom house with your hand baggage and see you safely to your hotel. These representatives are reliable.

"Against a background of antiquity



Centro de Dependientes, Havana



In Havana

looms the hand of modern improvements." Havana has an up-to-date electric car system, advantages of which the visitor immediately appreciates, for passing from the custom house (the passenger landing) the Elevated offers a first-class method for reaching every part of the city and its

Reputable guide books are to be had, descriptive of everything of interest to the stranger. In addition, the several railroads connecting Havana with every city of im-

portance throughout the island issue annually (one road, monthly) folders containing accurate, interesting and valuable information. These folders can be had for the asking.

The mean annual temperature of Cuba is 77 degrees, and the range between hottest and coldest, 82 degrees to 71 degrees, i. e., all degrees. Hottest on record in Havana, 100.6 degrees; coldest, 49.6 degrees. It is suggested that visitors do not burden themselves with heavy wearing apparel—the coldest evening calls but for the lightest wraps.

Recently the United States government has arranged for the inspection and passing of baggage departure from Havana, which is an improvement over the plan of undergoing this ordeal at Knights Key, when everyone is in a hurry to get located on the waiting train. The customs inspectors are stationed at Machina dock, from which passengers board the tender. It is only necessary to be on hand a sufficient time in advance of the departure of the steamer to see to the examination. A copy of the leaflet containing the rules governing the value of articles that may be exported free of duty into the United States may be had of the pursers of the incoming steamers and should be secured.

Owing to the constant changes in the rulings of the United States Government concerning "importation of passengers returning to the United States" it will be most advisable that one post themselves as to the articles they may take home with them free of duty.



Hermitage of Monserrate, Havana

Banks and Bankers—Bankers are very courteous in the handling of “paper” of visitors to Havana, but unless one is able to establish his identity it is suggested that he travel with letters of credit, express money orders or “paper” easy to negotiate.

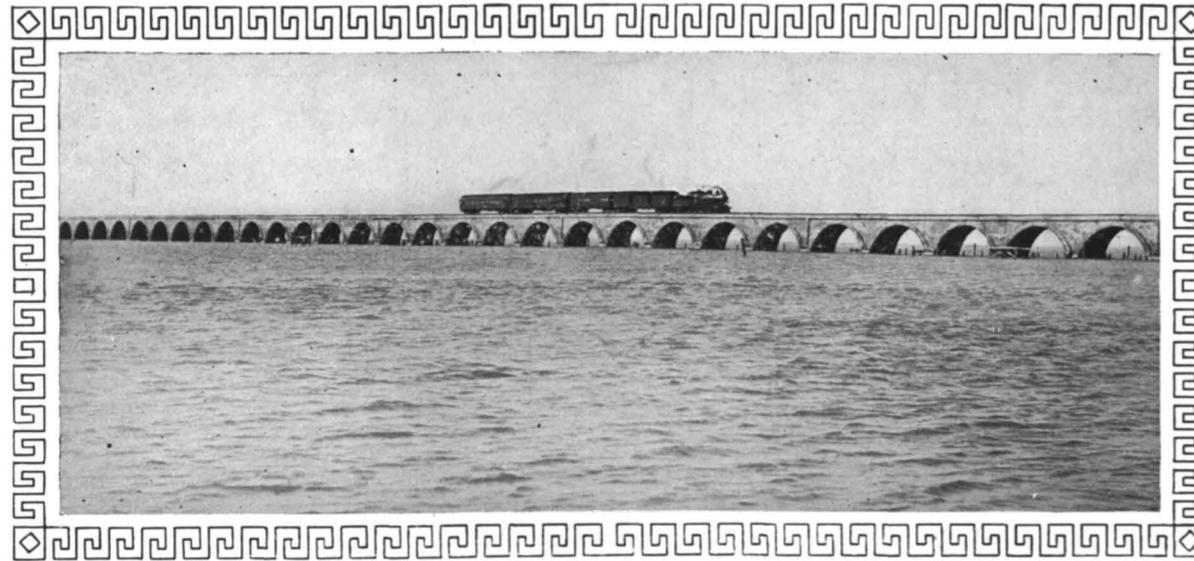
Havana was slow to recognize the necessity for modern hotels, but the growing demand had its final effect. Pioneer among those to recognize the need was Mr. Urbano Gonzalez, who, as proprietor of the Pasaje Hotel, needs no introduction to the traveling public.

Gratified with the efforts to improve the hotel conditions, which he made in

opened to the public during the last season Havana’s latest hotel, The Manhattan, which won instant success.

The Miramar, under the management of Mr. Wm. T. Burbridge, needs no introduction to the public. It is most favorably located, facing the harbor entrance near La Punta.

All hotels have interpreters who meet each incoming steamer. These men are selected for their reliability and they will lend every assistance to guests of their hotels in seeing to the prompt and safe handling of their hand baggage and providing conveyances for reaching their hotels.



The Seagoing Railroad

the Pasaje several years ago, Mr. Gonzalez associated himself with Mr. Lopez of the Inglaterra and built Havana’s handsome, first-class Sevilla.

Quick to appreciate the advantages an improved hotel has for the traveling public, the proprietors of the Inglaterra, one of Havana’s oldest and best known hotels, ordered many improvements, including the addition of another floor and bath in every room. This hotel is well located, capably managed, and appreciates the importance of its American patronage.

Guillermo del Toro and Madam Pilar del Toro are proprietors of the famous Helados del Paris, or Telegrafo Hotel. They also built the beautiful Campoamor (Country Love) at Cojimar Beach, and later The Gran Hotel in Havana. They

As we have pointed out in another section each year witnesses a larger influx of American salesmen into Cuba. Better trade relations are constantly being brought about between Cuba and the States, so that the commercial traveler now finds it profitable to extend his route from Florida to Cuba. The Cuban trade is no longer monopolized by foreign nations. American firms now find many advantages in most branches of commerce over all competitors. It will be wise, therefore, that the commercial men coming to Florida should arrange to cover Cuba. This is made convenient by the short distance to be traveled and the perfect steamship service rendered by the P. & O. Steamship Company.

The Advantages of Tampa

Address by Right Hon. James Bryce, British Ambassador to the United States

*Mr. President of the Chamber of Commerce, Members of the Board of Trade,
Mr. Mayor, Ladies and Gentlemen:*

Here, however, in the city of Tampa I am pleasantly reminded of another thing besides your beauties, and that is the natural resources of the State of



Stripping Department in a Cigar Factory

Florida, which have been almost exclusively exploited and developed within the last twenty or thirty years. Indeed, here in Tampa you have an even more recent development, because I have just been hearing from the officer of the United States Army that when they had occasion to use Tampa as a port of embarkation twelve years ago, it was then not much more than a fishing village, and it is only within the last ten years that you have risen to a great and flourishing city. I doubt if anywhere else in the United States, even in Los Angeles, which boasts of having the most rapid growth on the Pacific Coast, there has been any development so swift as that which has brought Tampa from a village of two or three thousand up to a city approaching sixty thousand. It is due, no doubt, largely to the enterprising spirit of your citizens, and the large number of strong, active, energetic, hopeful men that have been flocking into it, not only from the State

of Florida and its neighbors, but from all parts of the Union. It is also due to the great natural resources which you possess.

All over the South mines are being opened, factories are being established, fresh land is being put under cultivation, and railroads are being made (I understand you are making several new lines in Florida), and while the farms and railroads are increasing the best sign of all is that native-born Americans from all States are pouring in.

This is a very remarkable section, and as the immense natural and agricultural resources of the South are now being recognized, I think we may take it that as the virgin soil is nearly all taken up now, and as the prices in the West and Northwest have risen, the stream of immigration, and immigration of the best kind, will continue to flow to these Southern States, and will give you that population and that supremacy which will be a great blessing to the South.

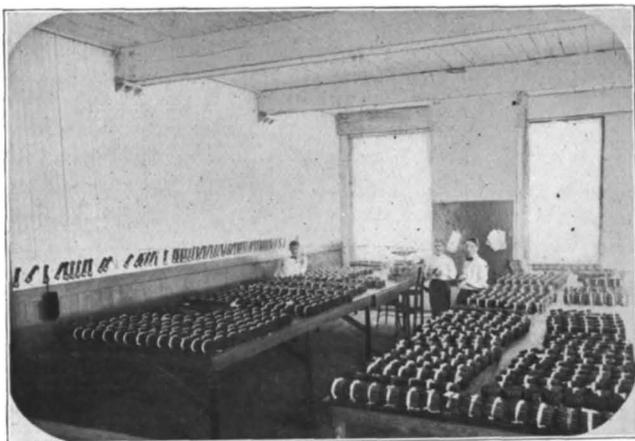


Cigarmakers at Work

These new marks and evidences of development have come later to Florida than they have come to some other States, but now they are unquestionably here. They are here, and as you say in this country, they have come to stay, and no one can doubt that there is a very great future and material development before you.

Sixty-eight

I have been greatly struck in journeying through your West in what has been done by the National Government to bring water upon arid regions, and with the great irrigation systems by means of which hundreds of thousands of people are being provided with farms where they can live and till the soil and raise exception-



The Finished Product

ally large crops, because no better crops can be raised than upon irrigated lands. That is a great change; that and the development of dry farming, which is proving a profitable and money making process, and one that has heretofore been supposed to be impossible.

Now a similar and yet a different process is passing from Florida. You have discovered other means of developing and using the lands of Florida; lands that have previously been supposed to prevent agricultural life, and you are reversing the process which the West is using in the way of irrigation, because you are draining some of the swamp lands and some large lakes, and I understand you expect to secure therefrom a very fruitful land, because it is true that no land is more productive than dry land upon which water is made to flow, and no doubt it is equally true that land from which the surplus water is drained off is made better for the reception of crops. The great drainage projects which are being carried out here will add much to the productive area of your State, and thereby add to its general prosperity.

You will have more freight to carry out on your steamships and your railroads; you will have more articles to bring in, because the larger population provides a market for them, and therefore whatever gives additional production,

FLORIDA—THE PEERLESS PENINSULA

whatever gives larger population, makes also for the welfare and prosperity of the cities, and especially of the seaports.

At Tampa you have a seaport unusually favored by nature, and therefore with unusually good prospects of rapid development. With your bay sheltered, and with deep water, it is not only an admirable outlet for the products of your soil, and for the phosphates, which have become such an important article of export, but it is also most favorably placed for an international commerce which is rapidly developing, and which we may expect to extend even more strikingly in the future.

I understand that you are the nearest port, that is to say the nearest good harbor, on the coast of the United States, to the cities opening before long to the great international canal, which after previous fruitless attempts, was seriously taken in hand by your government a few years ago and is now being pressed rapidly on to completion. That canal is the most extraordinary effort that man has ever made to improve on nature, and to make nature subserve his purposes. Two great oceans are divided from one another by a narrow neck of land along which there runs a range of hills. The link between the gigantic



Shipping Department

ranges of the Rocky Mountains and the Sierra Nevadas in the North, and the still vaster masses of the Cordilleras and the Andes in the South, sink on this narrow neck of land into hills which offer no insurmountable obstacles to the hand of man when he desires to join the oceans.

After many centuries of delay, and after many years of fruitless effort, that undertaking has at least been seriously attempted, and Congress when it passed that resolution of 1906 which decreed that there should be a commemoration at Tampa in honor of the commencement of construction of the canal, and which

has expressed its opinion, and it is only for us to pay attention to Congress and to thank it for having recognized us so amply as it did in the resolution, and the prospects which the canal opens and the future which lies before your port of Tampa.

No one can doubt, ladies and gentlemen, the opportunities that are open to you. Cuba lies just in front of you. I have had the pleasure of visiting Cuba, and no one can see that country without seeing that it is made to be the home of a nation. Its soil, its climate, and its geographical position all indicate that it ought to receive, if blessed with good government, a very great commercial



A Good Catch

recognition, especially the important position which Tampa holds, looking across the waters of the Gulf and the Caribbean Sea towards the mouth of the canal, has called upon us all when we think of the canal to think also of the part which Tampa must play in the trade which the canal will develop. We all, ladies and gentlemen, must subscribe to what Congress has said (Heaven forbid that I should venture to differ from any opinion expressed by Congress). Congress



Some Fish!

and industrial prosperity, and that we hope is in store for it. There are many products brought from Cuba to Tampa. Already you have a very large trade in that staple industry of tobacco making.

There are also other West Indian islands which I believe are recovering from the depression in which many of them lay, and I am glad to tell you that we in Britain are growing sanguine about the prospects in our West Indian possessions.

Seventy

A great deal has been done to introduce better kinds of the different suitable plants which grow there, and to develop not only the sugar industry, but the different products of the other industries, so I think I can promise a better trade with the British West Indies than has been known in former years.

Then there are the countries of Central America. They have had the misfortune of serious political difficulties in the past, but they are naturally very rich, and when these political difficulties have been overcome, as we hope they may be

FLORIDA—THE PEERLESS PENINSULA

Australia and the Dutch and British East Indies; and all the trade, in fact, which belongs to the shores of that mighty ocean upon which so many prosperous communities are rising; all that will be thrown open in a way which it could never have been but by the Panama Canal, and instead of the long and dangerous voyage around Cape Horn, you will have the safe and short passage from the Gulf and Caribbean Sea into the waters of the Pacific, through which there will flow in future a passage that that of the past will seem but a drop in comparison.



A Road in South Florida

overcome, you will have again the prospect of a very large and increasing trade with the rich countries of Central America.

But greatest of all is the change in the trade and in the commercial arts of the world which must be effected by the opening of the Panama Canal. It will open to the trade of the United States, and especially of the Gulf ports, all the countries that border upon the great Pacific, the countries of Western South America, Colombia, Ecuador, Peru and Chili; the countries beyond the Pacific, Japan, Korea, China; the Philippine Islands, now your own possessions;

All the world, ladies and gentlemen; all the world rejoices with you in the rapid progress which the canal is making and the prospects for its speedy completion. No part of the world congratulates you so heartily and so sincerely as that part with which you are most nearly and intimately connected, Britain and her colonies. We rejoice to see that the ancient spirit which made Britain a great discovering and colonizing and civilizing power, lives as strongly in the breasts of the American people; and in all of your achievements, gentlemen, we are as proud as if they were our own.

Miami—The Magic City

Miami has several claims to distinction, and there are as many reasons why it is destined to be a city of large population and commercial importance. It is the southernmost city of the United States on the mainland. Its location is some fifteen or twenty miles south of the twenty-sixth parallel. Key West is the most southernly city of the country, but it is on an island at the end of a long curvature of keys. It is an odd and unusual city and is in a class to itself, and is reached at present from Miami by steamer line in connection with the Florida East Coast



southernmost city of the United States on the mainland. Its location is some fifteen or twenty miles south of the twenty-sixth parallel. Key West is the most southernly city of the country, but it is on an island at the end of a long curvature of

Railway. But there is no city to dispute the claim of Miami to being the southernmost city on the mainland, and this fact constitutes one of its advantages and one of the reasons why it is certain to be one of the great commercial centers of the

country. A glance at the map of Florida will readily emphasize the visible truth of this statement.

It is frequently said that Miami is a day's ride from any other city of importance. It is twelve hours by rail from Jacksonville to the north and it requires more time to reach Key West to the south. Hence, there is a vast territory

to grow than any of them, and having achieved an enviable distinction among the older and larger cities of the State in the brief period of thirteen years, it is evident that the advantages of the immediate section must be superior, even in a section which is unusually favored by nature.

The city of Miami never fails to surprise the visitor. It is the instant and per-



to the north and to the south for which Miami is the base of supply. Its location with respect to other cities is a positive, apparent, and potent argument for its commercial astuteness.

Having been the last of the stations established by the construction of the Florida East Coast Railway, and by the same token having had less time in which

manent source of wonder to every one who comes here. Great cities have been built in the West during the last half century that have been marvels and models in city structure, but even the men of the West, who have had part in the building of these wonderful centers of population, do not hesitate to pronounce Miami the most modern and complete of any city they have ever visited. From the begin-

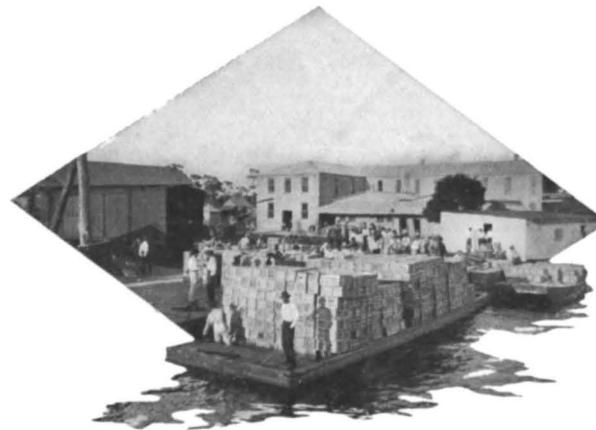
ning, the residences and public edifices were erected with a view of permanency and the foundation thus laid has been followed faithfully. It is no less a matter of pride to those who have seen the city grow than it proves a subject of wonderment that in so short a time such great things have been accomplished.

But little more than thirteen years ago Miami was incorporated. The Florida East Coast Railway reached this point April 15, 1896, and from this date the creation of the city began. Prior to that time there was not even a village here. A pioneer who possessed prophetic foresight had located an Indian trading post at this point, but it is doubtful if even he had any idea that it would ever be more than a place of advantageous location for the Indians to dispose of their aigrettes, otter skins and alligator hides.

When the railroad reached Miami this was regarded then and until a very few years ago as the terminus of the road. Henry M. Flagler, who built the railroad, began at once the construction of one of his palatial hotels here, and the erection of the hotel was followed by the construction of a number of cottages.

The climate and the location of the town on Biscayne Bay at once commended it as an ideal winter resort. This was the beginning of Miami, but as soon as the first tourists arrived and looked about them they readily realized that the section offered attractions of value as well as of pastime, health-restoring, and pleasures. They bought homes and farms, and as the number of them increased rapidly it took but a very few years for the unostentatious railroad station of 1896 to assume the appearance of a beautiful city.

The foundation of the place and its first claim to recognition was its unusual climate and beauty, affording grateful refuge from the rigorous winters of the North and offering an asylum to persons afflicted with rheumatism, asthmatic, and pulmonary ailments. It is below the frost line, and the excessive heat of the summer as well as the chill of the winter is tempered by the equable ocean breezes, which are pleasantly modified by their sweep over the bay. Such an ideal location and climate are seldom combined, and this unusual combination gave Miami its first great and effective hold on the notice of the country.



Laundries in Florida

The commercial travelers constitute one of the largest patrons of well regulated laundries. It is one of their cardinal principles to look spic and span at all times and their constant travel on trains and the short stops made along the



An Artesian Well

line often make it difficult to solve the laundry problem. Another drawback lies in the fact that some laundries are said to destroy linen. There are, however, in



Along the Banks of Lake Worth

Florida, a number of laundries that take a pride in their work and that can be heartily recommended for the unlimited support and patronage of the host of commercial travelers. In order that no mistake will be made in this respect, we

Seventy-four

have deemed it wise to mention a few of the foremost laundries in the State whose work is conspicuously first-class in every respect. Among the best may be mentioned the following:

Jacksonville—New York Steam Laundry; Eagle Steam Laundry; E. S. Paine Steam Laundry; Rico Steam Laundry.

St. Augustine—St. Augustine Steam Laundry.

Miami—Biscayne Steam Laundry.

Kissimmee—Kissimmee Model Laundry.

Daytona—Daytona Steam Laundry.

Sanford—Progress Steam Laundry.

Orlando—Orlando Steam Laundry.

Lakeland—Lakeland Steam Laundry.



A Picturesque Spot

Tampa—American Steam Laundry; White Star Laundry.

St. Petersburg—St. Petersburg Steam Laundry.

Ocala—Ocala Steam Laundry.

Gainesville—Weaver's Steam Laundry.

Palatka—Star Laundry.

Live Oak—Live Oak Steam Laundry.

Pensacola—Star Laundry.

Transfer Companies in Florida

The subject of transfer facilities is one of paramount importance to the commercial travelers. A great deal depends upon the service rendered, the attitude of the companies toward the commercial trade and the promptness and attention

house and embarrassing to the salesman have resulted from the incompetent management of transfer companies. On the other hand the transfer company is often a positive benefactor of the traveler by handling his baggage with care and



One of Jacksonville's Leading Industries

to detail shown by those in charge. Many complaints have been heard in the past on account of the negligent or indifferent manner in which the salesman's sample trunks have been handled, unnecessary delays that are expensive to the

despatch. This point is nowhere better illustrated than in the efficient service rendered by the St. James Transfer Co., of Jacksonville, under the capable direction of W. E. Alexander, proprietor. This company has a conspicuously

Seventy-six

clean and enviable record in the matter of properly looking after the baggage of the commercial trade. Their treatment of commercial trade is all that could be desired. They understand its needs and pay the attention to details that are unnecessary in this important work. Few, if any real kicks have ever been registered against the St. James Transfer Company for mistakes made or shabby treatment accorded. We, therefore, earnestly trust the commercial travelers will



On the Road to Moultrie

see to it at all times that the St. James Transfer Co. secures hearty support and patronage.

In the smaller cities the work is not conducted on as large a scale as in Jacksonville, but as a rule, it will be found that the companies have been educated to look after the needs of commercial travelers in a painstaking manner.

FLORIDA—THE PEERLESS PENINSULA

Tampa, the second largest city possesses in the Red Line Transfer, a company that renders perfect service. Among other first-class concerns down the State may be listed:

St. Augustine Transfer Co.
Daytona-Halifax Transfer Co., and Fountain City Transfer Co.
New Smyrna—C. L. Dohn Livery.
DeLand—John Cranor.
Kissimmee—Mack Bros.
Orlando—R. L. Hyer.



Drive Along a Lake Shore

Lakeland—Rennold & Wilkinson.
St. Petersburg—A. T. Blocker.
Plant City—Anderson Livery.
Leesburg—Saunders & Dutton.
Lake City—J. J. Jones Livery.
Live Oak—Hinley-Stevens.
Madison—Fraleigh & Saunders.
Pensacola—Morgan's Stables.

Foresight and Insight

We have all missed opportunities; we have all had to excuse our failure to "grapple the skirts of happy chance" with the regret: "If I had only known." Of course, we cannot foretell many things, but, if our observation is trained, our insight should show us how the wind of prosperity is blowing. The more observant of our business men have taken advantage of their opportunities and

ligence to see that Florida will yet be one of the truck and fruit gardens of the world, that with the inland waterways, the Cuban railroad and the Panama canal in prospect, it must grow to ten times its present value. But, as a prophet has no honor in his own country, so a locality has no future to its own children. Our familiarity with every clod and fence-post in our neighborhood breeds con-



Deepening the Canal



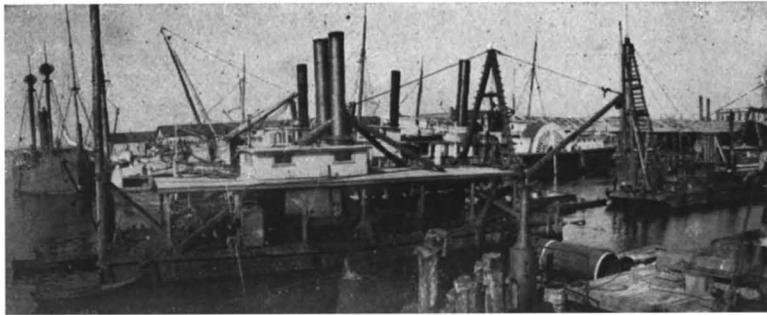
The Coast Line Canal

have met with phenomenal success. For instance, Mr. Jno. J. Ahern, one of the leading real estate men of Jacksonville, whose great success as an investor in all kinds of real estate has brought him a large number of clients, says that Florida as a State and Jacksonville as its distributing center have not yet begun to climb to their true value. Indeed, it does not require extraordinary intel-

tempt of the value of our real estate and blinds us to the golden opportunities of money-making at present values. What if our grandfathers could have bought a block for what we are now asked for a lot? Our great grandfathers could have bought New York for the present price of the Flatiron building.

The Merrill-Stevens Company

Among the great plants furnishing employment to large numbers of men is the shipyard of the Merrill-Stevens Company on East Bay street, in Jacksonville, Florida. There is located the largest floating dry dock south of Newport News. It will take in vessels 360 feet long and of 4,500 tonnage. The plant has a waterfront of 367 feet, and across the river, in South Jacksonville, has a much larger property. The company has a capital of \$500,000; employs three to five hundred



men, and its salary roll ranges from \$3,000 to \$6,000 a week. A. D. Stevens, the president of the company, is the marine engineer, and A. R. Merrill and J. E. Merrill are respectively vice-president and all are practical men. J. T. Manier is secretary and a member of the board of directors. This firm, founded in 1887 with a capital of \$20,000, today successfully competes with the Cramps and Newport News for repair work upon government dredges and lightships. It builds ships, repairs the largest steel vessels which come here and does a large business in repairing yachts and launches. The yard has two launch docks, two marine railways, and powerful derricks and appliances for picking up launches bodily. A considerable portion of the activities of the yard is devoted to the building of launches. Owners of steam launches among our readers will be glad to know these things.

Jacksonville Cracker Works

The possibilities of Jacksonville as a manufacturing and distributing point of importance is nowhere better illustrated than in the success of the Jacksonville

Cracker Works. The company began business in April, 1907, in its modern and complete plant, constructed at that time along the tracks of the Southern and G. S. & F. Railroads.

The size of the plant may be gleaned from the following figures: They have 24,000 square feet of floor space; three floors; two largest-size mechanical reel ovens with a capacity of seventy-five barrels of flour daily, baked into crackers and cakes of a hundred varieties.

The Jacksonville Cracker Works operates in a trade territory embracing the Carolinas, Alabama, Georgia, Florida, Northern Coast point and Nassau.

This company has demonstrated to the world the decided advantages of Jacksonville as a good distributing point for manufacturers. This firm has met with unbounded success in a wide range of territory and has effectively advertised



Jacksonville to the jobbing trade in centers where once the city was unknown as a city of manufactories.

Since the date of its organization, the company's officers have been: Ellis Crenshaw, President; C. H. Barnes, Vice-President; Wm. Stanly, Secretary-Treasurer.

It is particularly worthy of note that Jacksonville enjoys a direct freight rate service for points beyond the junction cities of Columbia, Macon, Albany, Cordele, Montgomery, Pensacola and Savannah, to which cities the railways, centering at Jacksonville, forward package cars daily. Through these good conditions shipments of "Made-in-Jacksonville" products find a ready market over the Southern States.

Fertilizer Industry Helps Jacksonville

BY E. O. PAINTER.

When we look ahead ten years, it seems a long, long time, but when it is past the time seems so short that we wonder how it got away. To look back ten years at the fertilizer business as it was at that time we find two factories (so-called) in Jacksonville. They were, however, only shovel and screen mixers and the tonnage was not very large, yet it was enough to brag about at that time. The combined tonnage of all the fertilizer interests in the State at that time was not equal to the tonnage of our smallest factory of today.

Ten years ago 80 per cent of the fertilizer used in Florida was made outside of the State. Our Florida phosphate rock was shipped North, there treated, mixed into regular brands and sent back again, the Florida grower paying the freight both ways. Now all this is changed. Less than 10 per cent of the fertilizer used in the State is made outside of her borders. Florida phosphate rock is treated in Florida. The other fertilizing materials are gathered from all quarters of the globe, made into complete fertilizers and shipped to the growers of Florida and Southern Georgia.

From two small mixers the manufacturing interest has grown to three large acidulating plants and two dry mixers, with a combined tonnage of over 120,000 tons for the year. The growth has not stopped, but is gaining rapidly, as not a year passes but some one of the factories have to enlarge their facilities.

There is no interest outside of lumber and naval stores that has done so much for the building up of Jacksonville as her fertilizer factories. To gather together the materials for making 120,000 tons of fertilizer, to manufacture and ship the goods, requires an army of men of all kinds, from the colored man behind the shovel to the expert chemist. It would astonish the grocery houses and dry goods houses if they could really see the amount of cash that is paid out each week for labor. Nearly \$10,000 per week is paid out by the fertilizer factories of Jacksonville for labor and supervision. Ten thousand a week means \$520,000 per year for labor, a nice sum to be distributed among our retail merchants of all kinds.

In the above calculations our two large phosphate plants have not been taken into account. These two plants have handled about as much tonnage of phosphate as the other five manufacturers do of manufactured goods. The largest part of this rock goes to foreign ports so that our country's finance is increased by thousands every time a tramp steamer leaves our shores.

Speaking about tramp steamers reminds us of the part the fertilizer business has played in developing this business. About seven years ago the fertilizer manufacturers of Jacksonville put their orders together and purchased a complete cargo of potash. The act was looked on by the many as rather rash, as there were no facilities here than for handling steamers of that size. Stevedores were only accustomed to having to unload one hundred tons per day, while this potash steamer demanded three hundred. The first tramp steamer attracted a great deal of attention and our people stopped in large crowds on the viaduct to gaze at the monstrous mass of iron and wood from which the potash was being delivered in slings of a ton each.

At first the wharf facilities of Jacksonville were as inadequate for taking care of steamer cargoes as a No. 2 shoe is to hold a No. 6 foot. The steamer overran and extended beyond any dock she was tied to. Now tramp steamers do not attract any more attention than any other craft on the water. Some time we have as many as half a dozen in our harbor at one time, and they are handled with as much dispatch as anywhere.

The tramp coming here direct has enabled our merchants to get their goods from abroad at less cost than when it was received via New York or some Southern port. The steamers also leave considerable money with our merchants for provisions, coal and oil, all of which goes toward helping to build a Greater Jacksonville.

Another ten years will see Jacksonville one of the largest fertilizing manufacturing ports in the South, with plenty of dockage and other facilities so that the tramp drawing thirty feet of water can come and receive just as good dispatch as anywhere in the United States.

The Neal Institute of Jacksonville

One of the latest and most commendable acquisitions for the make-up of Jacksonville is the Neal Institute at 1016 East Duval street. It is especially worthy of note that it is the only Neal Institute in the South. The splendid results accomplished by this institution may be gathered from Dr. Neal's statement to the medical profession which we are pleased to publish in full:

DR. NEAL'S STATEMENT.

DEAR DOCTOR.—I have devoted a great many years to the study of inebriety and have originated a treatment which is diametrically opposed to all theories heretofore advanced for the treatment of alcoholism.

Based upon the result of my theoretical study and practical, clinical investigation I claim alcoholism is not a disease but a poisoning, and that by a treatment of neutralizing and eliminating alcoholism, patients can be restored to normal condition so far as the effects of alcohol are concerned—in three days' time. I do not claim that the prolonged and excessive use of alcohol will not cause pathological changes in various organs, but I do claim that fully 90 per cent of drinking men are comparatively healthy and that when the poisonous effect of alcohol is antidoted and perfect elimination secured they will in all probability live just as long and as comfortably as men who have not drunk to excess. However, I do not make this statement to my patients for obvious reasons.

The Neal treatment is composed of harmless drugs which quickly antidote all alcohol in the system and can be safely administered to any patient who is not actually at death's door from some other cause than excessive use of alcohol. It is comparable with any auxiliary remedy that may be indicated to control other conditions than those caused by alcohol and will effect a perfect cure in every case.

I wish to state that after taking the Neal treatment should a "relapse" occur it will be of short duration for instead of the stimulating, exhilarating effect formerly derived from liquor, the drinker will be so nauseated and so uncomfortable in every way that he is always willing and anxious to return to the institute to be treated and is usually, forever after, a thoroughly cured man.

We have a few relapses which are never due to a lack of efficacy in the treatment, and which are less than two per cent. And when you stop to consider that men from all ranks of life have been our patients, from banker, professional and business man to the common jail drunkard—and in some instances men who are degenerates and dipsomaniacs—the record of cures is unequalled.

I have treated personally and have cured more than 3,000 men and have never failed in a single instance to accomplish the desired result. Considering the fact that during the years I have been treating alcoholics exclusively, I have never refused but one patient, and he was refused on account of a malignant tumor; and that I have never had a death, either within or without the institutes, and that the treatment has never failed to cure every patient who took it, I am sure you will agree with me in saying that the Neal Treatment is a specific for alcoholism.

Physicians in general practice do not successfully treat alcoholic patients because all treatments heretofore prescribed are based upon the wrong principle and because they can not control their patients for the necessary time required to eliminate the alcohol from the system. The Neal Treatment will do this quickly—three days' time—and before the patient realizes it he is a cured man and ready to resume his occupation or business.

I am always willing to demonstrate to physicians the efficacy of the Neal cure either at one of the institutes where they can see a practical demonstration of the good work we are doing every day, or by sending a home treatment and letting the doctor administer it himself and be convinced that what I claim is always accomplished.

I shall always be pleased to take this matter up personally with all physicians who are interested, and to go into the question of treating and curing drinking men by a treatment which is quick, safe, and always reliable as to permanency.

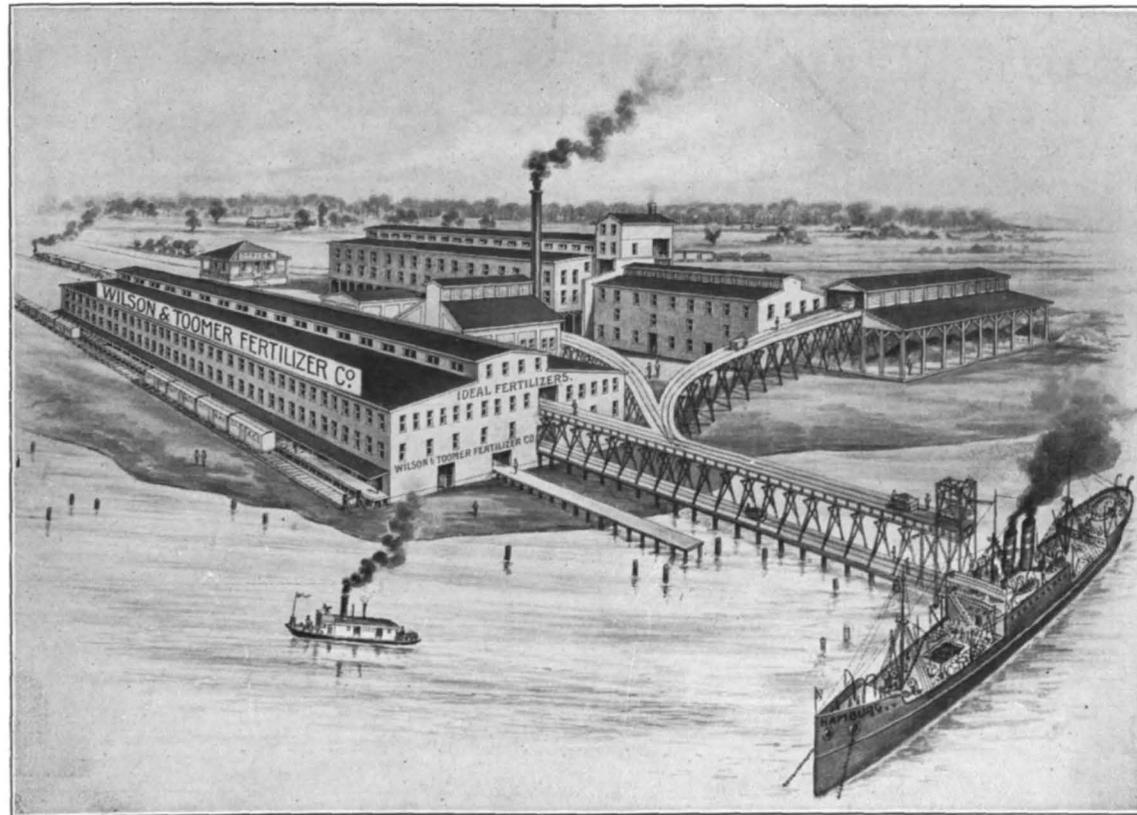
Yours very truly,

BENJ. E. NEAL,
President of the Neal Institute Co.

An Up-to-date Fertilizer Factory

Below is a bird's-eye view of the largest and most up-to-date fertilizer factory in the South. It is the plant of the Wilson & Toomer Fertilizer Co., situated on the St. Johns river in East Jacksonville. The main building is 230x400 feet with the tracks of two leading railroads at its doors and double-decked

present proportions because of the real merit of Ideal Fertilizers backed by the energy of the far-seeing founder and president of the company, Mr. Lorenzo A. Wilson. Mr. Wilson spent his boyhood in a Florida orange grove and his early manhood as traveling salesman for eastern fertilizer companies, and to these



wharves where ocean steamers can unload. Within is a complete equipment of labor-saving devices—all tending to do the best work in the most expeditious and economical manner. The output last year was 40,000 tons, or twice that of their largest competitor. The business has grown from 2,354 tons in 1893 to its

early experiences accredits much of his success; but his acquaintances know his keen business insight, tireless energy and genial manner would surmount any obstacles in life's pathway. Jacksonville may well be proud of him and of his work.

Largest Laundry in the South

Perhaps New Yorkers will doubt the assertion that their home city cannot boast of a steam laundry as large as one located in Jacksonville, but their doubts will not disprove the statement. Ordinarily the visitor from the North and especially from New York, is prone to compare the city of Jacksonville with the great Northern metropolis and to bring forth any point of modern industry in which Jacksonville excels, seems to be a bid for argument.

But the fact remains that the New York Laundry, located at the corner of Liberty and Forsyth streets, is capable of handling more business of a general nature than any establishment in the city of New York. The present business grew from a small establishment located at 114 East Forsyth street. The possibilities of developing the laundry industry appealed to a number of capitalists of Jacksonville, and they decided to further extend their operations. The site at the corner of Liberty and Forsyth was purchased and a handsome three-story building erected.

Striving to make the structure fire-proof in every particular, only stone and brick was used in the walls with re-enforcement of steel. Even the floors were made fire-proof, and experts in building classed the structure as being a model of its kind. Last December the building was ready for occupancy and the business was moved from the old quarters on Forsyth street.

The cost of the building alone was close to \$250,000, but the machinery and fixtures would amount up to a much larger sum. The dozens of large washers, mangles, dryers, and other machines are operated by electricity, thus doing away with the dirt and smoke of a steam boiler. In the heating arrangements which furnish boiling water the management has carefully eliminated anything that would prove detrimental to the plant. No expense has been spared in the fixtures; cleanliness, dispatch, and perfect service have been the watchwords of the New York Laundry, attracting and retaining a patronage equal to the capacity of the plant.

H. T. McMurray, who is in charge of the laundry, states that 750,000 pieces can be handled daily at the plant. This is an increase of 40,000 pieces over the original plant. To properly handle such an amount of business requires a vast array of machinery, and a large number of employes. During the winter season

the working force of the laundry is about 250 people, but this force is slightly decreased in the summer.

Fourteen wagons and trucks are employed in the collection and delivery of laundry, and about twenty-five men are necessary to handle the outside work. The largest force of help is employed in the finishing rooms, and to secure the best results many skilled workmen have been brought here from the North.

While the New York Laundry depends on the local patronage, a great amount of business is obtained from concerns which do not come under the heading of Jacksonville's real firms. For instance the laundry handles the work of the Pullman Car Company, the Clyde Steamship Company and many of the railroads and smaller steamship lines operating here. The hotels of the city are also a great source of business and their work alone is a big item on the books of the laundry.

Mr. McMurray, in keeping with other business men, states that his business has grown astonishingly in the past few years and especially since the new plant was completed. The figures of his books show that from year to year the patronage and business has almost doubled that of the preceding year.

Keeping the linen of a large city clean is no small task and is an undertaking that is worthy of more attention than is usually given by the public. In having the New York Laundry in operation the city has every reason to feel proud, as it is a plant that will merit the inspection and patronage of the most exacting and particular housewife.

W. T. Hadlow Co., Contractors and Builders

We have already touched upon the immense amount of construction that is going on in Jacksonville and throughout the State at the present time. Prominent among the leading firms that are engaged extensively in the contracting and building line of endeavor may be mentioned the W. T. Hadlow Co., with general offices at 510 West Building, Jacksonville. This firm is incorporated with a capital stock of \$50,000.00, and operates successfully in a wide section of the State.

*Commercial Travelers' Home and Headquarters in
Jacksonville*

EVERETT HOTEL

GEORGE H. MASON, Proprietor

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Rates \$1.00 and up, with bath \$1.50 and up

Ample Sample Rooms

*What Every Traveling Man Knows: The Everett Hotel
always takes proper care of the commercial trade*



New York Laundry—The Largest in the South

NEW YORK LAUNDRY, *Jacksonville, Fla.*

THE largest and most complete Laundry south of New York. Six Complete Laundries under one roof. *Modern, Fireproof and Sanitary.*

Each machine and method used positively the most modern of its kind.

Each department under the direct supervision of an expert.

Plant, Liberty & Forsyth

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ATLANTA

JACKSONVILLE



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Importers and Jobbers

Chocolates, Bon-Bons and Penny Candies

SODA FOUNTAIN REQUISITES



REG.
LOWNEY'S

OWING to our personal experience and an earnest study of the wants of the trade for high grade confectionery in the Southern States, we believe we have brought together the most satisfactory lines for the careful buyer, and have them at distributing points most accessible to the Southern Merchant, points from which he receives his goods a day or two after his order is in our hands. Our specialties are put up under our own trade mark, the *King Brand*, and consist of many popular confections and cold drink supplies, which combined with the world-famous *Lowney's Chocolates*, for which we are South-Eastern Agents, makes our assortment complete. Catalog mailed upon request.

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Protects Your Wife and Children

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Get a sample Policy and our Rates.

HOME OFFICE, JACKSONVILLE, FLA.

Young Man! Young Woman!

This is Your Opportunity to Create an Estate

A policy of Life Insurance not only gives you protection, but creates for you an immediate estate. Our “Full Return Premium Policies” give you back every cent deposited with us in payment of premiums.

BETTER THAN A BANK. EVERYTHING GUARANTEED.

We do all we promise; we promise nothing we can not do. Investigate our Insurance Plans.

HOW THEY STAND

Following table shows amount of business done in the State of Florida during the year 1910 by the different Companies listed below:

Rank.	Name of Company.	Business.
1.	FLORIDA LIFE	\$3,143,514
2.	New York Life.....	1,525,300
3.	Equitable Life	1,426,340
4.	Penn. Mutual Life.....	1,281,623
5.	Union Central	1,169,550
6.	Mutual Life, New York.....	1,090,980
7.	Southern States Life	707,580
8.	State Mutual Life.....	646,000
9.	Reserve Loan Life	635,000
10.	Prudential Life	602,238
11.	Our Home Life	586,000
12.	Reliance Life	573,540
13.	Missouri State Life	494,271
14.	Metropolitan Life	480,625*
15.	International Life	427,620
16.	Mutual Benefit Life	406,387
17.	State Life of Indiana.....	322,696
18.	Security Life of America.....	283,000
19.	Empire Life, Ga.	260,500
20.	Columbian National Life	246,896
21.	Germania Life	158,000
22.	South Atlantic Life	137,500
23.	Home Life	133,461
24.	Mass. Mutual	80,000
25.	Georgia Life	72,000
26.	Fidelity Mutual Life	36,535
27.	Citizens National Life	18,000
28.	Security Life & Annuity Co., (N. C.)	16,000
29.	Louisiana National Life	15,000
30.	United States Life & Annuity	7,500

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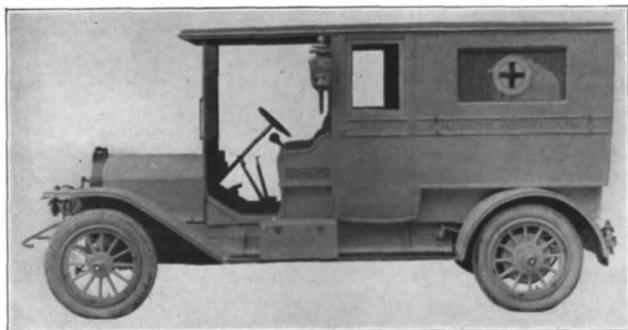
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Fernandina—The City of Homes

Fernandina is one of the healthiest cities in the world. This is due, in large part, to her proximity to the ocean and the fact that she is surrounded by salt water. Thirty-six miles from Jacksonville, the largest city in the State. Fernandina's reputation as a health resort has spread, and the records of the city health officer show she is entitled to the distinction of being one of the healthiest cities in the United States.

Fernandina has ever prided herself on her natural beauty. The site selected for the building of this city was one of the most delightful ones nature could provide. Ever since Fernandina has been known, her citizens have taken a great pride in maintaining the beauty of the city and improving her streets.

The principal streets are paved with brick, together with broad cement sidewalks, which gives it the metropolitan appearance of the up-to-date Northern towns, and aside from the brick pavement the other streets are shelled, which makes delightful roads for driving as well as automobiling. The large oaks, with the ever-hanging moss, makes Fernandina one of the most picturesque cities in the South.

The Southeast has been making rapid progress during the past five years. The great natural resources of this section, its great and enduring advantages over other parts of the United States, are being realized today, and in every avenue of trade, in every branch of industry and every character of enterprise progress and development are making rapid strides.

Unprecedented demand for the products of the forest, the farm, the mines and factories of this part of the United States has increased the demand for facilities for transportation. In this one great condition lies the secret to the remarkable advancement Fernandina is making as a port. The demand for transportation coupled with the unexcelled and unequalled advantages and facilities here for shipping to other ports the products of a great section, is giving to Fernandina that prominence and standing in the commercial world which nature has decreed that she shall occupy.

The business representatives of Fernandina are progressive, public spirited, enthusiastic men—proud of city, county and State. In fact, Fernandina is not only the prettiest city in the South, but one of the most progressive commercial cities

of the entire Southland. The beauty and advantages of the city, so close to our properties, water and rail transportation, climatic conditions, productiveness of the soil, etc., all tend to make this the *ideal* location for a home, which you will not only appreciate, but be exceedingly proud of.

Citizens' National Bank of Fernandina

The Citizens' National Bank of Fernandina, which opened its doors to the public on Thursday morning, June 1, 1911, has every assurance of success.

The capital of the bank, \$50,000, is mostly subscribed by the citizens of Fernandina, which means a good line of business right from the start.

With one exception, the board of directors is composed of residents of Fernandina, and all of them have made a success in their several lines of business.

The officers of the bank have resided in the city for a number of years and are fully equipped with a knowledge of the wants of the people.

Carl Warfield, the president, has lived in Fernandina a little over eleven years, removing from Orlando in 1900. He has had twenty-four years' experience in banking, the last eleven of which he was cashier of the First National Bank of Fernandina. Realizing that the field was open for another bank in Fernandina, and after refusing twice in the past the offer of a number of his friends to take stock in a bank, providing he would take the management of it, Mr. Warfield resigned his position as cashier of the First National Bank in January last to organize the Citizens' National Bank.

Harry Goldstein, the vice-president, has resided in Fernandina about fifteen years, and has by honest dealing and hard work amassed a comfortable substance of this world's goods and gained the confidence of every one with whom he had any dealings. He is one of the representatives of Nassau county in the present session of the legislature.

Eugene P. MacDonell, the assistant cashier, was born and reared in Fernandina and numbers his friends by his acquaintances.

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FREE SAMPLE ROOMS

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The Ocean View has the finest bay front location in St. Augustine.

A delightful place for Traveling Boys to spend Sunday.

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Rates \$2.00 Per Day and Up

Special rates by the week and to parties. Consumptives Not Taken

H. E. HERNANDEZ, Proprietor

On Arrival at the Station Ask for the OCEAN VIEW PORTER.

ESTABLISHED 1891

First National Bank

FERNANDINA, FLA.

Capital - - - - \$100,000.00
Surplus - - - - \$100,000.00

Accounts in Either the Active or Savings Department Solicited
Collections Promptly Handled

FRED W. HOYT, President
J. H. PRESCOTT, Vice-President, FRED WOOD, Cashier
EVERETT MIZELL, Vice-President, RALPH W. HOYT, Asst. Cashier

CARL WARFIELD, President, HARRY GOLDSTEIN, Vice-President, EUGENE P. MacDONELL, Assistant Cashier

The Citizens National Bank

OF FERNANDINA

Capital, - - - \$50,000.00

Out of Town Accounts Solicited. All Matters Intrusted to Us Will
Receive the Attention of One of Our Officers. 4% paid on
Savings Deposits Compounded Every Three Months

DIRECTORS:

J. R. Hill, W. D. Bogart, S. A. Swain, N. B. Borden
Lionel A. Wye, E. L. Kennedy, Harry Go'dstein, Carl Warfield.

FEARNSIDE CLOTHING COMPANY

Traveling Boys Come in and Look Over Our Line. We are the Official Clothiers For
the Boys on the Road. We Carry the Goods Up-To-Date.

LEMON AND THIRD STREETS

-:-

PALATKA, FLORIDA



The Palatka Coca-Cola Bottling Co.

Trade Mark is securely stamped on every bottle

EDWARD KUMMER, Proprietor

Prompt attention given to all orders

DELICIOUS, REFRESHING, EXHILARATING
INVIGORATING

We are exclusive bottlers of the genuine

COCA-COLA

Fastest Seller on the Market

Try It

Coca-Cola

White Label Ginger Ale and Soda Water

Bottled under the supervision of the
COCA-COLA CO., Atlanta

Phone 63

Palatka - Florida

Everywhere
5c

SELDEN CYPRESS DOOR CO.



Palm Tree
Brand Door

MANUFACTURERS OF

*Cypress Doors, Sash, Blinds, Mouldings
Greenhouse Material
Etc.*

PALATKA - - - - FLORIDA

Wilson Cypress Co.

Manufacturers of

*Cypress Lumber,
Shingles and Lath*

Phone 14

Palatka, Florida

OPEN THE YEAR ROUND

FREE SAMPLE ROOMS

THE SARATOGA

M. BLOCHER JACOBSON, *Proprietor*

Conveniently located within one block of business center. Newly furnished.
Large, sunny rooms, well heated.

RATES \$2.50 PER DAY UP

PALATKA - - - - FLORIDA

SANITARY STEAM LAUNDRY

ONE DAY WORK A SPECIALTY

We call for and deliver goods

PHONE 145

PALATKA FLORIDA



M. S. BROWN

OUTFITTER TO
MEN AND BOYS

PALATKA - FLORIDA

ALONZO NIMBALL
COPYRIGHT, 1910 BY AMN COME ADVE. CO. NEW

Palatka—The Gem City

Palatka, one of the best towns in the south, head of deep water navigation on the St. Johns river, ninety miles from St. Johns bar, on main line of the Atlantic Coast Line Railway, Florida East Coast Railway; terminus of Georgia Southern and Florida Railway, and Ocala Northern railway (now building);



Truck Garden Near Palatka

twenty miles from Atlantic Ocean as the pigeon flies. The general topographical feature of a level plain, the highest points, Palatka Heights and San Mateo, being about ninety feet above the St. Johns river; Palatka being not so high.

Before railroads gridironed the State, when navigable streams were the recognized highways, Palatka was a prosperous city, as well as a beautiful and thriving winter resort. Orange groves flourished, and the city and surrounding country were thickly populated. Palatka is still attractive and the walks and drives in all directions are romantic and beautiful. Rowboats and small power boats can be hired for excursions on the St. Johns river.

Palatka has good hotels. It is the headquarters for great cypress mills. Steamers run from here to the Ocklawaha river, and the St. Johns river steamers make a stop here. The city is well paved and sewerred and has a fine system of water works. There are two weekly papers.

Good, accessible locations, with switching or wharf facilities on rail or water, or both, with low freight rates by reason of competition between three trunk lines of railroads (radiating in seven directions and another building), and water transportation, good labor, good water, good health, goodwill of our people, and abund-



Potato Field Near Palatka

ance of raw material, such as cypress, pine and hardwood lumber, phosphate, peat, clay, kaolin, cotton, hides, fibers, acids, vegetables for canning. Other materials can be brought from mines and furnaces in the west and southwest cheaper than to interior points they pass through, and be manufactured here, saving considerable freight in and out.

A. D. McBRIDE, Pres. J. B. CONRAD, Vice-Pres. F. N. CONRAD, Cashier

MERCHANTS BANK

BRANCH OF THE VOLUSIA COUNTY BANK

Capital,	\$50,000
Surplus and Undivided Profits,	61,000

DAYTONA, FLORIDA

4% *Interest paid on Savings Accounts*
No notice required for Withdrawals

SAFETY DEPOSIT BOXES FOR RENT

Bond Lumber Co.

Manufacturers of

Rough and Dressed Pine and Cypress

L U M B E R

Shingles, Flooring, Laths, Ceiling
Brick, Lime and Cement
in Stock

R. J. MALBY, Manager

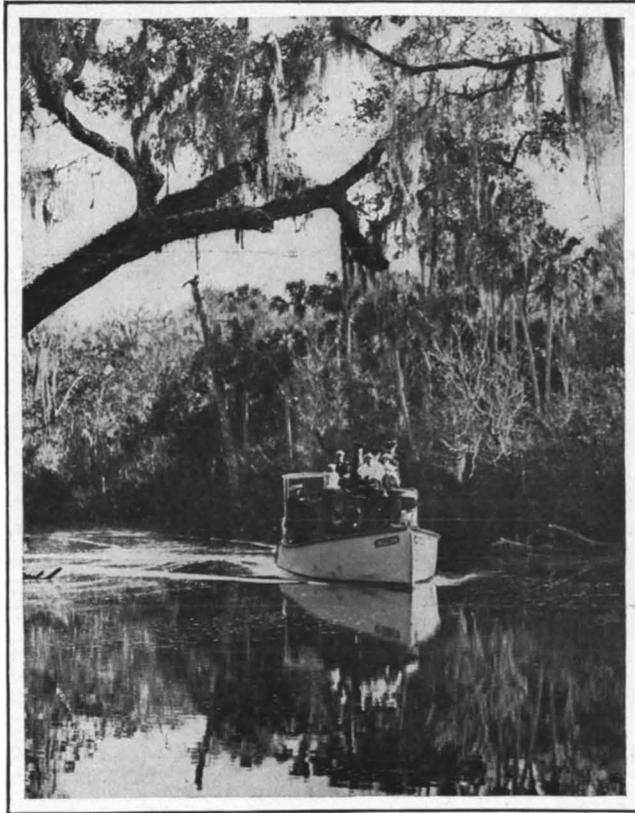
DAYTONA, FLORIDA

Office and Yards: East Coast Railway and
Orange Avenue : : Telephone 83
MILLS---Bond Mill, on A. C. L. Railway
One hundred Miles South of Jacksonville
Kalamazoo, on the Sanford Branch of the
Florida East Coast Railway. : : :

FLORIDA—THE PEERLESS PENINSULA

One Hundred Nine

Opportunities are great and investments here will net the investor more on his money than in other places. Men with money, and plenty of it, can find safe business propositions here. Palatka now needs many homes to rent to people already



On the St. Johns River

on the ground. Also homes built and sold on the installment plan to the many men employed in her various industries. Houses built on both these plans will earn good interest on investment. (Houses of all kinds are scarce.)

An electric power plant and suburban railway to develop lands in the vicinity of Palatka and East Palatka, now connected by the county highway bridge, would be a winner. Also building and loan association. These are only a few of the opportunities that exist. The rapid development of the city and county is opening up many avenues for investing and loaning money.

Truck lands of Putnam county throughout, and in the vicinity of Palatka, are usually rich and are easily irrigated by artesian wells obtained at a depth of 125 to 250 feet, and are capable of producing, regardless of conditions, the finest paying crops of Irish potatoes, corn, sugarcane, beets, onions, turnips, cabbage, etc. Two or more crops can be grown on the same ground in one year. If you have succeeded as a truck farmer elsewhere you can do so here; but, remember, all land is not suitable for farming. It takes the same amount of common



Artesian Well in St. Johns County

sense and experience and some money to make money here. We claim, however, that the same amount of knowledge, experience and less money expended here will net you more income than elsewhere by reason of the climatic conditions, saving in freight rates and quick transportation. Rates on vegetables from Palatka to points east and west on 50-pound crates is 2½ cents to 22½ cents per crate, and 5 cents to 45 cents per barrel less than from any point south of Palatka. Poultry is very profitable. Live stock, particularly cows and hogs, pay handsomely. An investment of a few thousand dollars in cattle or hogs will make you independent.

Hunting in the vicinity of Palatka is especially good, and there is an abundance of fish. Many thriving towns and agricultural settlements are in the vicinity and the famous Ocklawaha river flows but a few miles distant.

The Peoples State Bank of Daytona

Daytona, Fla.

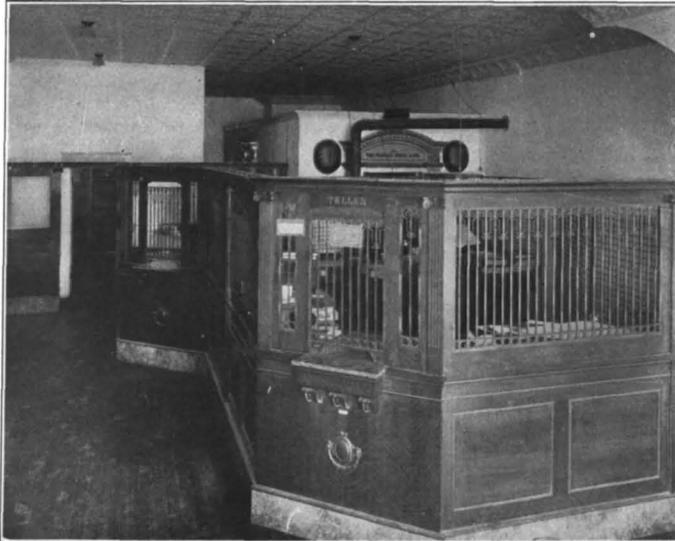
Capital Stock, \$35,000

Directors

W. R. PHILLIPS
M. L. WAGGONER
W. E. SULLIVAN
W. C. JACKSON
J. H. TATUM
M. E. CARTER
S. P. LELAND
JNO. P. HAMMOND
JAMES CARNELL
R. MALEY
G. B. SFAMAN

Officers

DR. S. P. LELAND - President
G. B. SEAMAN } V.-Presidents
M. L. WAGGONER }
M. E. CARTER - Cashier
A. SINCLAIR - Assistant Cashier



Halifax Livery and Transfer Co.

JAMES RIX, Proprietor

☞ Carriages, Surreys, Phaetons, Top Buggies
and Rubber Tired Runabouts. :: :: ::
'Buses Meet all Trains. Baggage Hauled.
Carriage Paint Shop in Connection

Telephone 120

Daytona, Fla.

DAYTONA STEAM LAUNDRY

E. L. SHEAR

TELEPHONE EIGHT

Cor. Fairview Ave. and Beach St.

DAYTONA, FLA.

THE FOUNTAIN CITY LIVERY AND TRANSFER STABLES

G. A. FOYE, Proprietor

Telephone 43 Blacksmithing and Repairing P. O. Box 312
Painting and Horseshoeing

Corner Live Oak and
Palmetto Avenues

DAYTONA, FLA.

THE PECK-HENDRICKS CO. INCORPORATED

Dry Goods, Notions, Ladies' and Children's
Shoes, Ready-to-wear Garments
House Furnishings, Etc.

Telephone Twenty

DAYTONA, FLA.

R. L. HYER *Livery Feed and Transfer*

BEST TEAMS IN THE TOWN

We are the official Transfer Company for the T. P. A. Boys

Orange Avenue

TELEPHONE 14

Orlando, Fla.

R. L. HOLLAND

The Carriage and Wagon Maker

EXPERT RUBBER TIRE WORK AND HORSESHOEING

Repairing, Painting and Trimming
Done by Competent Mechanics

28-30 West
Pine Street Orlando, Fla.

Daytona—The City Beautiful

Daytona was founded in 1870 by Mathias Day, of Mansfield, Ohio, who named it Tomoka; but in 1871 Thomas Saunders, the landscape gardener of Washington, named it Daytona. The founders set out to make a New England settlement in the South, and the thriving, prosperous and growing city, which is essentially one of homes, is marked by the best characteristics of Massachusetts town life.

Opportunities for the wheelman are afforded in miles of shady roads and

Daytona is essentially a city of homes, and both rich and poor revel in its beauties. It is famed for beautiful drives and its beach. It has electric lights, ice plants, weekly paper—the *Daytona Gazette*; social clubs, yacht clubs, automobile club, good stores, one bank.

Hard surface roads now connect Daytona with DeLand and on to Sanford and Orlando. Southward along the Halifax a hard surface road extends to New



Ridgeway Avenue, Daytona

cycle paths, and the visitor who comes here from a home town where cycling has “died out” is pleasantly surprised to see the number of wheels in use. Automobiles are numerous; there are many miles of roads through the woods and along the river, complementing the beach course.

Daytona, five miles to the South of Ormond, occupies an elevated hammock site on a circling arm of the Halifax, whence it looks out upon a bay of singular beauty, across which is the peninsula, on the ocean side of which lies the beach.

Smyrna, and later will be completed to the Brevard county line. These roads are very popular driveways with automobiles, horse lovers and the bicyclist.

The town lies parallel with the Halifax river, and extends for nearly two miles, along the shore. This river is the delight of the angler and the yachtsman, and forms one of the town’s greatest attractions.

Hunting and fishing unexcelled. Experienced guides and dogs may be had at reasonable prices.

M. M. SMITH, PRESIDENT

W. M. DAVIS, VICE-PRESIDENT

GEO. E. NOLAN, CASHIER

Orlando Bank and Trust Co.

ORGANIZED APRIL 16, 1906

CAPITAL, \$50,000.00 SURPLUS and PROFITS, \$25,000.00

4 Per Cent Interest Paid on Time Certificates of Deposit or on Savings Accounts

DEPOSITS INSURED AGAINST LOSS

SAFETY DEPOSIT BOXES FOR RENT

Statement of Orlando Bank and Trust Company

AS RENDERED TO THE STATE COMPTROLLER AT THE

Close of Business, March 7, 1911

RESOURCES	LIABILITIES
Loans and Discounts\$300,659.92	Capital Stock.....\$ 50,000.00
Overdrafts 560.96	Surplus and Profits 24,284.05
Real Estate—Furniture and Fixtures 20,181.14	Deposits 437,463.46
Cash and due by Banks..... 190,345.49	
Total\$511,747.51	Total\$511,747.51

Statement at Close of Business March 7, 1910

RESOURCES	LIABILITIES
Loans and Discounts.....\$210,378.28	Capital Stock.....\$ 50,000.00
Overdrafts 493.19	Surplus and Profits 11,877.07
Real Estate—Furniture and Fixtures 16,429.02	Deposits 327,117.59
Cash and due by Banks..... 161,694.17	
Total\$388,994.66	Total\$388,994.66

Deposits March 7, 1907	\$155,590.59
Deposits March 7, 1908	153,886.09
Deposits March 7, 1909	231,240.25
Deposits March 7, 1910	327,117.59
Deposits March 7, 1911	437,463.46

Orlando—The City by the Lakes

Superior advantages appeal to all newcomers who visit this beautiful little city by the lakes. And though its citizens suggest no invidious comparisons, still they invite critical inspection of what it has to offer along many important lines, especially in point of situation, climate, freedom from troublesome insects, up-to-



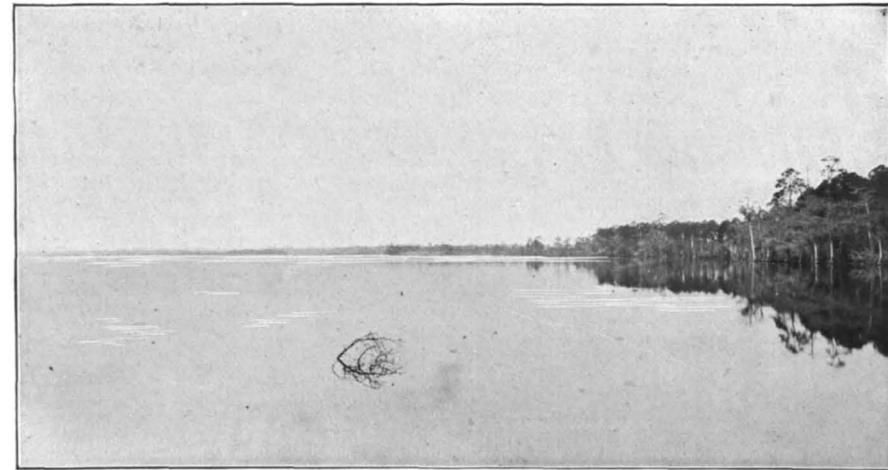
Orange Grove Near Orlando

date business houses, comfortable dwellings, good hotels, healthfulness, paved and shaded streets, good schools and churches, fine sporting accommodations, best drinking water on earth, and many other advantages too numerous to mention.

It is a town with many features strictly Southern and yet having peculiarities smacking of Northern environment. The streets, beautifully shaded with live and water oaks, draped here and there with weird gray moss; the many groves of orange and grapefruit peeping out at unexpected turns; the glint of limpid water flashing between the trees; the Southern sky, aglow with the kindling tint of a tropical clime; the brilliant heavens at night, overcast with myriads of the starry host; the moon shedding a flood of light never seen in a Northern clime. Significant, also, are the habitations, many of them low and ambling, with porches all

around, in true Southern style, and others on the more staid lines of New England architecture; business houses of modern style, with fine and seasonable stock of goods.

The summer climate is hardly sufficiently known. Only the permanent resident has learned the happy secret that this particular spot in Florida is peculiarly favored in many essential respects. It is just far enough southward to receive the benefit of the cooling winds that play from the Gulf to the Atlantic and *vice versa*, assuring a wonderful counterbalance to the heat of the sun, dispersing the inevitable sultriness of summer, as experienced in other States, and insuring a night temperature cooling and comfortable. The summer rains, frequent and



In the Lake Region

refreshing, assist in dispelling oppressive heat, and are looked forward to with pleasant anticipation.

It is a notable fact that many who come to Orlando for relief from the cold learn to like the summer climate even better than they do the winter. In connection with climate must be considered that bane of a warm country, the plague of insect life. Comparatively, Orlando is singularly free from annoying insects.

One Hundred Thirteen

FROM a small beginning we have within six years become the foremost Fertilizer Manufacturers in the State. Our Fertilizers—the favorite brands—have become known to almost every user of Fertilizer. *There is a reason.*

INDEPENDENT FERTILIZER CO.
JACKSONVILLE, FLA.

Orland Hotel & Restaurant

MILLER & EMERICK, Proprietors

One Block East From A. C. L. Depot **ORLANDO, FLA.**

*Absolutely New and Modern in
Construction and Furnishings*

Baths, Hot and Cold Water in All Rooms Service Up-To-Date

Rates by Day or Week European Plan

Orlando Steam Laundry

L. S. HOLDEN, Proprietor

*WE DO THE WORK
RIGHT*

20, 22, 24 Church St. Orlando, Florida

M. O. OVERSTREET, President

B. DREW, Vice-Pres.

H. A. GRANT, Sec'y-Treas.

Pineacura Remedies Company

The Heart of the Pine

ORLANDO, FLORIDA

Take a bottle of PINEACURA Healing Oil with you. It's the standard remedy for cuts, burns, bruises, boils, insect bites and stings and all itching skin disorders, especially valuable for neuralgic pains in the chest caused by colds, coughs, bronchitis and tuberculosis.

The Orlando Water and Light Company

ORLANDO, FLORIDA

Water, Ice, Gas, Electric Light, Power

Highland Lake water furnished to Orlando by the ORLANDO WATER & LIGHT COMPANY is without a superior in the South. Come taste it.
H. A. GRANT, General Manager.

Frequenterers of other sections, who have found their chief troubles to be clouds of mosquitoes and myriads of gnats and flies, should visit Orlando, where they seldom exist. Nearly all our people sleep without canopies over their beds, and that is a sure sign of freedom from mosquitoes.

Orlando is well supplied with the real essentials necessary for comfort; an efficient water supply, an electric system, comprising arc and incandescent lights and a power current by day. Gas is also supplied, and for heating and cooking

purposes is used exclusively. Manufactured ice, in any quantity, is furnished by one of the largest factories in this section. There is a complete telephone system, local and long-distance, whilst two telegraph lines connect the city with the outside world. These and a free mail delivery system make this town unsurpassed in modern conveniences. There are several first-class hotels and numerous boarding houses, some of them strictly tourist resorts. There are also plenty of rooms, furnished and unfurnished, and new houses are constantly being built.



A Picturesque Stream

Pensacola

Pensacola is the third largest city of Florida. It is located at the extreme northwestern end of the State. It was originally settled by the Spaniards prior to 1558, and is today a progressive city, noted for the beauty of its broad and finely shaded streets, its handsome and commodious school buildings, its modern hotels,

and its thoroughly appointed mercantile and manufacturing buildings. It is a port of entry and its shipping interests are very extensive. The fishing industry is the largest on the Gulf, and the lumber industry employs many thousands of workmen.

INCORPORATED 1893

The State Bank of Orlando

ORLANDO, FLORIDA

Largest Bank Between
Jacksonville and Tampa

Safety Deposit Boxes
for Rent

Interest Paid on
Time Deposits

MRS. BELLE McBREARTY, Proprietress

J. C. BARBOUR, Manager

The New Manhattan

EUROPEAN

ROOMS WITH OR WITHOUT PRIVATE BATH

WE ARE THE OFFICIAL HOTEL FOR TRAVELING BOYS



Phone 1528

Pensacola, Florida

San Juan Hotel

HARRY L. BEEMAN, Proprietor

ROOMS with BATH, SINGLE and EN SUITE

..... ELECTRIC ELEVATOR, LIGHTS AND BELLS

OPEN THE YEAR 'ROUND

First-Class Garage
in Rear of Hotel

Orlando, Fla.

E. Y. MORGAN, Manager

W. K. ROBINSON, Undertaker

MORGAN'S STABLES

Livery, Boarding and Sale Stable

"We Do Business on the Square"

Phone 710

We are the Official Livery for the traveling boys

39-41-43-45 E. Chase Street - - Pensacola, Florida

B. & B. CAFE Just Across from SAN CARLOS

We are the official and best Cafe for the traveling boys

Ask any of them

6 S. Palafox Street PHONE 1943 Pensacola, Florida

Hot and Cold Baths MIAMI'S LEADING HOTEL Gas and Electric Lights

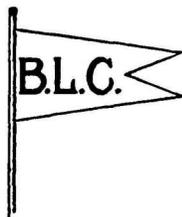


THE FORT DALLAS HOTEL

Phone 36 MIAMI, FLORIDA Ave. C. and 13th St.
Rates \$2.50 per day and up MRS. LILLIE L. FLANAGAN, Proprietress Special rates by the week or month Open the year round

S. P. COMPHER H. G. RALSTON F. H. RAND G. L. HADDOCK
Pres. and Treas. Vice-President Sec. and Atty. Manager

Biscayne Laundry Co., Inc.



Official Laundry for Traveling Boys

PHONE 301

323 Tenth Street :: :: MIAMI, FLORIDA

The San Carlos and New Annex

Gus A. Muller, Proprietor

Rates \$2.50 to \$4.00 ❁

Special rates by the week

Phone 62

Miami, Florida

EUROPEAN \$1.00 UP

SAMPLE ROOMS

Hotel Seminole

Miami, Florida

Most Central Location in the City

The only house in the city catering exclusively to the commercial trade during the tourist season. W. L. BARKLEY, Proprietor

Star Steam Laundry

BIGGEST, BUSIEST AND BEST

We are the Official Laundry for the
Traveling Boys

E. Garden Street - Pensacola, Florida

Open the Year Round

Well Lighted Sample Rooms

Montezuma Hotel

GUY TOPH

Owner

The Leading Commercial Hotel

We are the Official Hotel for Traveling Boys

OCALA - - - FLORIDA

Ocala Lumber & Supply Co.

*“Everything that goes into the
Construction of a Building”*

IF YOU CONTEMPLATE MAKING YOUR HOME
IN OUR CITY, OR VICINITY, WE WILL TAKE
PLEASURE IN FURNISHING YOU WITH INFOR-
MATION RELATIVE TO THE COST OF THE
BUILDING YOU EXPECT TO ERECT. ✂ ✂

OCALA - - - FLORIDA

Ocala—The Heart of Florida

Ocala bears the honorable distinction of being situated in the heart of the richest agricultural section of the State. Marion county, of which it is the judicial seat, claims to be the banner county of Florida. To back up this claim



Boxing Trees for Turpentine

it offers as evidence the many prizes taken by its exhibitors at the various agricultural fairs. It may be truthfully stated that Ocala owes no inconsiderable portion of its great prosperity to the rich surrounding territory upon which it feeds.

Ocala is a hustling, bustling, thriving community of approximately five thousand souls. It is located on the Seaboard Air Line and Atlantic Coast Line Railways, one hundred and one miles south of Jacksonville. It has all the



New Roads Are Being Built Over the State

modern improvements in the way of electricity, gas, water, and the like, such as is enjoyed by any first-class city. It also boasts an excellent public school system, public library, gas plant, a good hotel, three banks, one of the largest foundries in Southern Florida, hardwood factories, saw mills, ice plant, crate manufacturing and wagon works, thriving mercantile establishments and two newspapers.

Taken all in all Ocala may be justly regarded as one of the typical cities of Florida that are forging to the front commercially and industrially at a rapid rate of speed.

1897

1911

The Munroe & Chambliss Bank

INCORPORATED

Direct Correspondence Solicited

OCALA, FLORIDA

Deposits - \$500,000.00
Capital and Surplus, 75,000.00



Ocala Planing Mills & Novelty Works

E. E. CONVERSE

Rough and Dressed Lumber, Flooring, Ceiling, Siding, Door and Window Frames, Mouldings and a General Line of Planing Mill Work

Ocala, Fla.

W. D. TAYLOR

JOHN H. TAYLOR

Ocala Manufacturing Company

Carrier Crates, Lettuce, Bean and Cuke Baskets, Orange Boxes and Cantaloupe Crates

ICE AND COLD STORAGE

OCALA

FLORIDA

**The
Laundry
that
makes
Ocala
famous**

Ocala Steam Laundry

*Most travelers know us—
others should*

Agencies in more than one hundred Florida Towns

*Work sent in by 9 a. m. returned same day at 6
p. m. without extra charge*

Marion Hardware Company

WHOLESALE AND RETAIL

Hardware, Mill and Turpentine Supplies, Sash, Doors and Blinds

Mowers, Rakes, Reapers and Binders, Improved Farming Tools, Steam and Water Pipe and fittings, Etc. FIELD FENCING A SPECIALTY

OCALA, FLORIDA

D. A. Anderson

Livery, Feed and Sale Stables

GOOD TEAMS AT ALL HOURS

We are the official livery for the traveling boys. Don't forget to call us when

wanted     Phone 163

PLANT CITY :: FLORIDA

The Colonial Hotel PLANT CITY
FLORIDA



Large Airy Bed Rooms All Modern Conveniences
Running Water Across Street From Postoffice

\$2.50 PER DAY

Mrs. BESSIE S. SMITH, Prop.

WE ARE THE OFFICIAL HOTEL FOR TRAVELING BOYS

W. G. WELLES
President

R. E. WHIDDEN
Vice-President

B. F. WELLES
Cashier

L. A. STROUD
Assistant Cashier

DeSoto National Bank

OF ARCADIA

Capital \$50,000.00

ARCADIA, FLORIDA

Out of town collections solicited

All remittances made promptly

The DeSoto Hotel ARCADIA, FLA.

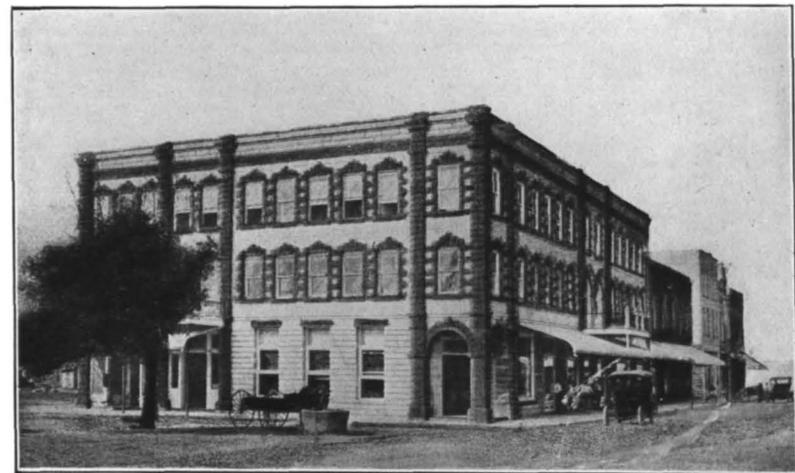
FRED WEST
Proprietor
*Formerly of the
Hillsboro
Tampa*



Elegantly
Furnished

Free
Sample
Room

Most
Central
Hotel in
Town



CONDENSED REPORT OF THE CONDITION OF

The First National Bank of Arradia, Fla.

AT THE CLOSE OF BUSINESS MARCH 7, 1911

RESOURCES	LIABILITIES
Bills Receivable\$305,752.74	Capital \$100,000.00
United States Bonds 25,000.00	Surplus..... 13,500.00
Real Estate, Furniture and Fixtures..... 23,838.00	Undivided Profits 814.81
Redemption 1,250.00	Cashier's Checks..... 51.00
Overdrafts..... 3,426.53	Circulation 25,000.00
Premium on Bonds 196.88	Bills Payable..... 55,000.00
Due from United States Treasurer 1,500.00	Deposits 241,664.71
Cash on Hand 75,076.37	\$436,030.52
\$436,030.52	

Officers

J. J. HEARD, *President.* J. G. KING, *Cashier.*
T. B. KING, *1st Vice-President.* W. M. PLATT, *Asst. Cashier.*
D. H. SCOTT, *2d V.-President.* R. O. TURNER, *Asst. Cashier.*

Directors

J. J. HEARD T. B. KING J. G. KING D. H. SCOTT
J. H. TREADWELL J. ED. RAULERSON
E. H. KING

Arcadia

Arcadia sprung into existence in the year 1886, and has from the date of its first settlement made rapid strides forward. Today it stands out prominently of fruits and vegetables in the rich section surrounding it. It may also be regarded as a sort of clearing house and distributing point for the great cattle



Prairie Lands Near Arcadia

as one of the leading substantial municipalities of South Florida. It was in Arcadia that the first discovery of phosphate in Florida was made and large quantities are annually shipped. Great activity is also shown in the growing raising business that is here conducted on a colossal scale. Arcadia may truly be reckoned as an important and essential factor in the industrial make-up of Florida.

Tampa Electric Co.

810 Tampa Street

Phone 157

Electric Light and Power

**Electric Fans, Electric Heating
and Cooking**

Tampa—Nature's Favorite

On another page will be found the address of the Right Hon. James Bryce, British Ambassador to the United States, and one of the most eminent students of economics of the age, given at the opening of the Panama Canal Celebration at Tampa in 1910. Below are figures showing the enormous business being done in this progressive city.

Newspapers—Morning Tribune, Evening Times; five weekly papers; two monthly papers; one Spanish daily; one Italian daily.

Telephones in use, 4,450; 11,281,500 separate calls.

Number of wholesale houses, sixty-two.

Banks, eight; deposits, \$6,500,000.

Custom receipts, \$1,891,836—120 per cent increase for ten years.

Internal revenue, \$801,578—62 per cent increase for ten years.

Depth of water in channel to city docks, 20 feet; \$1,750,000 appropriated this Congress for 24 feet of water, and 7 miles more dockage.

Schools: public, 19; number pupils, 4,782; teachers, 130; cost, \$63,796; private schools, 9; business college.

Assessed valuation of property, \$25,371,435.

Naval stores, annual business, \$5,000,000.

Value of fish business annually, \$800,000.

Phosphate shipped, 1,041,800 tons; value, \$6,000,000—52 per cent of phosphate used in the world shipped from Tampa; 252 per cent of increase in shipments past ten years.

Atlantic Coast Line Railroad, Seaboard Air Line, Tampa Northern and Tampa and Gulf Coast railroads enter city.

Street lights: gas, 890; electric arc, 258.

Building permits, \$1,550,433—490 per cent increase for ten years.

Seagoing commerce, 1,500,000 tons; Hillsborough Bay commerce, 821,000 tons.

Daily capacity waterworks, 17,000,000 gallons; fire hydrants, 497.

Postoffice employes, 62; mail carriers, 20; rural routes, 3; receipts for fiscal year ending June 30: 1908, \$117,635.99; 1909, \$125,253.06; 1910, \$156,894.32. Increase for past ten years, 300 per cent.

Number cigar factories, over 200; employes, 15,000; output, 267,059,000—80 per cent increase for ten years. Value of output for 1909, \$24,695,000.

Value of improvements under construction and ordered July 1, 1910, including harbor improvements, new union depot, new office buildings, five new club buildings, etc., \$3,000,000.

Steamship lines plying to and from port in regular service, eight. Direct steamship connections to New York, Philadelphia, New Orleans, Mobile, Key West, Havana and all points in Cuba, West Indies and Central America. Coastwise steamers to all Florida and immediate Gulf points.

Tampa stands ninth as a revenue producer for Uncle Sam.

Annual payroll, \$19,248,000.

Lumber shipments averaging 6,000,000 feet monthly.

Over 500 automobiles in use in Tampa.

Over 35 miles paved road.

Fifty-one and a half miles of street railway in Tampa. Total number passengers carried, 11,582,212.

More good roads in Hillsborough county than any county in South for same population.

Tampa is the center of fruit and vegetable shipments.

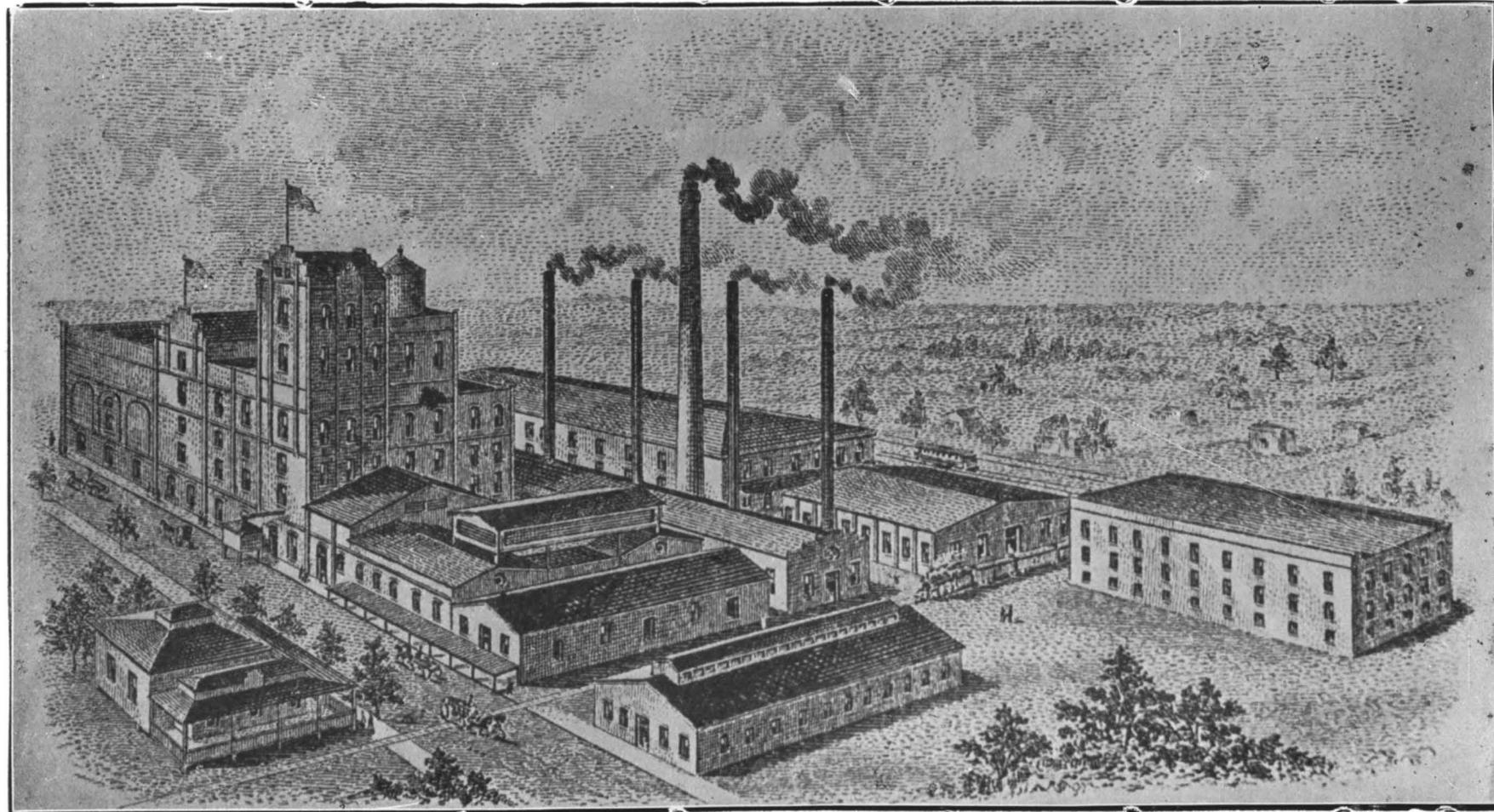
The healthiest city in the United States.

Maximum temperature for July, 1910, was three degrees lower than Boise City, Idaho, which is one of the coldest spots on earth in winter.

Average rainfall for year was 50 inches.



**TRAVELING BOYS---BOOST HOME INDUSTRY AND CALL FOR THE FLORIDA
BREWING COMPANY'S BEER**



RESPECTFULLY

THE FLORIDA BREWING COMPANY
TAMPA, FLORIDA

To the well-dressed drummer:

Just a word!

While you are on the look-out for business, we are doing the same. You have the best on earth to sell—we do our best to make you look "Smart and Natty."

We have installed the latest and most modern machinery, and are equipped to do the finest work.

When in Tampa, give us a call—it is our aim to please.

Put it in your memorandum—Phone 829.

THE AMERICAN LAUNDRY CO.
Tampa, Florida.

Tampa Trunk Factory

BUILDERS OF BAGGAGE

REPAIRING A SPECIALTY

Trunks of every kind, of latest style, of best material, of superior workmanship. Bags, Suit Cases, Telescopes, Sample Cases, Leather Goods.

WE ARE THE OFFICIAL HEADQUARTERS IN THIS LINE
FOR THE TRAVELING MEN EXCLUSIVELY

203 Franklin St. TAMPA, FLA. Telephone 1096

A. O. GEROW and Mc. D. EMERT, Proprietors

M. W. CARRUTH, President

C. L. KNIGHT, Vice President

L. L. BUCHANAN, Cashier

THE

American National Bank

OF TAMPA

Capital - - - \$250,000.00

Surplus and Undivided Profits 125,000.00

*Pays You 4% Compounded Quarterly in its Savings
Department. Under Government Supervision*

No use to risk your valuable Papers, Jewelry, Etc., when we offer you Absolute Protection in our Burglar and Fire-Proof Vault. Your own private box, \$3.00, \$5.00 and \$10.00 per year, according to size. Call and examine them.

Knight & Wall Co.

The Largest Dealers in Southern Florida in

SHELF AND HEAVY HARDWARE,
SPORTING GOODS,

MILL SUPPLIES,

SASH, DOORS AND BLINDS

—:0:—

All Kinds of Builders' Supplies Paints and Painters' Supplies

—:0:—

Main Store: Corner Tampa and LaFayette Streets
TAMPA, FLA.

Branches: Ybor City and West Tampa

The
HILLSBORO

J. L. TALLEVAST, *Manager*

EUROPEAN PLAN

TAMPA FLORIDA

RED LINE TRANSFER

J. HOWARD WHITCOMB, *Owner*

**DRAYS, HACKS
TRUCKS**

Estimates Given on All Work

Satisfaction Guaranteed

THE RECOGNIZED LINE FOR THE COMMERCIAL TRAVELERS

Main office: 811 Tampa Street

PHONES:

*Ybor, 539
Office, 142
Stable, 1437*

Ybor City: 9th Ave. and 16th Street

TAMPA, FLORIDA

Porter Meets Every Train

RATES: \$2.00 Per Day

FOLSOM HOUSE

(Formerly The Commercial Hotel)

Leesburg, Florida

MRS. M. C. FOLSOM

We are the Official Headquarters for Traveling and Commission Men.
Table service the best the market affords.

ELECTRIC LIGHTS

HOT AND COLD BATHS

C. C. BURNS

L. H. HALE

Better Than Ever Since Our Fire

WHITE STAR LAUNDRY

Phone 299

202-208 Cass Street

Tampa, Florida

Hack Meets all Trains, Baggage Transferred, Heavy Hauling and Contracting

SANDERS & DUTTON

Livery & Feed Stables

AUTOMOBILE SERVICE BY HOUR OR DAY

Horses and Mules Bought and Sold

We are the Official Livery for the traveling boys

Telephone No. 7

LEESBURG, FLORIDA

AUTO SERVICE—OFFICIAL LIVERY FOR THE T. P. A. BOYS

**A. T. BLOCKER
BAGGAGE TRANSFER**

Livery, Feed and Sale Stables

Phone No. 1

Second Street, Near Railroad

ST. PETERSBURG, FLORIDA

St. Petersburg—The Sunshine City

Two hundred and seventy miles south of Jacksonville, about twenty across the bay from Tampa, on the eastern side of the Pinellas Peninsula, a narrow strip of land half way up the western Florida coast, stands St. Petersburg, on a bluff overlooking Tampa Bay.

Beautiful for situation is a claim allowed by all who know the "Sunshine City." Salt water surrounds her on three sides, while to the north tall pine woods guard from chilling winter winds. West from the town stretch magnificent orange and grapefruit groves, fine vegetable gardens, interspersed with whispering pine trees and feathery palms and palmettos, until, only four or five miles away, beat the waves of the Gulf of Mexico.

In St. Petersburg the tourist will find almost perpetual sunshine; killing frosts are unknown. For little children and also for that large class of invalids and delicate people to whom the cold, raw months of the autumn, winter and spring are a terror and a danger, this is a veritable paradise. Especially is it favorable to those predisposed to rheumatism. Visitors who have "done" Italy, and therefore can judge, say that our climate is as dry as that of the world-famed "dry salt region." Another aid to health will be found in the curative properties of a mineral water from an artesian well in the southern part of the city.

Here is the *one* resort where *everybody* can *bathe, boat and catch fish* to heart's content, or "laze" amid all the luxuriant beauty of the tropics.

St. Petersburg is a modern city of nearly 4,000 inhabitants and more than twice as many winter visitors. Many are the conveniences and advantages; such as paved streets—100 feet wide—and cement sidewalks; electric light and rail-

way; telegraph, telephone, railroad and steamboat facilities; a city hall; a paid fire department; perfect sewerage system; pure spring drinking water, which during the Spanish-American war was used exclusively by the United States Government for the troops stationed at Tampa.

Two public parks, three free piers, each a half a mile long; an auditorium, two theaters; a free reading room; a mid-winter Chautauqua; a mid-winter exposition of Florida products and curios; a country club and golf links.

The splendid schools—the best in the South—and fine churches are objects of just pride as well as the well-equipped stores, first-class hotels and boarding houses and the many beautiful homes among palm, palmetto and sub-tropical flowers.

Surrounded by orange and grapefruit groves, and flourishing gardens; and gay with the blossoms of the Cherokee rose and unnumbered other wild flowers and plants, St. Petersburg By-the-Gulf-Stream possesses all the comforts and conveniences of the North, together with the healthfulness, the balmy climate and the hospitality of the South. A place of beauty for the tourists, a haven of rest for the health-seeker; a land of undeveloped resources and endless possibilities for such as seek a home in a genial clime.

It is advisable for prospective winter visitors to arrange as soon as possible for accommodation, as even at this early date it is apparent that there will be a greater demand than even during last season.

Real estate is obtainable at prices and terms attractive in every respect; board may be secured at from \$5.00 per week to \$5.00 and upward per day.



St. Petersburg Novelty Works

Everything That Goes into the Construction of a Building



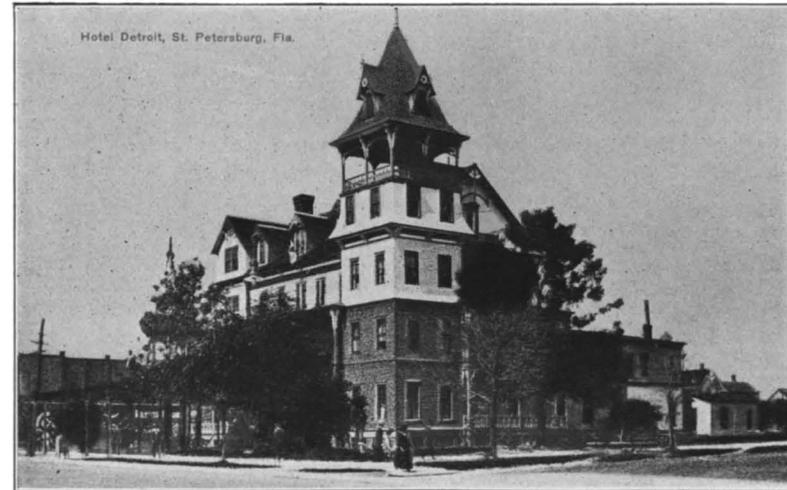
If you contemplate making your home in our city or vicinity, we will take pleasure in furnishing you with information relative to the cost of the building you expect to erect



ST. PETERSBURG, ::: FLORIDA

HOTEL DETROIT SAINT PETERSBURG FLORIDA

Official
Hotel
for the
Traveling
Boys



C. N. Crawford
Proprietor

St. Petersburg Steam Laundry

S. R. PYLES, Proprietor

*We are the Official Laundry for the Traveling Boys
We Make a Specialty of One Day Work*

G. F. JOHNSON, Manager

PHONE 55

Third St. and First Ave. South, St. Petersburg, Fla.

Your business in all lines of banking
is cordially solicited by the

First National Bank

of St. Petersburg, Fla.

Capital, - - \$25,000.00
Surplus (Earned), 35,000.00

T. A. CHANCELLOR, President
C. W. SPRINGSTEAD, Vice-President
R. B. HADDON, Assistant Cashier

Opposite Government Building.

Electric Elevators

DE SOTO HOTEL

W. L. PARKER, Manager

TAMPA, FLORIDA

American Plan

Rates \$3.00 to \$5.00

Modern in Every Way

Plenty of Sample Room Space

Your Linen Will Last Longer

if Laundered by the

St. Petersburg Steam Laundry

S. R. PYLES, Proprietor

The Laundry That Does Work Right

Modern Sanitary Methods Used

One Day Work a Specialty

G. F. JOHNSON, Manager

St. Petersburg

-

Florida



Weaver's Steam Laundry

S. O. WEAVER, Proprietor

We are the official Laundry
for the Traveling Boys

Phone 49

Gainesville, Fla.



The Brown House

W. T. DeWITT, Proprietor

LEADING COMMERCIAL HOTEL

Large Sample Rooms

Centrally Located

*We are the official Hotel for the
Traveling Boys*

Phone 28

Gainesville, Fla.

Gainesville—The Garden City

The city of Gainesville is located in a productive agricultural district principally devoted to market gardening. It is conspicuously a city of the modern type and is also justly popular as a health resort. Each year shows a steady gain in population, commercial pursuits and the various civic improvements that combine to make it a desirable place of residence. It is worthy of note that Gainesville possesses in her midst the University of Florida; indeed, she can justly boast exceptional educational advantages.



On the Road to Gainesville

The city is located seventy miles southwest of Jacksonville at the intersection of the A. C. L., the G. & G., and the S. A. L. Railways. Splendid progress has been shown in almost every line of human endeavor. Manufacturing is carried on to a large extent, the city having an ice plant, planing mill and casket works, foundry and machine works, moss gin, crate and basket factory, veneer and crate mill and the like. It is up to date in the way of public utility concerns, being lighted by electricity and gas; has water works, fire department,

public library, several banks and a splendid array of progressive business institutions.

M. M. Smith, Captain of Industry

For many decades the wealth of Florida lay hidden from the eyes of the world. It was there in abundance and required only the keen acumen and fine discernment of clear-brained and strong-hearted men to bring it to the forefront. Florida is today passing through the same stage of development that has been experienced by every great and growing commonwealth. In almost every line of human endeavor, a cluster of leaders will be observed putting forth superhuman efforts as pioneers, so to speak, in exploiting the resources of the State.

This point is nowhere better illustrated than in the personality and work of M. M. Smith, president of the Peoples' Bank of Sanford; president of the Orlando Bank and Trust Co., and director in the Winter Garden Bank; also director in the Commercial Bank of Jacksonville and the Florida Trust Co. of Jacksonville. In only a dozen or so of years Mr. Smith has accomplished what usually requires a lifetime of struggle and today occupies a position of prestige and prominence as a recognized leader in the business life of one of the richest sections of the State. This he has accomplished not only by indefatigable efforts but also by a clear brain and a charm of personality that commands the respect and confidence of all with whom he comes in contact. Primarily, he is a broad-minded and public spirited citizen. Moreover, he is essentially human and warm-blooded. When he shakes your hand, it is with a firm, sincere grasp that denotes more than a mere formal greeting.

M. M. Smith was formerly a resident of Valdosta, Ga. He was for years engaged in the turpentine business before casting his lot in Florida. From the outset he has always been conspicuously successful. He is largely interested in real estate in Sanford and owns twenty-five thousand acres of timber land near Oviedo.

Florida was fortunate in securing as one of its leading citizen, a man of the caliber of M. M. Smith. The State needs just such residents in opening up its vast and varied resources.

JAS. M. GRAHAM, President
H. E. TAYLOR, 1st Vice President

E. BAIRD, 2nd Vice-President
LEE GRAHAM, Cashier

Oldest National Bank in Central Florida
United States, State, County and City Depository

First National Bank

Gainesville, Florida

Capital, \$100,000.00
Surplus, 90,000.00

SAFETY DEPOSIT BOXES FOR RENT

J. C. SHEFFIELD, President

L. HELVENSTON, Assistant Cashier

PALMER ROSEMOND, Cashier

First National Bank

OF LAKE CITY

Capital, - - - - \$50,000.00
Surplus and Undivided Profits, 20,000.00

We will be in our commodious new bank building opposite Blanche Hotel
August First

We Solicit the Patronage of T. P. A. Boys

The Suwannee Hotel

STEAM HEATED

Hot and Cold Water in Every Room

LIVE OAK, FLORIDA

The Official Hotel For Traveling Boys

MR. and MRS. R. W. HIGDON, Managers

Live Oak Steam Laundry

"WHERE LINEN LIVES"

The only Steam Laundry in this section of the State. One day work a
Specialty. Traveling Boys Try Us.

W. R. LETCHER, Manager

LIVE OAK, FLORIDA

The Hinely-Stephens Co.

==== LIVERY ====

Live Oak

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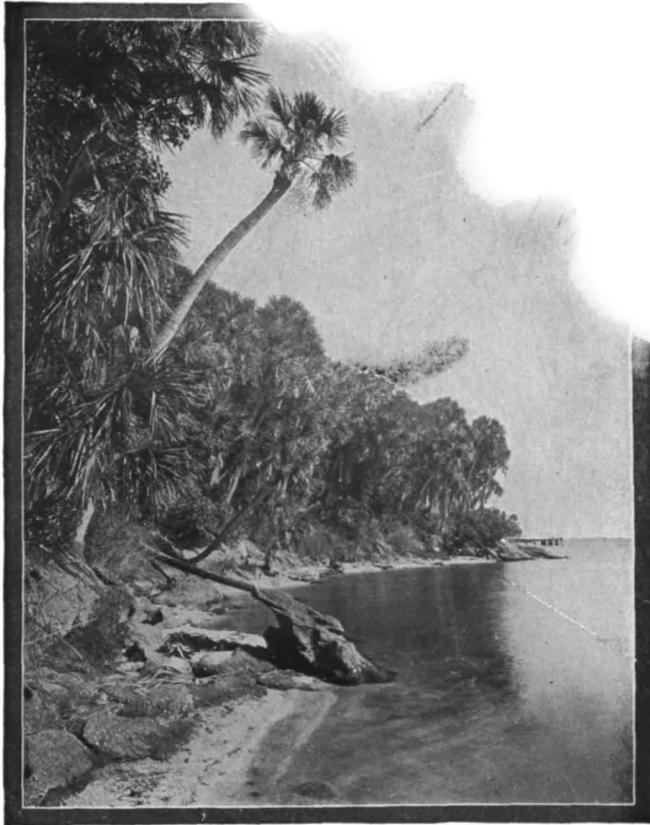
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Florida

Live Oak

The importance of any city is largely indicated by its transportation facilities. In this respect Live Oak, the judicial seat of Suwannee county, makes a splendid showing. It is located on four railroads, namely, the A. C. L., the L. O. P. & G.,



Florida Scenery

the S. A. L., and the S. & S. P. Railways, eighty-two miles west of Jacksonville. The city is not only holding its own in the way of substantial business activity, but is constantly pushing to the forefront among the live, growing potential cities of the State.

Lake City

Lake City is located mid-way between the Atlantic Ocean and the Gulf of Mexico, and the climate is constantly subject to the modifying influences of the health-giving airs that forever alternate between these two great expanses of salt water. The summers are not too hot nor are the winters too cold; the atmosphere is dry and bracing and free from the rawness of the coast. It has an elevation of 210 feet, and has never been visited by an epidemic of any infectious or contagious disease.

A population that trebles in ten years and then starts out bravely to double within the next five, is of a substantial kind that usually comes to stay. People who have come to live with us are satisfied and are glad to call Lake City their home. We are proud of our 7,000 souls and have made ample preparation to cope with the coming increase in population.

Lake City owns its water and light plant, costing one hundred thousand dollars. The water is of an excellent quality, obtained from a well five hundred feet in depth. There are sixty fire hydrants scattered in all directions and the city is well lighted. A day and night current gives us the best possible service.

Lake City has two miles of paved streets, two miles of hard rock road, three miles of concrete walks, and five miles of walk under construction. The streets, which are shaded with large massive live-oaks from which hangs the beautiful Spanish moss, present a handsome sight to behold.

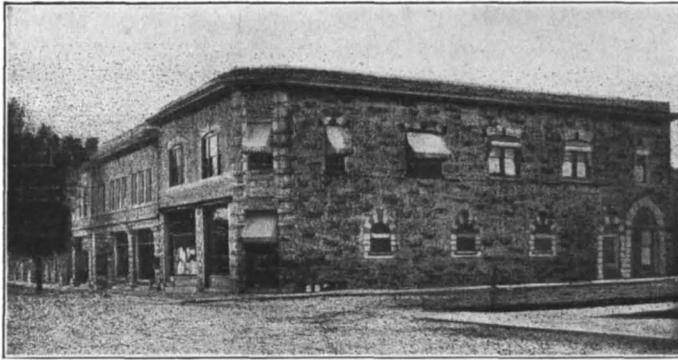
The shipping facilities offered settlers, farmers and manufacturers are of the very best. With three railroads, the Georgia Southern & Florida, the Seaboard Air Line, and the Atlantic Coast Line, we have an inlet to every consuming market in the north and east. Jacksonville is only fifty-nine miles away, where direct connections are made with through steamship lines for New York, Philadelphia, New Orleans, Mobile, Key West and Havana.

Florida offers quite a market in itself. In the winter season the large tourist resort hotels are always ready to buy large quantities of vegetables, fruit, poultry and eggs. Truck farmers, fruit growers and poultry raisers find a ready market for their products—at good prices.

With city water and electricity and railroad facilities excelled by no town in the south, Lake City bids fair to become a manufacturing and wholesale center.

There are still a few available factory sites, and the secretary of the Board of Trade would be glad to hear from anyone interested in this connection.

One Hundred Thirty-five



C. W. DEEN, President J. W. BRYANT, Vice-Pres. C. M. CLAYTON, Cashier

First National Bank
OF LAKELAND

Capital, - \$50,000.00

City and County Depository

Interest Paid on Savings Accounts

We most earnestly solicit your patron-
age and can promise every accom-
modation consistent with good, sound
banking principles : : :

Lakeland :: Florida

Lakeland Steam Laundry

R. W. WEAVER, Proprietor

ONE DAY WORK
A SPECIALTY

Lakeland :: Florida

L. A. RENNOLLS

J. A. WILKINSON

Ask the Hotel Man

L. A. Rennolds & Co.

Livery, Feed and Sale Stables

OFFICIAL LIVERY FOR TRAVELING BOYS

So. Mass. Ave. LAKELAND, FLA. Phone 196

Lakeland—The Gateway to South Florida

Lakeland is thirty-two miles east of Tampa, 208 miles south of Jacksonville. It is located centrally on "the backbone of the peninsula," 227 feet above sea level. In its short life this city has surpassed many of the coast towns in increase of population and industries, and has now become the second largest inland city in the State. The population has doubled in the last five years and now consists of 6,600 wide-awake and industrious people, representing every State in the Union. The character of the people is, doubtless, one of the reasons for the city's rapid growth. They are affable, hospitable, broadminded and upright.

Lakeland is the largest railroad center in South Florida, and marks the junction of five railroads, giving us twenty-four passenger trains in and out daily. These railroads extend in all directions, and all freight, express and passengers destined for South Florida must pass through Lakeland, so that it is truthfully called "The Gateway of South Florida." Only thirty-two miles away is Tampa, where connection may be made with ocean steamers, both freight and passenger, for any port on the Atlantic coast from Maine to Panama Canal.

The largest railroad shops south of Jacksonville are located here, and the pay-roll amounts to \$350,000.00 per annum. The city is located in the center of the naval stores district of Florida, and this industry produces millions of dollars annually. Within five miles of Lakeland are the three largest lumber and planing mills in South Florida running day and night in an effort to supply the ever-increasing demand. Three miles from the city begins a string of phosphate mines that extends ten or fifteen miles to the south and covers a large area. These mines have installed costly and extensive machinery and have thousands of employees, many of whom live in the city. All these industries add continually to the wealth of Lakeland, and while they have been growing from small beginnings to almost limitless proportions, Lakeland has drawn a measure of her prosperity from their success.

The citizens of Lakeland and surrounding country are not dependent, however, upon the immense resources of these mechanical industries. There is no better farming and fruit-growing land to be found on the peninsula than in this section

of Polk county, a fact that is very evident to every stranger who makes a personal inspection of the farms and groves in this vicinity. Although the citrus fruit industry is still in its infancy, this section shipped last year over 100,000 boxes of fruit and many new groves are being planted.

Lakeland is the heart of the strawberry section and leads all other localities in the production of this luscious fruit. Lakeland berries are on the market from six to eight weeks earlier than berries from any other part of the State and command almost incredible prices. All other fruits grow well here, and as fast as this fact becomes known attention is given to the cultivation of plums, peaches, pears, cherries, etc.

The soil is equally well adapted to the growing of vegetables, and the production of winter crops for the northern markets becomes more and more extensive. The profits are sure, and in many cases, enormous. There are thousands of acres of land in our immediate vicinity waiting for the woodman's ax, and the coming of the plow-man, to yield greater dividends than any other industry in the State. Last year's crop of strawberries, celery, potatoes, onions, lettuce, cucumbers, beans, etc., brought to Lakeland about a half million dollars.

The poultry business is becoming a substantial industry. A few poultry ranches have been in successful operation for several years, but the mines, naval stores plants, the city itself and surrounding towns furnish a market that has never been fully supplied.

Lakeland has fifty-three clean and up-to-date stores; nine churches, representing different denominations, ten lodges, one high school and funds already in hand to build two more. Our schools cannot be excelled in the State. In addition, we have one national bank (capital stock, \$50,000); one State bank (capital stock, \$25,000); one weekly newspaper, one religious paper, one exclusive job printery, ten hotels, four livery stables, three lumber yards, two novelty works (manufacturing doors, sashes, blinds, etc.), two sandstone factories, two cigar factories, one foundry, one ice plant (capacity 50 tons daily). The city owns the electric light and water plant, which pays the city a dividend of from \$500 to \$600 a month.

Peoples Bank of Sanford, Florida

CAPITAL \$30,000.00

The ONLY bank in Sanford that INSURES EVERY DOLLAR
DEPOSITED AGAINST LOSS from any and all causes.

THE PEOPLES BANK OF SANFORD

— OFFERS —

Prompt Service Polite Service Accurate Service

and will appreciate your patronage

FOUR PER CENT allowed on Savings Deposits
Safety Deposit Boxes for Rent

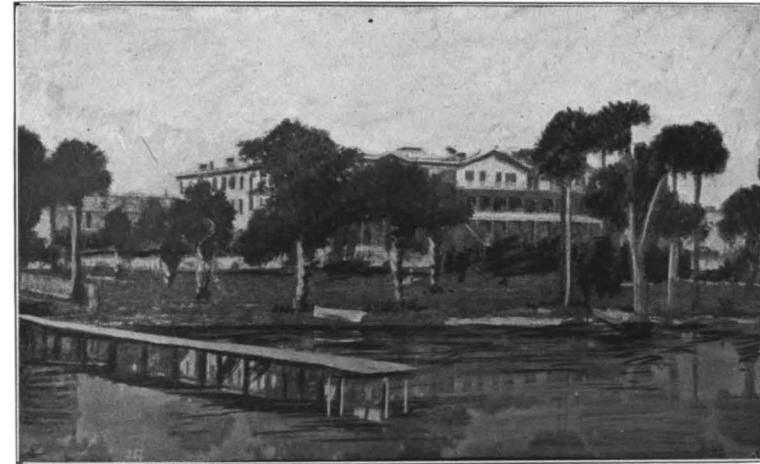
M. M. SMITH
President

H. R. STEVENS
Vice-President

H. E. TOLAR
Cashier

THE SANFORD HOUSE

SANFORD, FLORIDA



Renovated and Refurnished Throughout

Excellent Cuisine and Service

Large Sample Rooms

Beautifully situated on the St. Johns river.

Fine fishing. Quail and duck shooting in season.

Boats, launches and guides always on hand

HOLDEN & THIGPEN
Proprietors

HARRY P. DRIVER
Manager

Sanford—The Celery City

The marvelous things about Sanford are the result of the factors, viz.: climate, water and soil. Warmer than other points in the State during the winter months, and freer from insects and cooler in summer, this delta is less liable to frost damage during one part of the year, and incomparably more delightful of residence in the remaining portion, or heated season. Indeed, it is pre-eminently the healthy and cool place of the State during the warm summer months. There is always

have the greatest earning capacity and are the most valuable in the State, is because at a depth of about one hundred feet is found an unfailing abundance of artesian supply. This furnishes the cheapest and best irrigation known to the agricultural world. At the same time, a system has been devised and adopted that makes these irrigating conductors the finest kind of drainage imaginable. The soil on the hammock and prairie lands varies from a black and sandy to a fertile



A Field of Celery

here a delightful breeze from off the river or lake. Since "the big freeze of '95," which was general, there has been very little serious damage to growing crops, and none to orange groves, in the vicinity of Sanford. When other portions of the State suffer, this delta invariably escapes. The warmer area of air, surrounded by lakelets, is of course, the cause of the much-to-be-desired immunity.

Of the water, it may be said that the reason the lands lying around Sanford

muck, and is as rich in decayed vegetable matter as can be. There is enough of sand in the soil to make it work easily, and the truck farms are as mellow and tillable as a garden. Thus, with nature's sunshine, nature's provision of water, and nature's admirably adapted soil, the scientific farmer of Sanford has everything largely in his own hands.

Three crops, and sometimes four, may be grown in a season, and as high

THE PROGRESS STEAM LAUNDRY

J. H. OVERMAN, Manager

*We are the official Laundry
for the traveling boys.*

*We make a specialty of One-
Day-Work.*

*We do a strictly High-Grade
Domestic Finish.*

TELEPHONE No. 30

Corner Cypress Ave. & Third Street
SANFORD, FLORIDA

FREDERIC H. RAND
President

GEO. H. FERNALD
Vice President

F. P. FORSTER
Cashier

B. F. WHITNER, Jr.
Assistant Cashier

ESTABLISHED IN 1887

FIRST NATIONAL BANK SANFORD, FLORIDA

Capital, \$25,000

Surplus, \$25,000

¶ Nearly A QUARTER OF A CENTURY of successful banking experience under every condition, qualifies us to pilot your affairs along safe lines :: :: :: :: :: ::



GINGER ALE

OR

SODA WATER

*Manufactured with Pure Distilled Water—they will
prevent illness, aid digestion and give you health*

The Sanford Coca-Cola Bottling Co. SANFORD, FLA.

JOHN CRANOR, DeLand, Fla.

LIVERY, FEED and SALES STABLES

Careful Drivers Only

Finest Turnouts

NEW YORK AVENUE Phone 67 ONE BLOCK FROM COLLEGE ARMS

as two thousand dollars an acre have been made, net profit, in a single year. Of course there are those who fail in farming or crop growing, just as there are those

where are figures setting forth with accuracy what has been and is being done here in the matter of money-making and wealth-getting. The profits seem in-



Fortunes Have Been Made in Growing Celery Near Sanford

who make failures in other lines, and all seasons are not equally favorable for the best results, but it is safe to say that in no other place can so large and wonderfully remunerative returns be obtained as from the celery lands of Sanford. Else-

credibly enormous to one unaccustomed to crop-culture in and about Sanford, but they are nevertheless absolutely correct and may easily be verified by any one who desires to take the least bit of trouble to do so.

Putnam Inn

HEADQUARTERS FOR
TRAVELING BOYS

DeLand = = = Florida

FLORIDA PROPERTY

Land in Large and Small Tracts

CITY AND COUNTRY PROPERTY
FARMS, GROVES, GARDEN LANDS
TIMBER AND TURPENTINE PROPERTIES
COLONIZATION PROPOSITIONS

In All Parts of the State

THE GOULD-WOOTTEN COMPANY, Inc.

DeLAND, FLORIDA

SEND FOR OUR BARGAIN LIST

THE GRAYSTONE KISSIMMEE FLORIDA

HARRY W. THURMAN, Proprietor
R. DAVID PORTER, Manager



New Modern High-Class Hotel.

Open all the Year.

Citizens Bank of Kissimmee

W. H. NORTON, Cashier

*Leading Bank of Kissimmee and the Official
Bank for the Traveling Boys.*

KISSIMMEE - - - - FLORIDA

Kissimmee Model Laundry

Wm. NORRIS, Proprietor

WE DO GOOD WORK

Box 154

KISSIMMEE - - - - FLORIDA

MACH BROTHERS PHONE 113

EMIL MACH, Agent Standard Oil Company

Livery, Feed and Sale Stables

Heavy Hauling and Draying

Official Livery for T. P. A. Boys

KISSIMMEE - - - - FLORIDA

DeLand—The Home of Education

Is not a station on the Florida East Coast Railway, but is reached by a convenient team transfer from Orange City railway station. The town site was well chosen. Nature did her part well, and her work has been enhanced by the handiwork of man. Shade trees are abundant. Rows of substantial business buildings

in various directions. Excellent bicycle paths have been made to Lake Beresford, a beautiful sheet of water five miles distant, and to Lake Helen, six miles distant by way of Lake Wimmissette. There is also a good shell road to Orange City, five miles south.



A Shady Road



Playing Golf

and residences, all occupied, give to the city that prosperous and thrifty atmosphere that is lacking in so many cities. At night powerful electric arc lights furnish the illumination for the streets. In addition to the miles of shell pavement in the city, roads of the same material lead to towns and points of interest

DeLand is the home of the Stetson University (Baptist). It is the county seat of Volusia County. Is a most prosperous and attractive little city. Two weekly papers, the *DeLand Record* and the *DeLand News*, are published here. Has one bank and many miles of good, hard roads.

Kissimmee—Entrance to the Everglades

One of the Florida cities that has shown the greatest improvement in the past two years is Kissimmee, which is located on Lake Tohopekaliga and the Kissimmee river, which leads to Lake Okeechobee and the great Everglades section.

From a straggling town of 1,500 population it has grown to a clean, modern city of 5,000 population, with fine streets, concrete sidewalks, modern business structures and up-to-date stores.

This is the result of several big land development propositions in the vicinity of Kissimmee, principal among which are the colony and town of St. Cloud, with a population of about 2,000; Kissimmee Park, where over forty families have set-



Prairie Land near Kissimmee

tled recently; the Fowler tract which is being rapidly settled and the immense tract of the Hunter Land Co., in which thousands of acres have been sold to Western farmers.

Kissimmee is the county seat of Osceola county and has a fine courthouse. It also has fine schools, hospitals and churches, and has taken on metropolitan airs in every way the past few years.

The main street is wide and has a beautiful parkway in the centre with large shade trees, a nice band stand and other attractive features. The city owns its own electric light plant, has recently installed a first-class waterworks and is planning for a modern sewerage system.

The Graystone, a large tourist and commercial hotel, was completed last year and it is conducted along the most modern lines, having every convenience for the traveling public.

Located on the main line of the Atlantic Coast Line Railway, between Jacksonville and Tampa, it has excellent shipping facilities and much of the products of the rich farming section in the southern portion of the county is brought to Kissimmee by boat and shipped from that point.

The farming section is conceded to be one of the richest in the State and many of the best orange and grapefruit groves in the State are found in that locality. Irrigation is easily obtained by artesian wells, which can be secured at a depth of 80 to 250 feet and they flow continually.

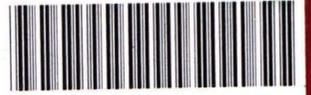
The Kissimmee Park tract, which is located just across the lake from the city, contains 3,500 acres and the major portion of this has been sold in five and ten-acre tracts to thrifty farmers, who have already developed some fine groves and trucking places. Over 100 acres have been set in orange and grapefruit trees and a new feature has been started by planting about fifteen acres with pecan trees, which are doing finely. A regular boat line has been established to Kissimmee Park from the city, two round trips being made daily. This tract has been on the market only one year and already there are over forty families located there.

Kissimmee has a live board of trade that is doing much for the upbuilding of the city, being constantly alert to the improvement of local conditions. The city council and board of county commissioners have also shown an enterprising spirit by appropriating considerable amounts for the advertising of the city and county, resulting in the bringing of hundreds of families to that locality.

Kissimmee has two live newspapers that are working constantly for the development of the section and to the progressive methods and continuous efforts of the *Kissimmee Valley Gazette* is largely due the fact that Kissimmee is known all over the country.

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