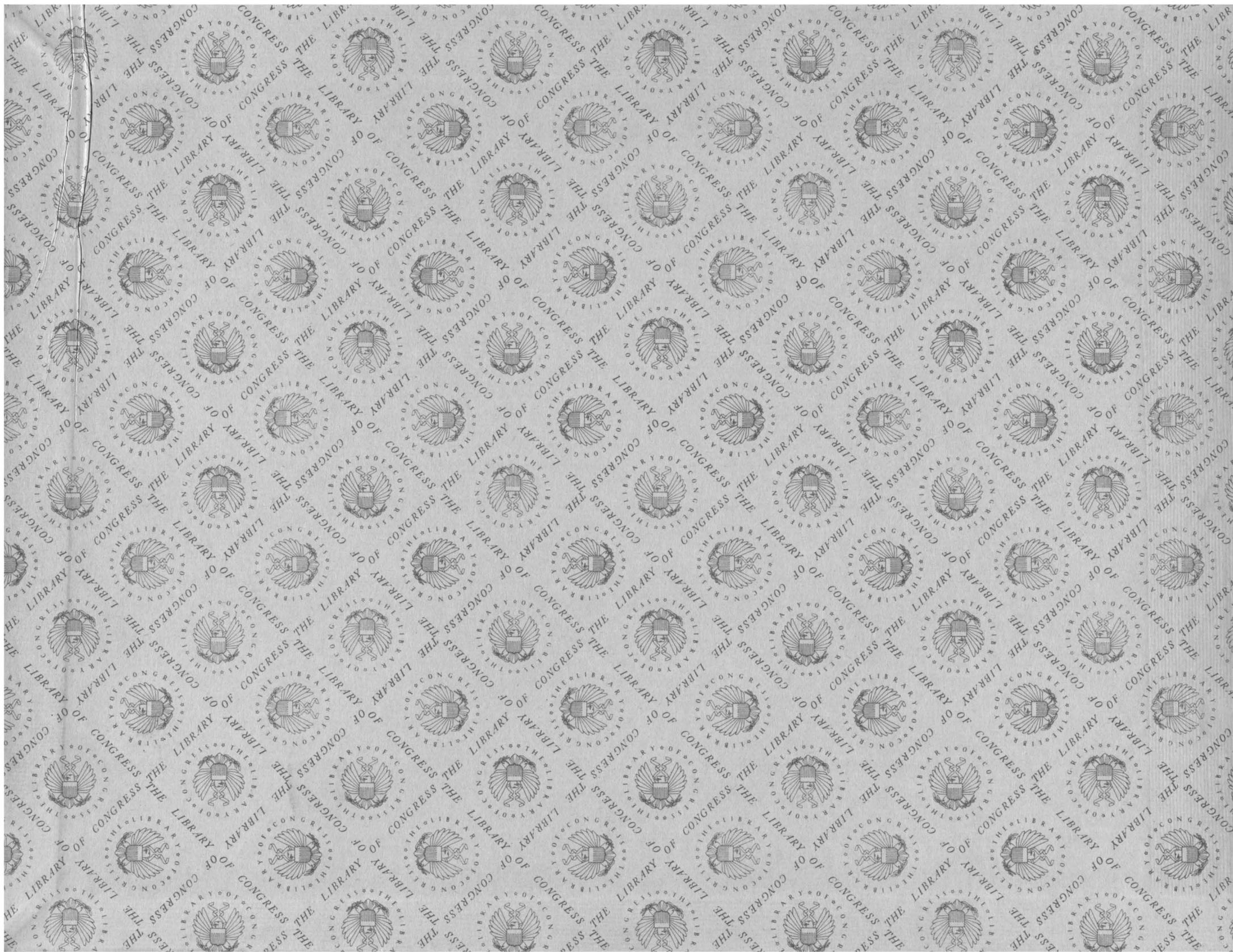


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# St. Andrews Bay by the Sea.

St. Andrews Bay railroad, land, and mining company

THE COMING METROPOLIS  
OF WEST FLORIDA.

TWELVE MONTHS OF  
DELIGHTFUL CLIMATE.

4/3/14  
3589

THE ONLY POINT  
—OF—  
**Phenomenal Growth**  
—IN—  
ALL FLORIDA.

*Six Thousand New Purchasers during First 100 Days.*



Summer Delights  
AND  
Winter Comforts  
IN THE  
SWEET SOUTHLAND.  
—  
FLORIDA  
Homes and Orchard Groves  
—AT—  
ST. ANDREWS-BY-THE-SEA.

## THE LOVELIEST LOCATION IN ALL FLORIDA.



IN a land where the genial climate of a WINTER-LESS ROUND OF YEARS will reward your every effort with the most bountiful harvests; where the bright summers are a joyous season of refreshing breezes and invigorating nights of cool and healthful slumber, and where the winters are but bewitching contrasts to the summers in heightening and intensifying the delicious pleasure of a life in the fairest land the sun ever blessed with its genial kiss.

**THERE IS BUT ONE FLORIDA and ST. ANDREWS BAY IS ITS BRIGHTEST JEWEL.**



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— ST. ANDREWS BAY BY THE SEA. —

**THE POOR MAN'S BEST CHANGE**

— AND —

**THE RICH MAN'S OPPORTUNITY.**

LET THIS ADVERTISEMENT BE

**YOUR GOLDEN ARGOSY,**

SAILING FROM THE FRAGRANT FLOWER LAND OF BALMY FLORIDA, FREIGHTED WITH COMFORT, HEALTH, AND WEALTH.

**DO YOU WANT AN ORANGE GROVE?**

**D**o you want a Home, either for yourself or your children—a refuge from the cold winters of the North, where the genial climate of a Southern Eden will bring back the rosy glow of health?

**DO** You want to prosper, and secure for yourself a fair proportion of this world's goods?

**DO** You want these things without personal trouble, inconvenience, or a large investment?

**IF SO,**

Secure without delay a Warranty Deed for either a Building Lot, Home, or Orchard-grove Tract, located at St. Andrew's Bay, Florida—the fairest spot in the Flower State.

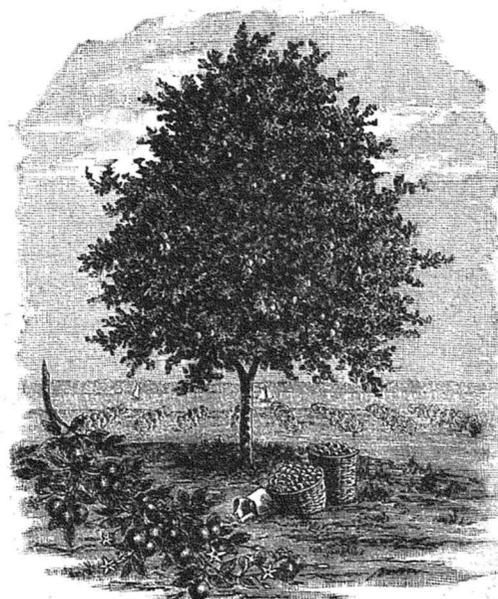
The St. Andrews Bay Railroad and Land Company is engaged in the development of the commercial resources of the City of St. Andrews, and the improvement of surrounding Orchard, Cotton, tropical Fruit, Sugar-Cane, and Vegetable Lands. What individuals have done and are doing on a limited scale, with limited capital, in the way of securing lands in Florida at the present cheap prices, this Company is doing on an extended scale, with the advantage of large capital, extended experience, and numerous agents and workmen employed on the ground in practical and personal supervision of the work. Instead of being obliged to personally visit any contemplated purchase,

and pay the advanced price which the purchase of any small portion of land always involves, which price is augmented by the necessary surveys, proof of title, etc., the purchaser who deals with this Company will participate in the economies of wholesale buying. Expense of survey, looking up or securing an abstract of title, the drawing of a deed in an individual case, the hundred and one items which go to make up the expense of the purchase, all are avoided when your purchase is made from or through this Company, or at least such expenses are reduced to a minimum. Another important advantage is the regulation of the amount of your investment.

The purchase of a piece of land in Florida suitable for Orange or other fruit culture, or for "truck" farming, involves either a personal visit to the locality or a dependence upon some one who has undergone the expense before you, and who is usually not at all conscientious as to the amount of profit he is willing to make on the sale. In the event of a personal visit the expense of the trip is a part of the cost, and a very important item. Then you are often obliged to take either more or less land than you had anticipated, owing to the obstacle of not finding ready at your hand just the amount you desired. The lands of this Company are divided into every desirable amount that can possibly be wanted, from the City Building Lot to the orange-grove or "truck" farm.

Particulars regarding location of lands, natural advantages and attractions of St. Andrews Bay, etc., are given at length in other portions of this pamphlet. The organization of this Company includes in its objects the rapid and substantial building

up of St. Andrews, already a thriving and industrious center of population. Before the war St. Andrews had begun to feel the impulse of rapid development, and now that the tide of immigration is turned toward Florida, it only remains for the public to learn of the many natural advantages and beauties of St. Andrews Bay to secure its speedy growth into the most important city of the state. It has every natural advantage, both as a center for business and as a healthful, beautiful, and climatically-attractive resort, *summer* and winter. In this latter particular it has no rival, either in Florida or the whole country—north, south, east or west. There is nothing to prevent its rapid growth to a large city: its lumber, fish, oysters, fruit, sugar-cane, cotton, vegetables, convenient shipping facilities, commodious harbor, depth of water, location, all unite to furnish the best of reasons why St. Andrews will within the next few years become one of the largest and most important cities in the state.

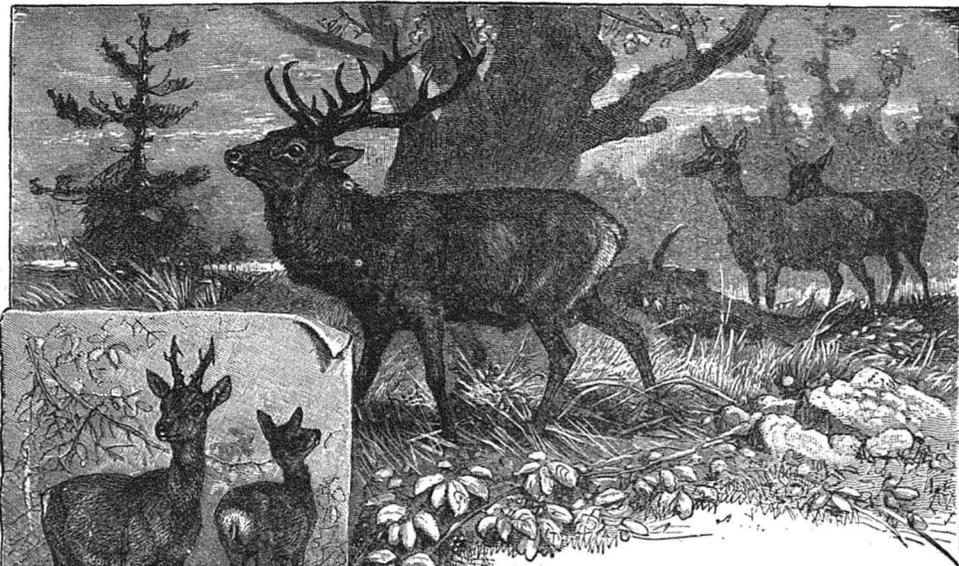


The population of Florida has increased 64,653 since 1880. The number of acres of land assessed is 17,103,182. The value of live stock is \$5,587,403. The value of real and personal property is about \$61,000,000, as against \$30,933,309 in 1880, nearly doubling in five years.

It is a well-known fact that thousands of distressed invalids afflicted with catarrh, lung and throat diseases, have recovered a robust health after a residence among the Pineries of Florida, breathing the atmosphere loaded with the aroma of the foliage of the pine forests.

St. Andrews Bay is acknowledged by all disinterested visitors to be the loveliest location for a Florida home to be found anywhere in that state—a perfect climate *twelve months* of every year.

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**LOCATION OF PROPERTY.**

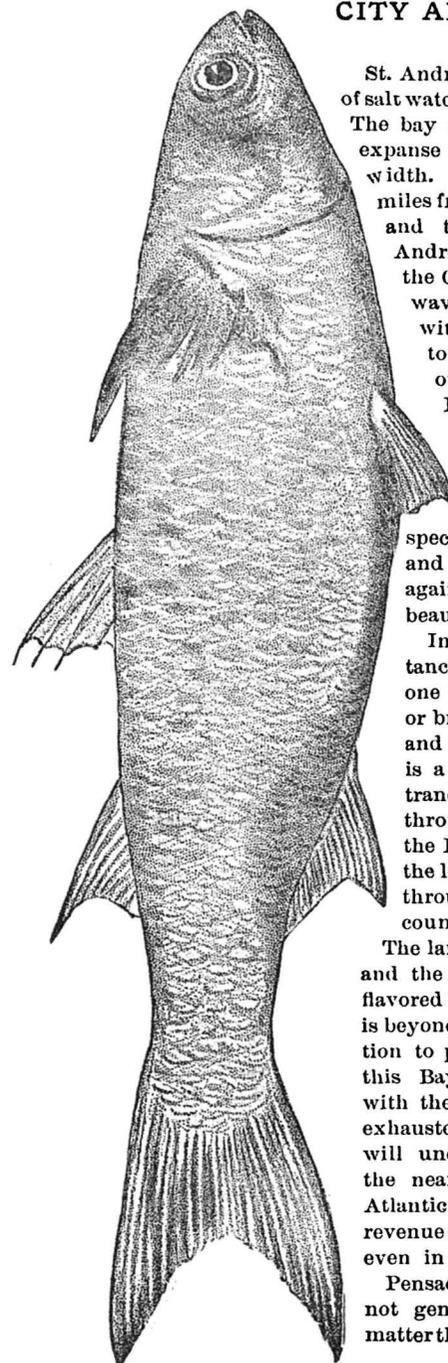
The Pensacola & Atlantic Railroad runs between Pensacola on the west to Jacksonville on the East. That portion of the road traversing what is known as West Florida proceeds in almost an air-line east from Pensacola, at an average distance from the Gulf Coast of from fifteen to fifty miles. The lands of this Company extend from Chipley or North St. Andrews, on the line of the P. & A. Railroad, to St. Andrews Bay, on the Gulf Coast. The Montgomery (Ala.) Southern Railroad is looking to an extension of its line to a connection from Chipley, Fla., or Geneva, Ala., to St. Andrews Bay, and with a steamer line from St. Andrews to Tampa will make a direct line to South Florida, Key West, Cuba, and other ports *three hundred miles*

*shorter* than any other present or proposed route to the North and West. A boat line running from Pensacola, Mobile and New Orleans to St. Andrews Bay will bring the latter point into readier communication with the North and West than is enjoyed by any other point on the Gulf Coast. Every foot of land covered by the purchase of this Company that will be offered at the present time is of first-class quality, and pre-eminently adapted to the cultivation of such products as have made Florida famous, and which yield the fullest measure of profit to the producer.

**TITLE TO LAND.**

To every purchaser this Company, through its president, will give a warranty deed—a clear, perfect title. The chain of title is as follows: From the General Government to the State, from the State to the Trustees of the P. & A. Railroad (which road is now included in the Louisville & Nashville system), and from such Trustees to this Company. Thus when you receive a deed from this Company your chain of title will be absolute and simple, and but four degrees removed from the original owner. This is a matter of importance to the purchaser in buying property in a distant section.

**CITY AND BAY OF ST. ANDREWS.**



St. Andrews is situated on St. Andrews Bay, a body of salt water lying on the south-western coast of Florida. The bay is separated from the gulf by an irregular expanse of land, varying from one to five miles in width. The site of St. Andrews City is only two miles from the Gulf, the Bay lying between the City and the Gulf. Immediately in front of St. Andrews, the Bay is about two miles wide, and the Gulf surf, as it rolls in ceaseless white crested waves against the shores of the main land, is within easy rowing or sailing distance from the town. The view from St. Andrews City is one of entrancing beauty. The quiet, land-locked Bay stretches out in front and above and below the town in an expanse of blue water that borrows from the sky a tint of heaven's own painting. The shores of the Bay are high above the water's surface, and every species of tropical vegetation flourishes in green and golden profusion, presenting a back-ground against which the shining water reflects a million beauties.

In an irregular form the Bay extends a distance of about sixty-five miles in length by from one to seven miles in width. Its different arms or branches are known as West Arm, Front Bay, and East Arm. Within its land-locked borders is a safe refuge for the fleets of a world. Entrance to the Bay from the Gulf is obtained through deep water channels, and the depth of the Bay at nearly every point is sufficient to float the largest vessels. As a harbor it has no superior throughout the ocean-washed coast of the entire country.

The largest oyster-beds abound in St. Andrews Bay, and the extent of the *visible* supply of the finest flavored oysters to be found anywhere in the world is beyond computation. Without the slightest attention to propagation or protection, there are now in this Bay enough oysters to supply a world for years; with the most ordinary care the supply cannot be exhausted. The oyster industry of St. Andrews will undoubtedly prove of as great importance in the near future as that of any other point on the Atlantic or Gulf coast, bringing to its people a larger revenue and percentage of profit than can be obtained even in the fruit business.

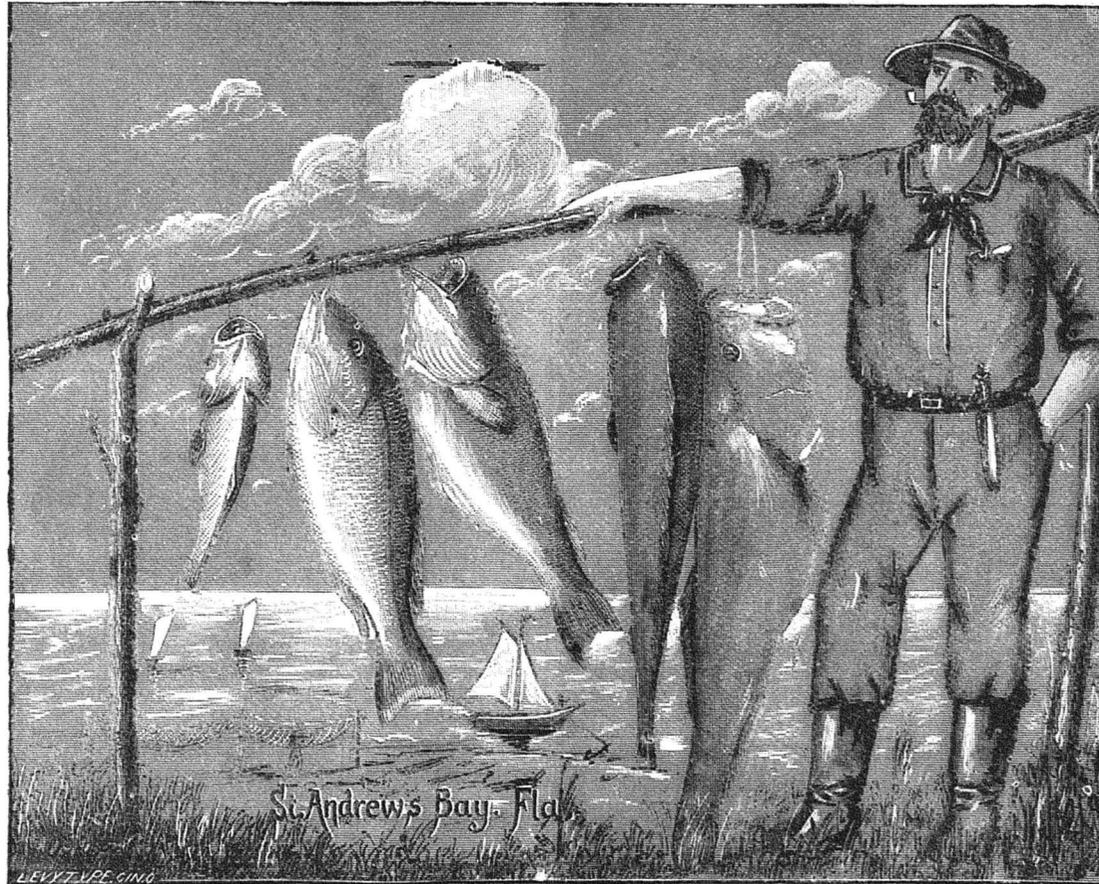
Pensacola is noted for its fish business. It is a fact not generally known that Pensacola, and for that matter the whole country, depends for its supply of the

famous Red-Snapper on St. Andrews Bay and the "Snapper Banks" lying around about St. Andrews. While a great variety of other fish is obtainable almost anywhere on the Gulf Coast of Florida, the Red-Snapper is "to the manor born" and "one of the oldest citizens" of St. Andrews Bay. Nowhere else is it secured in such quantity and in such excellence of flavor and liberality of size. In connection with the oysters, a "Red-Snapper Corner" can be made to yield enormous profits to the people of St. Andrews.

In addition to the permanent population of St. Andrews, the Bay is visited every summer by many families who own cottages along its shores, and who obtain at St. Andrews the delights of a perfect summer climate. The bathing, both in the Bay and the Gulf, is superb. The Bay at many points offers a shelving bottom which affords any depth, and the temperature of the water is simply delightful. Among other visitors, the Hon. Frank Phillips, now occupying the position of Court Clerk for Jackson County, and whose home is at Marianna, Fla., owns a cottage at St. Andrews, and every summer brings his family there. Mr. Phillips is an enthusiast on the subject of the Bay and the climate. He is surrounded with every comfort, and his family—the healthiest, rosiest, plumpest of children, ranging in age from the little toddler to "sweet sixteen"—seem to almost live in the water. There can be no healthier, happier family than that of Mr. Phillips, and he attributes it all to his summer sojourns at St. Andrews.

The surf bathing is equal to any on the coast; Atlantic City has no finer; and the freedom from mosquitoes, gnats, flies, and irritating pests is as remarkable as comfortable. During two weeks of July of 1885, passed by the writer of these pages at St. Andrews Bay, there

was not a night when a covering on the bed was not comfortable, and with no net to protect him not a mosquito bite or sting was suffered. The climate in midsummer is simply delightful. While the cities of the North were sweltering under from 95° to 100° of heat, St. Andrews was reveling in



This engraving is reproduced from a photograph, and represents a variety of Fish caught by hook and line at St. Andrews Bay. The largest fish weighed 65 pounds. The second and third fish from the left are Red Snappers, and weighed 30 and 32 pounds.

a temperature of 80° at midday, and even this was tempered by the most delightful and refreshing breezes from off the bluest of salt waters.

Every species of fish and game abound in the waters and amid the cool shades of the wood lands about St. Andrews Bay, and the fishing and hunting are simply superb. Among the varieties of fish may be named the Spanish mackerel, red-snapper, mullet, salt-water trout, sea bass,

kinds of the finny tribe, and such a thing as a fruitless fishing excursion is among the impossibilities. Green turtles are very plentiful. Some of them are monsters in size, and hunting for turtle and their eggs is very attractive sport. Often one hundred and fifty to three hundred eggs are found in a nest; they are delicious eating, like the turtle itself, which is so greatly relished by the epicure everywhere. Oysters in countless millions line the shore, and are considered even superior to the New York Saddle-rocks. Everybody fishes, or at least *can* fish, at St. Andrews Bay, and the sport is always made additionally interesting by the great variety of strange and curious creatures that are constantly being captured, and are rarely seen elsewhere.

Josh Billings said of the strawberry that the Almighty undoubtedly could have made a better berry, but He never did. In His infinite ability the Almighty probably could have made a lovelier combination of land and foliage and water than St. Andrews Bay, but it is certain He never did. No fancy can paint a fairer spot than the Bay and City of St. Andrews and the surrounding country. Travelers who have visited every notable place in Europe or America, and who have especially sought those places renowned for beauty, climate, and all that makes a resort attractive, yield the palm of superiority to St. Andrews Bay.

#### HUNTING TURTLE EGGS.

The neck of land separating St. Andrews Bay from the Gulf varies in breadth from a fifth of a mile to over a mile across. It is the break-water of St. Andrews Bay Harbor, and receives the shock of the rolling seas of the gulf, which often break against it in fury, while the waters of the bay within are still as a mill-pond, and scarce

pompano, silver fish, whiting, cavalli—in fact the variety is innumerable. The warm waters of the Gulf and contiguous bays are the home of a perfect swarm of all

a ripple washes the beach of the city front, two miles away, though the water of St. Andrews is as salty as that in the center of the gulf. The sea beach is a gently-sloping expanse, back and forth on which the advancing and receding waves will glide for hundreds of feet. You can stand where no water is one moment, and the next be struggling waist-deep against a surging wave that is climbing up the strand. This beach is the incubator of the great turtles of the gulf. Its gradual incline, the easily excavated sand beyond, and the warm southern exposure, adapt it to their approach, the making of nests, and hatching of their eggs. So they resort to it for this purpose, and in due time the young turtles are hatched, unless the eggs are captured

by the various creatures, biped and quadruped, who seek them in the season. From St. Andrews over to the Gulf beach is about two miles, and as the land breeze of the night sets fair across the bay, it is a pleasant trip of moonlight nights to run across on a sail boat, land on the bay shore, walk across the beach, which is not a third of a mile wide opposite the city, and seek for "turtle crawls" on the gulf beach, or bathe luxuriously in the surf. The "crawl" shows on the sand where the under shell has been dragged along, and following this up to a point above the wash of the highest waves the nest is found, usually about two and a half feet below the surface. A single nest contains from one hundred to three hundred eggs.

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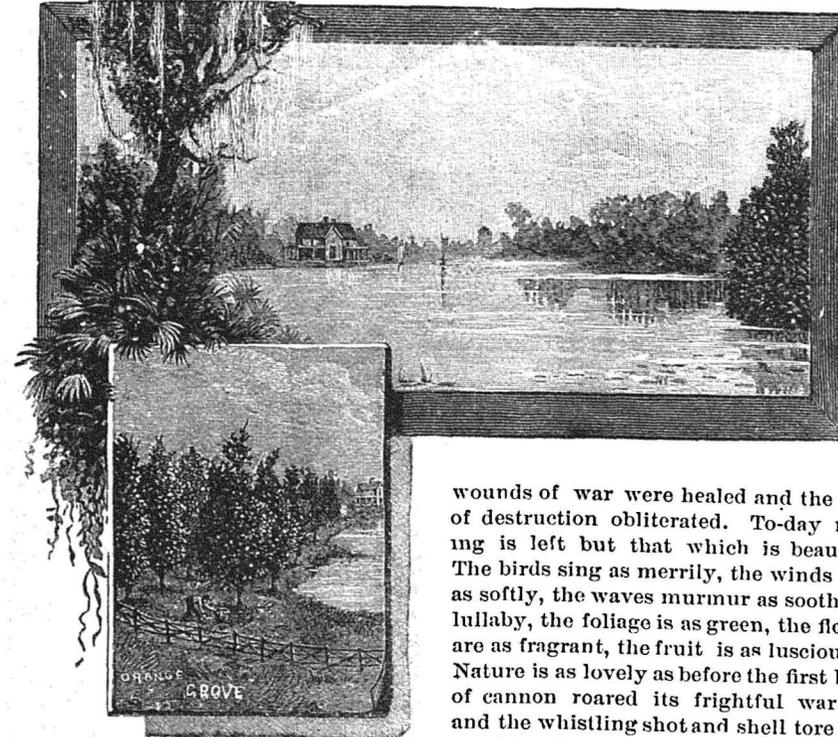
### TRAGEDY OF ST. ANDREWS BAY.

Before the war St. Andrews was a popular summer resort for the wealthier class of the Southern States, particularly of Georgia, Alabama, and North-western Florida. Its delightful summer climate (the thermometer seldom indicating more than 80° in midsummer), the beautiful bay and gulf, with their delightful bay and surf bathing, the profusion of fish and oysters, the superb sport afforded both in fishing and hunting, the splendid expanse of St. Andrew's Bay for sailing, yacht racing, and rowing, the luxuriance of every species of fruit and vegetation—oranges, peaches, grapes, nectarines, figs, melons, etc.—made St. Andrew's the most popular resort to be found in any section of Florida. The permanent population revelled in every delight, both summer and winter, that accompanies a perfect climate, and a soil that produces in great profusion the luxuries of a tropical country.

Among the numerous springs that are to be found at every hand, there was one of notorious quality and purity, situated within a stone's throw of the beach. During the war a Federal fleet came to anchor just outside the entrance to the bay, and a number of small boats put into the bay in

quest of fresh water. While the Union soldiers or marines were replenishing their supply of fresh water from this spring, a band of rebel soldiers or guerillas, who were concealed in a neighboring thicket, opened fire on the Union forces, killing and wounding a large number. Those who escaped fled to the fleet, and within an hour the squadron had made its way through the channel to the bay, and ranging itself in front of the town, rained upon St. Andrews such a storm of shell and ball that in a few hours hardly a vestige of the old town remained. Its inhabitants fled to the forests, and thus but few lives were lost; but the town was almost swept from the face of the earth. It was a terrible lesson to those who invited the attack by their ambushing of the Federal troops, and a loss was sustained by the innocent populace of St. Andrew's which even they now admit was but a just retribution for the act of those who incited the Federals to the attack.

The destruction of St. Andrew's, and the incidental hardships of war affecting all portions of the South, put an end to the summer sojourns by the Southern people living in adjacent States; but im-



wounds of war were healed and the scars of destruction obliterated. To-day nothing is left but that which is beautiful. The birds sing as merrily, the winds blow as softly, the waves murmur as soothing a lullaby, the foliage is as green, the flowers are as fragrant, the fruit is as luscious, all Nature is as lovely as before the first boom of cannon roared its frightful warning, and the whistling shot and shell tore their way through copse, shrubbery, and vine, and were hurled through the doors and windows and against the cottage walls of the old town. Angelic peace has settled, like a white-winged dove, on St. Andrew's bosom.

mediately after the war first one family, then another, until the number reached something like the old gatherings, sought the beautiful land of fresh breezes and luxuriant foliage, and gradually the

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### BETTER THAN A BUILDING ASSOCIATION MEMBERSHIP.

In Hamilton County, Ohio, there are upwards of 1000 Building Associations, with an average membership of more than 500, costing each member from \$1 to \$20 a week for dues. It is a low estimate to state that \$100,000 is paid each week into the treasuries of these associations. No one questions the wisdom and profit of joining a Building Association; and yet, at the best, they can not pay back to their members more than a round rate of interest. Their chief merit consists in enabling men of small means, or those who work for wages, to secure a home of their own, by paying a comparatively small sum each week. The *Installment Plan* of purchase, explained in another portion of this book, whereby valuable property can be secured by *weekly payments of small amounts*, will yield a larger percentage of profit than any Building Association, and the same kind of but better result is secured—the purchase and ownership of a home in the fairest spot this side of heaven.



## PRICES OF BUILDING LOTS, HOMES, AND ORCHARD TRACTS.

The Building Lots and Orchard Tracts are platted into blocks, bounded by streets and avenues of 40 and 60 feet width, the lots facing a 60 foot avenue, and the 40 foot streets dividing the blocks.

Building lots are platted in blocks consisting of 32 lots, each lot 25x102 feet, or in blocks of 36 lots, each lot 33x165 feet. The orchard tracts are divided into 16 lots, each lot containing 2½ acres, or 40 acres in each block of tracts bounded by a 60 foot avenue and 40 foot street. Prices are as follows :

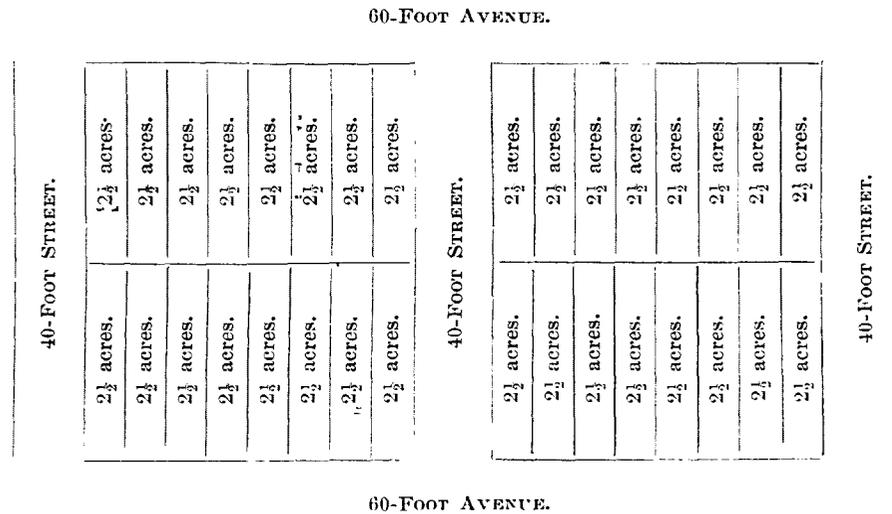
25x102 foot lot, . . . . .	\$ 3 00
50x102 " " . . . . .	5 00
Block of thirty-two 25x102 foot lots, . . . . .	75 00
33x165 foot lot, . . . . .	6 00
66x165 " " . . . . .	11 00
Double 66x165 foot lot (132x165) . . . . .	21 00
Two double lots adjoining (264x165) . . . . .	40 00
Block of thirty-six 33x165 foot lots, . . . . .	175 00
2½ acre Orchard Tract, . . . . .	50 00
5 acre Orchard Tract . . . . .	95 00
10 acre Orchard Tract . . . . .	180 00
Three 5 acre Tracts adjoining (15 acres) . . . . .	265 00
Twenty acres, (4 5-acre Tracts adjoining) . . . . .	350 00
Block of Orchard Tracts, (40 acres) . . . . .	650 00

The above prices are in effect on and after February 1, 1886, and all previous prices are annulled. While a general advance has been made since first prices were quoted the advances made by this Company do not compare with local prices at St. Andrew's Bay. There are many cases where purchasers from this Company have resold their property at many times the cost price, and within a year the average value of the lots or tracts offered at above prices will certainly be many times increased. St. Andrew's Bay is not only the most desirable location in all Florida, it is growing so rapidly that the whole eastern part of the State is up in arms against it, fearing that it will rob the "Old Florida" of its monopoly as a winter resort for Northern people.

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**BUY NOW WHILE PRICES ARE LOW.**

## ORCHARD GROVE TRACTS.



To the farmer of the North or West a five-acre or a ten-acre tract suggests "very small potatoes" in the way of a farm; but there is where he makes a mistake. Five acres of land, properly located in Florida, are worth any hundred acre farm in the North or West as profit earners. There can be more money made off of five acres of land well located in Florida than by the most intelligent efforts expended on any Northern or Western farm of one hundred acres, and with less than one half the work required elsewhere.

There are many instances in Florida where a single acre yields to its owner from \$1,000 to \$5,000 a year net profit, such profit being derived from the sale of fruit, or early vegetables, which command the top price. A barrel of vegetables in March or April will often bring more than a wagon load in September. Gardening is more remunerative here than in New Jersey or on Long Island. It is the producer of early vegetables who reaps the reward. Some believe that market gardening is destined to equal the orange business in

importance and amount of profit; only the orange tree has this essential advantage—it increases in value every year for hundreds of years, and within a few years from the setting out of an orchard the owner finds himself with a capital of orange trees which yields him a rate of interest that is compounded so rapidly in the ever increasing value of his trees that before he knows it he has become independently wealthy. There is absolutely no limit to the possibilities of wealth and profit to be derived from an orange or Le Conte pear orchard of five or ten acres. Each acre becomes a fortune in itself. On the basis of computation followed by those who depend on interest earnings, an income of \$1,000 represents a capital of at least \$15,000. Then what is the value of an acre of fruit grove which yields \$5,000 income from the fruit it bears? Plainly, **\$75,000**. Ten such acres are worth as income earners, \$750,000. True, such an orchard is the growth of years; but within a very few years from the beginning a large profit is earned, representing a mag-

nificent capital, and within the life of those whose patronage is sought by this Company there will be realized such an increase on the present small investment as will place the happy owners on the top round of prosperity. For the children who may live after them there awaits a measure of wealth beyond any possibilities offered by any other portion of our country. *Within ten years there will not be obtainable a foot of orchard-land in Florida for less than from \$500 to \$1,000 an acre.* Mark the prediction. Within that time there will not be a fruit grove, begun within the next two years, that will not be worth and sell for \$5,000 an acre. Every year impresses upon capital the difficulties of securing profitable and safe investments, and an acre of fruit grove that yields a fair interest on \$10,000 to \$15,000 capital will not long go begging for a purchaser at one half such a price.

The present price for a five-acre orchard tract is not \$5,000, nor \$3,000, nor \$1,000, nor even \$500, but it is the comparatively no price of but **\$95**, and **\$180** for a ten acre tract. The orchard tracts all front on an avenue sixty feet wide. The diagram on the preceding page will illustrate how such tracts are laid out or platted.

In purchasing more than five acres adjoining lots are deeded together. The cost of a single tract of two and one-half acres is \$50; five acre tract \$95; two five acre tracts adjoining, or ten acres, \$180.00. Twenty acres, or one half block, will be deeded to one person for \$350. *No more than forty acres will be sold to one purchaser.* More land he does not want, except for speculative purposes, as even five acres will prove ample for any one who desires to obtain the best results from his purchase.

## ST. ANDREWS COLONIES.

Numerous letters from individuals intimating that a number of congenial people would like to purchase lots or lands together, and join in the improvement of the same, have shown this Company the desirability of meeting such a demand. To that end the following plan will be carried out:—

A block containing eighteen double home-lots 66x165 ft., or a block of thirty-two 25x102 foot lots, will be sold in one body (a separate deed given to each member of the syndicate or colony for whatever number of lots each is entitled to). The price of a single lot 66x165 feet, is \$11, or \$21 for a double lot 132x165 feet, and of a single 25x102 foot lot, \$3, or \$75 for a block of thirty-two such lots. An entire block of eighteen 66x165 foot lots will be sold for \$175, and a block of thirty-two 25x102 foot lots for \$75, to be divided in such proportion as the members of the syndicate may indicate; or a deed will be made to one person for an entire block, to be afterward sold by him or divided as best suits him. Each lot will front on a wide avenue, and in a block there are four corner lots which should be considered as the choice lots of a block.

The orchard tracts are platted as per diagram on page 7, giving 32 tracts to each division, each tract fronting on a 60-foot avenue. Four of these tracts will be sold for \$180, and eight of them for \$350, and an entire block of orchard tracts for \$650, when purchased for a syndicate.

Such combinations or colonies are very desirable to this Company, and will be treated with every consideration.

## ∴ The Rich Man Has No Advantage ∴

IN PURCHASING PROPERTY AT ST. ANDREWS BAY.

Lack of Ready Cash Need Not Prevent Your Securing a Profitable Investment.

### NO. 1 INSTALLMENT PLAN OF PURCHASE.

This Company desires to secure a largely diversified ownership, and to that end has devised two Installment Plans of purchase which will enable anyone of limited means to secure the same advantage in making an early purchase that the man of large means who can pay all cash down enjoys. Observe, *no increase in price is made, and no interest is charged on deferred payments.* A first payment, proportioned to amount of total purchase, will be required. On receipt of such first payment we will immediately make a deed for the purchase desired, and hold the same in

trust for the purchaser until all the payments are made, when the deed will be delivered. A bond for the deed will be at once sent to the purchaser, which bond will be the purchaser's receipt and guaranty for the certain lot or tract of land described in the bond. Future payments can then be made weekly or monthly, as the purchaser chooses. The following table will explain on what basis first payments must be made, and the amount to be paid each week thereafter until the total payments make the full amount of purchase, *without interest.*

|                                        | First Payment.                        | Total Payments. |
|----------------------------------------|---------------------------------------|-----------------|
| On a 25x102 foot lot . . . . .         | \$ 1.00 . . \$ .50 a week for 4 weeks | \$ 3.00         |
| " 50x102 " . . . . .                   | 1.00 . . . . . 50 " " 8 "             | 5.00            |
| " Block of thirty-two 25x102 foot lots | 5.00 . . . . . 2.00 " " 35 "          | 75.00           |
| " 33x165 foot lot . . . . .            | 1.00 . . . . . 50 " " 10 "            | 6.00            |
| " 66x165 " . . . . .                   | 1.00 . . . . . 1.00 " " 10 "          | 11.00           |
| " Double 66x165 foot lot (132x165) .   | 1.00 . . . . . 2.00 " " 10 "          | 21.00           |
| " 2 double lots adjoining (264x165)    | 2.00 . . . . . 2.00 " " 19 "          | 40.00           |
| " Block of thirty-six 33x165 foot lots | 10.00 . . . . . 5.00 " " 33 "         | 175.00          |
| " 2½ acre Orchard Tract . . . . .      | 6.00 . . . . . 2.00 " " 22 "          | 50.00           |
| " 5 " " . . . . .                      | 11.00 . . . . . 3.00 " " 28 "         | 95.00           |
| " 10 " " . . . . .                     | 20.00 . . . . . 5.00 " " 32 "         | 180.00          |
| " 15 " " . . . . .                     | 30.00 . . . . . 5.00 " " 47 "         | 265.00          |
| " 20 " " . . . . .                     | 40.00 . . . . . 5.00 " " 62 "         | 50.00           |
| " Block of Orchard Tracts (40 acres)   | 65.00 . . . . . 9.00 " " 65 "         | 650.00          |

### NON-FORTEITURE AFTER THREE PAYMENTS.

In purchasing on Installment Plan No. 1, after three payments have been made (first payment and two installments) the full amount paid thereafter will be refunded in case anything occurs to prevent purchaser from continuing, no matter how many payments have been made. If you pay all but the last payment, and then cannot meet that, the money you have paid subsequent to first three payments will be refunded to you in full on return of the Deed Bond issued in your name at time of first payment. If purchaser prefers monthly instead of weekly payments, he can so arrange it, provided the purchase amounts to \$10 or more, the monthly payments to be not less than four times the amount of a weekly payment. For instance, on a 2½ acre purchase, instead of paying \$2.00 each week for 22 weeks, he can pay \$8.00 each month for five months, and \$4.00 the last month, and so on for any purchase above \$10.00.

## INSTALLMENT PLAN NO. 2.

INSTALLMENT PAYMENTS ON A

## Non-Forfeiting Investment Plan

FOR TEN, TWENTY, AND FORTY-ACRE ORCHARD TRACTS.

Payments Divided Into Ten Equal Monthly, or Four Equal Quarterly Installments.

Purchaser Secures a Deed at any time for Full Amount Paid, Regardless of Future Payments.

### THE PLAN.

Each ten, twenty, or forty acre tract sold on this plan will be divided into tenths or quarters, as purchaser may desire to pay monthly or quarterly. Each payment will thus be in full for a tenth or a quarter of the land, and a deed will be made at any time the purchaser directs to whatever amount he has paid for. To illustrate: You buy a ten-acre tract, and elect to pay for it in ten monthly installments of \$18.00 each, or in four quarterly installments of \$45.00 each. If you conclude at any time to cease payment, we will make you a deed for as many tenths or quarters as you have paid. For a twenty-acre tract ten monthly payments will be \$35.00 each, or \$87.50 each quarter, and for a forty-acre tract, \$65.00 monthly for ten months, or \$162.50 each quarter. On receipt of the first payment this Company will issue Deed Bond for amount of land the purchase price contemplates.

The following statement will show the amount to be paid each month, or each quarter, and the quantity of land each installment will secure if payments are stopped before full amount is paid.

### TEN MONTHLY PAYMENTS.

|                                                                                        | Total Payments |
|----------------------------------------------------------------------------------------|----------------|
| On a 10-acre tract each payment of \$18 represents one-tenth, or one acre . . . . .    | \$ 180.00      |
| On a 20-acre tract each payment of \$35 represents one-tenth, or two acres . . . . .   | 350.00         |
| On a 40-acre tract, each payment of \$65 represents one-tenth, or four acres . . . . . | 650.00         |

### FOUR QUARTERLY PAYMENTS.

|                                                                                           |           |
|-------------------------------------------------------------------------------------------|-----------|
| On a 10-acre tract each payment of \$45 represents one-fourth, or 2 1-2 acres . . . . .   | \$ 180.00 |
| On a 20-acre tract each payment of \$87.50 represents one-fourth, or five acres . . . . . | 350.00    |
| On a 40-acre tract each payment of \$162.50 represents one-fourth, or 10 acres . . . . .  | 650.00    |

### PROVIDED,

That should purchaser demand delivery of deed before full amount has been paid, he shall pay the difference between the regular price and the amount which his payments represent. To illustrate: The price of a single 10-acre tract is \$180. A quarterly payment on a 40-acre tract is but \$162.50, which pays for one-quarter of 40 acres, or 10 acres. Should purchaser demand deed for one-quarter of a 40-acre tract after making but one quarterly payment, he would be required to pay \$17.50 more, to bring the quarterly payment to \$180, the price of 10 acres. In other words, this Company cannot allow purchasers to start in on Installment Plan No. 2 for the purpose of securing lower prices than Cash or Installment Plan No. 1 would secure.

Nothing less than 10 acres will be sold on Installment Plan No. 2. No interest will be charged on deferred payments.

# SPECIAL AND IMPORTANT.

## PREMIUM BUILDING LOTS

# FREE

### WITH FIVE, TEN, FIFTEEN, TWENTY, AND FORTY-ACRE TRACT PURCHASES.

- With a 2 1-2 acre Tract Purchase, . . . . . 2 Premium Lots Free.
- With a 5-acre Tract Purchase, . . . . . 5 Premium Lots Free.
- With a 10-acre Tract Purchase, . . . . . 11 Premium Lots Free.
- With a 15-acre Tract Purchase, . . . . . 18 Premium Lots Free.
- With a 20-acre Tract Purchase, . . . . . 26 Premium Lots Free.
- With a 40-acre Tract Purchase, . . . . . 55 Premium Lots Free.

As an inducement for *Cash Sales* this offer of Premium Building Lots is made. In addition to securing a Warranty Deed for whatever land you may purchase, deeds for Premium Building Lots, each lot 25x102 feet in size, will be given *free of any charge*, in proportion to amount of land purchased as per the above schedule, viz: With a 2½ acre tract, 2 Premium Lots; with a 5-acre tract, 5 Premium Lots; with a 10-acre tract, 11 Premium Lots; with a 15-acre tract, 18 Premium Lots; with a 20-acre tract, 26 Premium Lots, and with a 40-acre tract, 55 Premium Lots.

### PREMIUM LOTS ONLY GIVEN WITH CASH SALES.

Purchasers on the Installment Plan are not entitled to the benefits of this Premium Lot offer, the only object being to encourage cash sales. This is the only particular in which the cash purchaser has any advantage over the time buyer, and this Company feels that the public will agree with it that the cash customer is entitled to some recognition for paying all cash down.

Address all orders to

**The St. Andrews Bay Railroad and Land Company,**  
 No. 227 Main Street, ——— CINCINNATI, OHIO.

# St. Andrews Bay Railroad and Land Co.

PRINCIPAL OFFICES:

227 Main Street, - CINCINNATI, O.

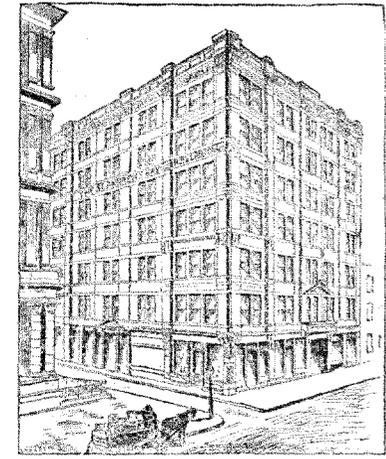
BRANCH OFFICES.

PENSACOLA, FLA.

ST. ANDREWS BAY, FLA.

And Agencies at Prominent Points throughout the East, West, and North

*J. H. BROWN, Assistant General Manager, is located at Pensacola, Florida.*



*Address all letters concerning the purchase of Lots or Lands to the Cincinnati Office, 227 Main Street, where all deeds are made.*

The principal business offices of this Company are in Cincinnati, O., where all remittances should be addressed. We have branch offices at St. Andrews Bay, Fla., Pensacola, Fla., and agencies are established at various points.

In remitting for lots or lands, all letters should be addressed to the Cincinnati office, as follows:—ST. ANDREWS BAY RAILROAD AND LAND Co., 227 Main St., Cincinnati, Ohio. Send money by postal note, postal money order, registered letter, or bank draft. This Company will not be responsible for remittances made in ordinary letter, although such form of remittance is usually safe.

**C. O. D.**—When purchase amounts to \$10 or more, Deed will be sent by express C. O. D. if preferred by purchaser, with privilege of examination before payment, provided \$1 accompanies the order as a guaranty of good faith and to pay return charges if deed is not taken.

### TITLE GUARANTEED ABSOLUTE AND PERFECT.

Address all letters and make all remittances payable to the

**St. Andrews Bay Railroad and Land Co.,**  
 227 MAIN STREET, CINCINNATI, O.

## The Phenomenal Progress of St. Andrews Bay.

### A REVELATION TO "OLD" FLORIDA.

East Florida Suddenly Awakens to the Danger of Loosing Its Monopoly. The Young Giant Makes His Presence Known, and St. Andrews Bay Is His Abiding Place.

The Coming City of the Flower State. Its Brilliant Prospects and Assured Commercial Rank.

September 6, 1885, the St. Andrews Bay Railroad & Land Co. made its first sale of a building lot to "Miss Annie L. Riley, 19th Ward, Penn. ave., near Harmon street, Pittsburgh, Pa." So appears the order on our books. In the same mail were several other orders, but our books show that the first deed was made to Miss Riley. While this Company had every reason to believe that its efforts to build up what is now acknowledged to be the most lovely and desirable section of the Flower State would eventually be crowned with reasonable success, the wildest and most enthusiastic friends of the enterprise never ventured a prediction so glowing regarding the measure of that success that, in the light of the present accomplished facts, would not appear absurdly wanting in faith. Since that first deed was made, Sept. 6, -but 120 days past at this writing—we have made sales to more than

#### Six Thousand Different Purchasers.

These sales range in amount from a 25x102 foot lot to forty acres each. Every day shows an increase in the volume of sales, and it is entirely reasonable to believe that within the first year at least

#### Twenty Thousand

Different purchasers will be interested in St. Andrews Bay property.

Until within the last year West Florida has been as little known as was East Florida twenty years ago. Florida's first boom grew out of the development which happened to center on the eastern side of the State. Following that boom, all efforts for years were extended to the development of that portion of the State which was known to the people of the North-east. They knew nothing of West Florida—never considered it—had an idea, if they ever thought of it at all, that the everglades covered all portions of the State except that which their attention had been directed to.

Under the impetus of that boom, and with a concentration of effort on a comparatively small section, East Florida became the Mecca of every winter pilgrimage from the North. Millions of dollars have been poured out to beautify, and make winter homes for those whose capital make such luxuries possible. Railroads were built, steamboats equipped, hotels erected; every possible energy at the command of wealth was concentrated on the

#### "Rich Man's Florida."

We have no word but that of praise for the methods heretofore used and results accomplished. We have never before stated, and only give it expression now in the way of retort, that the results would have been more satisfactory had the efforts been

expended upon a more responsive location. With one-tenth the money and work bestowed upon the West of Florida that have been lavished upon the East, and such a Paradise would have been created as to tempt a revision of the histories that locate the Garden of Eden in another part of the world. West Florida has every natural advantage over Old Florida, and now that intelligent efforts are being made to do for the New Florida what should have been done in the beginning, the whole State has suddenly awakened to the question:

**"What does it all mean? Is West Florida to take the lead? And particularly, is St. Andrews Bay to become the City of chief importance in the State?"**

Those who have no private axes to grind are deeply interested from the standpoint of honest inquiry, and are only anxious on the score of having possibly made a mistake in neglecting the New Florida, where greater rewards might have been obtained for their investments of time and money. Many of this class are becoming financially interested in the St. Andrews Bay region, and are working out the problem of the comparative merits of the two sections.

Others, and their name is legion, are resorting to every device to distract the growing sentiment of Northern investors favoring St. Andrews Bay, and no method is left untried to stem the New Florida "boom." As well might they strive to dam the warm tides of the blue Gulf that laves the flower-decked shores of St. Andrews with the kiss of its sparkling waters. Nature has done too much for this favored section to permit the puny efforts of men to avail against the apparent destiny of St. Andrews Bay. What the rich man's money has done, in man's way, to beautify the "Rich Man's Florida," Omnipotent Nature has excelled, in her unapproachable way, in preparing an abiding place for those whose right to enjoy the delights of a Florida Home is as inalienable and worthy of gratifying, in the eyes of the Great Architect who cares not for the distinction of wealth, as that of the man who has lavished his thousands in the preparation of a luxurious home in the sweet Southland.

But the average man, who is small enough in the first place to lie in a selfish cause, is too narrow between the eyes to understand that the inevitable cannot be escaped. As a matter of fact, St. Andrews Bay, Florida, is the most desirable location for a home to be found in all that delightful State. It is a place where one lives in a delicious climate

twelve months of the year—where the summers are as enjoyable as the winters, and where all seasons are a flower-bed of rosy comfort. We know of no other location in Florida where this statement can be so literally applied. The wealthy man can afford to seek his luxurious East Florida home during the winter months, and when the scorching days of summer come, when life is even more uncomfortable than at the North in mid-winter, he returns to the cooler North-land; but the poor man, or the man of moderate means, whose family and their comfort are as dear to him as though he were a millionaire, must find an abiding place, if he makes a change at all, where he has not "jumped from the frying pan into the fire" six months of the year. St. Andrews Bay is emphatically a summer delight as well as a winter comfort, and this cannot be so truthfully said of any portion of East or Interior Florida.

When this condition of perfect climate at all seasons is added to the

#### Best Natural Business Facilities

Of any point in the State, then it will be understood why St. Andrews Bay is suddenly made a target for every poisoned arrow, drawn by those whose interests lie in another part of the State. Such a commotion as at present exists among those whose alarm is aroused against St. Andrews, would be amusing did it not descend to contemptible and unmanly methods of attack against this company. There is no device left untried to turn the tide of St. Andrews Bay immigration. Money without regard to what use it is put, so that it is expended on the cause of East Florida, is poured out like water.

Where it can be accomplished, and a man can be found low enough in integrity, and sufficiently irresponsible to escape legal accounting, a methodical system of direct lying is employed in published form. This latter is the favorite method. It is so convenient and without so free from unpleasant personal responsibility, that when a newspaper publisher can be hired to do the lying, and give to the lies the respectability which a newspaper publication lends to almost any statement, then the perfection of business assassination has been reached.

In spite of every disreputable means that the opposition has adopted to belittle St. Andrews Bay, there has never before been known such a complete success. More than six thousand purchasers have become owners of property there since Sept. 1, 1885, and the number is being increased at the rate of more than one hundred per day. Within two years, St. Andrews will certainly become the second largest city in the State, and from that time crowd the eastern metropolis for the lead. There is nothing that can prevent the ultimate building up of the leading commercial city of that section. With a perfect harbor, splendid timber, unexcelled oyster beds, fine orchard tracts, the best fishing grounds on the Gulf coast, prolific soil, and the most congenial climate to be found anywhere under sunlight, there is nothing that can stop a rapid march on to victory. Already the speculator is endeavoring to "get in his work." Lands that were owned by a few individuals before this Company came into possession of the principal portion, have been sold within the last month for from \$50 to \$200 per acre. Individual lots are sell-

ing at the Bay for three times the price charged by this company to those who have not become acquainted with our prices and have fallen into the hands of the speculator. Pensacola and other points through which many of our patrons pass, on their way to St. Andrews, are filled with agents of other Florida interests, and every argument is used to divert the visitor to some other part of the State. Such a splendid success was never known in all Florida. More purchasers are today interested in the St. Andrews Bay section, after only a few months of effort to secure attention to this splendid location, than have purchased land at any one other point in as many years as we have worked months.

#### Now Let the Good Work Go On.

When any agent of this company or any one else is attempted to be misled by the specious tales of those who are moving heaven and earth to check the success of St. Andrews; when any newspaper is deceived or purchased into publishing the lying statements of those who are paid to misrepresent us, let the FACTS be their answer, and such facts can be easily substantiated by intelligent inquiry. It is a FACT that St. Andrews Bay is the best natural location in all Florida for the growth of a large city. It is a FACT that it possesses the most delightful climate enjoyed by any section of the State twelve months of the year. It is a FACT that the Bay of St. Andrews is the loveliest sheet of blue water to be found anywhere. And above all, it is a FACT that there is no other cause for the miserable attempts to influence the public against St. Andrews, than that of jealousy and alarm on the part of those whose interests lie in some other direction.

While it is not in good taste to parade one's own virtues, this Company, as a Corporation, may be pardoned for alluding to the business standing and character of its officers, directors, and stockholders, especially when the question of reliability and responsibility is a matter of importance to those who desire to make purchases, and behooves the prudent man to deal only with men or companies of known integrity and responsibility, especially in a matter where he is dependent upon the good faith of the men or Company from whom he purchases. In the first place no Company can secure the services of such officers as make up our list, without being absolutely reliable and of known responsibility. The President of our Company, Mr. Geo. Gerke, needs no introduction to the Cincinnati public, being one of the most enterprising and wealthiest business men of the Queen City. He is the President of the Gerke Brewing Co., and holds a large interest in several other extensive manufacturing establishments in this city. J. H. Brown, Assistant Manager, in charge of affairs in the South, was, until December 1, 1880, Chief Postoffice Inspector for Ohio and adjacent states, at which date he resigned an honorable position to become actively engaged with this Company. Our stockholders are all men of large wealth, with material interests in the future of St. Andrews Bay, and its commercial development. Therefore the question of the responsibility of this Company is, or can be, very easily determined. This is a very good reason why you should invest in the property offered by us. You run no risk of dealing with irresponsible men, and this point being settled, the benefits to be derived, from such an investment are obvious.

**The most distant portion of the Orchard Tracts are within a half-hour's ride of some point of the Bay, and within two hour's ride of the Gulf—this refers to the extreme points farthest removed from the water's edge. And such a climate! If Florida is the Italy of America, St. Andrews Bay is certainly the Arcadia of Florida. There is no place in all Florida to compare with lovely St. Andrews-by-the-Sea.**

## SOME EXCELLENT REASONS

*Why Every Man, Woman, Boy, or Girl should Buy a Home, Building Lot, or Orchard Tract at St. Andrews Bay, Florida.*

In the first place, the cost is but trifling. When it is remembered that for only \$3 one can secure a 25x102 foot lot, or for \$6 a 33x165 foot lot, it seems like a burlesque on prices usually placed on real estate. It is but a trifle more than the usual cost of executing a deed. It is but the price of a day's work of a skilled mechanic. It is less than the price of a good pair of shoes. It secures for the lowest price the highest value. A small investment to-day will certainly be worth many times the amount within a year. It costs nothing to keep your purchase, not even taxes for two years, as this Company will pay all taxes to the close of the year 1887. Why, then, should not every one who can possibly spare the amount buy one or more lots? There is no reason why the purchase should not be made, and every reason why it should be made. Permit us to call your attention to a few of the many reasons why you should make an investment in the lands of this Company.

1.—An investment *now*, at present prices, will increase in value in a greater ratio than in any other form of investment in this country. We except none—not even Bell Telephone stock. This increase is inevitable, even without an effort on your part. You could not stop it, even if you were so inclined. You do not necessarily have to go to your new property in order to develop its value—such development will naturally attach to it by the fact that other property around yours is being improved. Diversified ownership in itself is a sufficient cause for a doubling of values as rapidly as sales are made, even where no improvements are made or contemplated. But when it is remembered that thousands of dollars are being expended in improving property, and that at least five out of eight purchasers are contemplating making St. Andrews their home in the near future, in the meantime ordering improvements to be made in the way of buildings, setting out of orchards, etc., the conclusion is obvious that *all* the property purchased by non-residents must rapidly increase in value. The property occupied by those who are living at St. Andrews now has more than quadrupled in value since September 1st, 1885, and such prop-

erty is by no means any more desirable than that which is left, and which is offered to new purchasers by this Company at *one-tenth* the price asked by those who are on the ground.

2.—On the installment plan almost any one can buy an orchard tract. A first payment of a small amount will secure immediate selection of a desirable tract, the same as though the full price were paid. Subsequent weekly or monthly payments will be credited on the purchase until the full price is paid, and no interest will be charged on deferred payments. At the end of a few months you will own a tract which you will not have felt the cost of, and which will be worth many times the amount it costs you. Very properly you ask—If this is so, why are we desirous of selling at such prices? For the simple reason that our interests and future profit lie in another direction, and by a largely diversified ownership and consequent rapid increase of population the interests of this Company will be enhanced in a greater ratio than from the mere present profit to be derived from the sale of land or timber.

3.—The character or class of people who are buying these lands is not to be overlooked. While there may be a misconception in the minds of many Northern people regarding the attitude of the native Southern man in a social or political sense, we take it upon ourselves to assure all under whose notice this paper may fall, that no better, truer, more hospitable, generous and loyal people enjoy citizenship under the starry banner of our Republic than those who go to make up the present permanent population of St. Andrews.

The Montgomery (Ala.) *Advertiser*, in speaking of the desired St. Andrews Bay Railroad connection with Montgomery, thus speaks of St. Andrews Bay:

On crossing the Florida line, we enter the beautiful wooded valley of Holmes, and proceeding south, cross the forest regions of the Choctawatchee River, with its boundless resources of cypress and juniper. On reaching St. Andrews Bay we behold a magnificent land locked harbor, capable of sheltering the largest of

fleets. Beautiful bluffs rise from its sparkling waters to a height of fifteen to thirty feet. In *ante bellum* days St. Andrews was a favorite summer resort for the wealthy Florida planters, and its briny waters

supplied the Confederate army with large quantities of salt. As a fishing point St. Andrews is second to none on the Gulf. Its oysters are considered equal to the Saddle Rocks of New York.

## THE GREAT BUGABOO "FROST LINE" DISCOVERED,

And it seems to be about four inches below the Surface of the Soil.

The principal lament that has been chanted by the East Florida enemies of St. Andrews Bay, related to their "fears" that we were not far enough East and South to come within the charmed circle of their "frost line;" that only in their favored section was the orange tree *sure* to escape from damage by frost. The phenomenal weather of January 9th to 13th of this year, was as severe a test as the State probably ever will encounter. While we will not print any statement regarding other portions of the State which might appear colored from a selfish standpoint, we beg to call the reader's attention to the following letter, written from Pensacola, Fla., by C. F. Hiney, Esq., of Pottsville, Pa., who had just returned from St. Andrews on his way home when the letter is dated. Mr. Hiney visited St. Andrews in company with several others who had purchased land from this Company, and who desired to make a personal inspection before removing there permanently. Mr. Hiney's address is at Pottsville, Pa.

PENSACOLA, FLA., Jan. 19, 1886.  
Manager St. Andrews Bay R. R. & Land Co., Cincinnati, Ohio.

Dear Sir—On January 17th, 1886, while visiting St. Andrews Bay with other gentlemen from my section in Pennsylvania, I called at the Orange Grove at the Bay, known as the Davis Grove, and learned that the grove had the present year produced a good crop of fruit, and from samples which we enjoyed, found it to be of the best quality.

The effects of the late unprecedented cold snap were supposed to have destroyed the orange trees in this latitude, (and even 300 miles south of it). I find that *only the leaves* and possibly the smaller twigs had been affected by the frost, while the trees sustained no permanent injury. The exemption of this locality from the effects of severe frosts, which did great damage in the interior of the State, is undoubtedly

attributable to its favorable location with reference to its proximity to the Gulf Stream, and being so nearly surrounded by salt water. After investigation I am well pleased with my purchase. Should you desire further information I may be able to give it. Respectfully,

C. F. HINEY.

Address: Pottsville, Pa.

And while we are on this subject, let us submit the following statement, made by two gentlemen who arrived at St. Andrews Bay right in the midst of the "cold snap," and on their return home stopped at our Cincinnati office and reported. W. B. Worrell is a merchant of Highland, Highland County, Ohio, and Geo. Ballard is from Syracuse, N. Y. Both will shortly remove their families to St. Andrews Bay.

CINCINNATI, O., Jan. 25, 1886.

We, the undersigned, have just returned from St. Andrews Bay, having left there Thursday, Jan. 21, 1886. While there we inspected the orange groves and other parts of the lands owned by the St. Andrews Bay R. R. & Land Co. The late very cold snap, which by all reports did great damage to orange groves in other parts of the State of Florida, did no particular damage to the orange trees around St. Andrews Bay. After personal inspection we have each purchased land from the St. Andrews Bay R. R. & Land Co., and one of us (W. B. Worrell) purchased a lot from a Mr. Scott, (who had purchased the same from the Company,) paying him five times the amount originally paid by Scott for the lot to the Company. Many sales at large advances have been made at the Bay. The climate was simply delightful, and we firmly believe that St. Andrews Bay is the most desirable location in Florida. We have been treated with perfect fairness by the Company, and cordially recommend it to the public.

W. B. WORRELL,

Highland, Ohio.

GEO. BALLARD,

Syracuse, N. Y.

# ST. ANDREWS BAY INVESTMENT CO.

In connection with the operations of the St. Andrews Bay R. R. and Land Co., and appreciating the future of St. Andrews Bay and its brilliant prospects of becoming one of the most important health resorts and commercial points in the State of Florida, this Company has been formed, and will make a feature of

## — ST. ANDREWS BAY INVESTMENTS. —

Rates of interest to bona fide purchasers, four to six per cent., on such time as borrower may elect. Blank forms for loan applications will be furnished any purchaser who desires to improve property at St. Andrews Bay, or to go into business at that point. Applicants should state how much property they have purchased, and the date of purchase.

**OBSERVE** That the St. Andrews Bay Investment Co. is so-called because it proposes to confine its business strictly among purchasers of property at St. Andrews Bay, Fla., and does not seek business or investments having no connection with the development of St. Andrews Bay. In other words it will be a waste of time and postage to submit propositions, however attractive, looking to investments which do not directly or remotely involve an impetus to the growth and development of St. Andrews Bay. To enable purchasers to remove to the Bay, or to improve their property before removal, or to arrange and settle at the old home before removal to the new, or for investment in business at St. Andrews—all these are properly contemplated by this Company in its bid for business; but no form of investment will be considered which does not involve either directly or remotely the development of the material resources of St. Andrews Bay, Fla.

## ST. ANDREWS BAY INVESTMENT CO.

Nos. 115 and 116 Lincoln's Inn Court, - - - CINCINNATI, OHIO.

### THE TOURIST'S LINE

— TO —

PENSACOLA, ST. ANDREWS BAY, JACKSONVILLE,

— AND ALL —

**Florida Points**

IS VIA THE

**Louisville & Nashville Railroad.**

THE ONLY DIRECT LINE BETWEEN CINCINNATI and PENSACOLA.

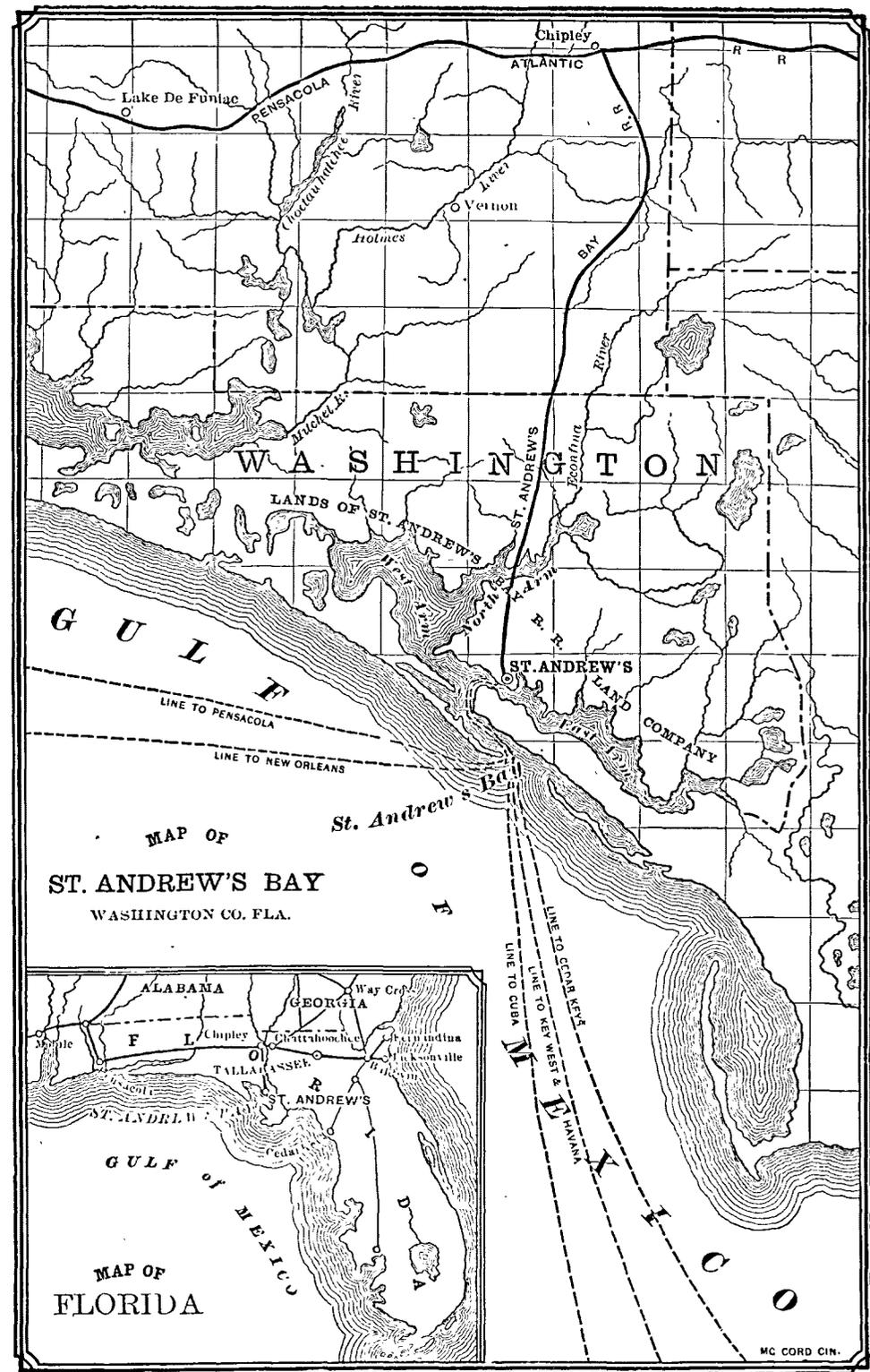
**PULLMAN BUFFET SLEEPING COACHES**

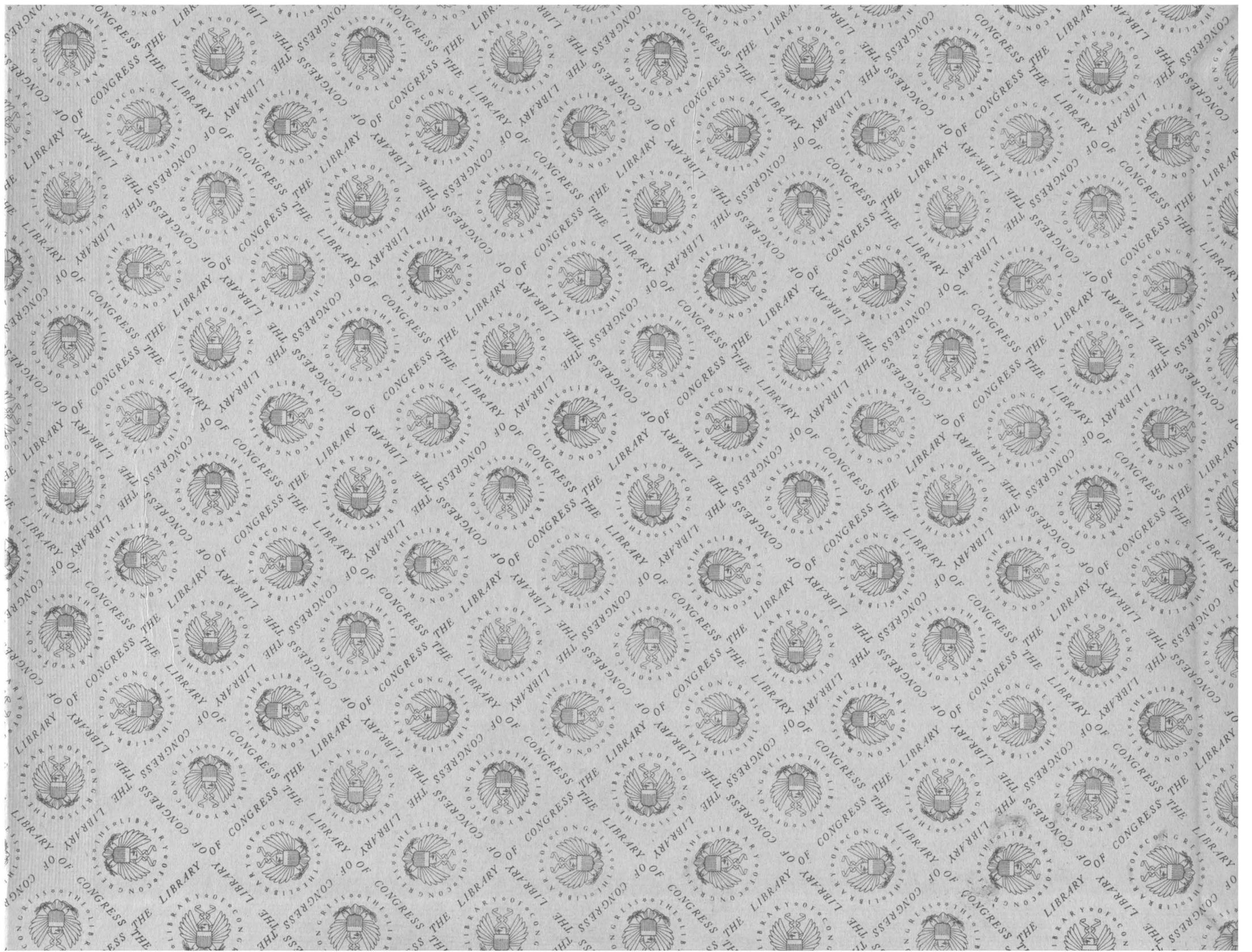
FROM ALL CITIES OF THE NORTH, NORTH-WEST AND WEST,

VIA CINCINNATI, LOUISVILLE, EVANSVILLE, AND ST. LOUIS,

WITHOUT CHANGE FROM ABOVE CITIES TO

**PRINCIPAL FLORIDA POINTS.**





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