



The Truth
about
FLORIDA

CHARLES DONALD FOX

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THE TRUTH ABOUT FLORIDA

By

CHARLES DONALD FOX

If you are seeking dependable information about Florida, you will want this book. The author is a noted authority, editor and writer. He presents, with the clarity so characteristic of his writings, a truthful picture of Florida and what is going on in the newest golden state.

An important feature of the book is the incorporation within its pages of the new Florida Real Estate Law.

CHARLES RENARD
CORPORATION

PUBLISHERS

15 East 40th Street, New York

Ella Rodwell, Coff.

Miami

Florida

Feb 24-1926

From the collection of the

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San Francisco, California
2006

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PUBLISHERS

15 East 40th Street - New York City

1925

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PRINTED IN THE UNITED STATES OF AMERICA

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THE TRUTH ABOUT FLORIDA

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CHAPTER I

THE RE-DISCOVERY OF FLORIDA

SCHOOL histories credit Juan Ponce de Leon with having been the discoverer of Florida. The Spaniard had heard marvelous tales of the gold to be obtained in the new land, and these stories, coupled with the pretty legend of the existence of a spring whose magic waters would bestow eternal youth upon all mankind, proved so strong a magnet that the soldier-adventurer fitted out an expedition and set sail for the golden land in the New World.

The early dawn of Easter Sunday, March 27th, 1513, brought the explorer within sight of the shores of the Florida peninsula.

Landing at what is now St. Augustine, he saw about him a magnificence of floral splendor, and since this day of discovery was Easter Sunday—in other words the Pascua Florida or Feast of Flowers—he named the land "Florida."

Planting the banner of his native land on the beach of the newly-discovered country, the explorer, eager in his quest of the fabled spring and the fabulous wealth he believed the new land possessed, struck boldly into the semi-tropic jungle which rose about a mile distant from the shore.

His efforts in locating gold or spring unrewarded after a long and fruitless search, de Leon abandoned his purpose and returned to Spain.

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Four years later, bound upon the same mission, he again set sail for Florida. Upon his arrival he met with powerful resistance from the Seminoles, and suffering a dangerous wound from a redskin arrow, he again took his departure, passing on shortly after in Cuba, where he landed en route to Spain.

In 1565 the Spaniards, under the leadership of Pedro Menendez D'Avilés, founded St. Augustine, and it is from that first group of settlers that the city—now a gem of antiquity—gained its name.

Thus we learn that while Florida is being heralded on all sides as the "newest" state, she is in reality the oldest state in the Union, one indeed which already boasted of a flourishing colony when the "Mayflower" sailed into Plymouth harbor.

Florida has had much history since the day it was sighted by the de Leon expedition. Perhaps it is impossible to find such a variety in any other state in the Union. But since it is not the purpose of this volume to deal extensively in the absorbingly interesting story of early days in the state, we will bridge the gap of time over the centuries that have intervened between that Easter Sunday when the peninsula was first discovered and the present time, contenting ourselves with setting down the interesting record of the various occupations of Florida by nations other than our own. That record shows that:

Spain had it from 1559 to 1718.

France had it from 1718 to 1723.

Spain again had it from 1723 to 1763.

Great Britain had it from 1763 to 1781.

Spain again had it from 1781 to 1818.

United States had it from 1818 to 1819.

Spain again had it from 1819 to 1821.

United States had it from 1821 to 1861.

Southern Confederacy had it from 1861 to 1865.

United States again had it from 1865 to present time.

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And now, after three hundred years of near-oblivion, this much fought over state leaps suddenly into the limelight focusing upon itself the attention of a nation, in turn amazed to know that it has harbored within the boundaries of its shores such a land of romance and legend, incredulous to take it at its face value.

Stripped of much of the glamour with which hundreds of her well meaning press agents have clothed her, Florida, just as she really is, presents a pleasant enough appearance to make her most attractive—indeed one of the finest of all the states in the Union.

Bathed in the caresses of the southern sun and embracing seas, wooed by the warm waters of the Gulf Stream, this land of enchantment should long since have reached the zenith of its glory, the achievement of which it is now accomplishing.

Whatever attractions Florida presents to-day, aside from the shelter which the hand of man has provided, existed in Florida since the day the peninsula was discovered.

Whatever Florida had accomplished from the time when the foresight of such pioneers as Henry M. Flagler and Henry B. Plant provided systems of transportation within her borders, to a period of approximately ten years ago, can only be likened—when compared to what she has accomplished in the last ten years—to the efforts of an infant striving to scale the restraining bars of an iron crib.

Hampered in her growth by the ingrown belief among the residents of her sister states that Florida presented only a winter playground for the wealthy; hindered in her development by lack of transportation and by lack of understanding of her resources, the rise to fame and fortune which Florida should have achieved generations ago has been delayed until the present era.

Now, with the tide turned in Florida's favor, with delayed recognition of the economic possibilities of her climate and soil, Florida is forging ahead so rapidly that

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already the state is riding on the crest of a tremendous wave of development, bidding fair one day in the not distant future to take her place beside those of her sister states whose power, wealth and influence as a commanding factor in the affairs of this nation have long since been recognized.

Florida is America's last great frontier. Its conquest invites the sons and daughters of those whose accomplishments in sister states have made the nation what it is.

There is a tremendous task in Florida for those willing to bend their energies toward useful and constructive endeavor. Nor is it too late to begin now, for those who come at this time will be looked upon ten years hence as pioneers.

A rich reward awaits those who, among the thousands who migrate to this land each year, are far sighted enough to establish themselves in either legitimate industrial, commercial or agricultural pursuits.

So much for the Florida of the moment. Her praises have been sung by thousands upon thousands of willing throats. Her fame is far flung and her attractions familiar magnets which have drawn to her cities great hordes of people.

What interests those who are neither in the state, nor of the state, is the cause of this sudden migration to this land of flowers and sunshine, and the identity of those who have participated in this movement.

There have been so many contributing factors to Florida's boom that it is impossible to answer that oft-asked question, "What started Florida's boom?" without giving many reasons. And, because the reasons for the boom are so varied, thus causing the boom to make its appeal for life to all types of people, it is but natural that every class has been attracted to Florida and that their presence in the state is their answer to the particular magnet which drew them.

It is the belief of this writer that of paramount sig-

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nificance in pointing a reason for the boom, or at least in analyzing its earliest conception, is the interest displayed by the United States government some years since in the agricultural possibilities of the peninsula.)

Just as soon as government experts had proven the possibilities of Florida soil, local growers began to send finer fruits to northern markets. Then came the realization that all manner of garden truck could be most profitably raised in Florida, and when farmers of the north and west learned that their southern brethren of the soil were getting as many as three crops per year, and sometimes even four because of the soil productivity and because of the short growing season, interest awakened in this new field, and while many came to see for themselves what was going on and only some stayed or came back, the fact remains that when this process had been repeated for a number of years, thousands of northern farmers were tilling the soil of their newly-found Florida farms.

In an effort to acquaint those they left behind with the possibilities of the land, Florida's new citizens sent forth enthusiastic letters, the tenor of which beckoned to the recipients to come to this land which promised limitless opportunities.

And so they came. And so they spread the fame of this state and the boom was under way!

Thus it was that with Florida's fame surely if slowly penetrating to the remotest corners of the country, capitalists and those commanding capital saw in the state, which hitherto had borne the label of "Playground of the Rich," possibilities of sufficient value to warrant investment in huge tracts of land, and development of the property in and adjacent to the larger cities.

Thus we see another reason for the boom.

With the coming of the real estate men, those cities which boasted of a Chamber of Commerce became active in advertising the especial virtues of their community.

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With the first advertisements appearing in print, every city, town and hamlet in Florida finally awakened to the fact that a new day had dawned for the state.

Subscriptions for publicity purposes were taken from merchants, landowners and residents of practically every community in the state. Much of this money was spent wisely—some of it was spent unwisely—but all of it achieved the purpose of advertising the state.

And so another chapter in the cause and development of Florida's boom was written.

It is a fact that ever since post-war days America has known great prosperity. Money is in freer circulation than ever before in the history of the country and people have learned how to play as well as how to work. With prosperity on the upgrade, those of newly acquired financial independence have been quick to ape those who always possessed wealth.

One of the natural consequences of the desire of those, whom the prosperity wave has made independent to follow the leadership of society and club folk, has been to seek out the haunts of the rich.

What better chance was there to give free rein to this desire than to spend a portion of the winter in Florida?

With literally thousands who had not been in the habit of doing this actually doing so in recent years, many new friends were made for Florida.

And since countless stories telling of fortunes made with almost lightning-like rapidity have come out of the state, what more fertile ground for the further accumulation of wealth could be imagined than Florida?

Known then, to many thousands, Florida had but to become known as the seat of a great boom to find many of these thousands hastening to her beckoning confines.

General prosperity then, too, must be given credit for the part it has played in making the present boom possible.

And now comes what to the mind of competent judges

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is probably the most important reason for the real success of the present boom, for successful, and highly so, this boom of booms has surely been.

What after all can make a boom? The answer is simple. The ability to get to the scene of the boom and the possibility of drawing upon a close-at-hand population to add momentum to the boom-ball once it has started rolling.

To the writer it seems fortunate for Florida that her boom came just when it did. Had there been any desire among the people of the United States a few generations ago to participate, as they now are, in the development of Florida, that development could never have reached even the first step on the ladder of fame and fortune which Florida has climbed so rapidly that already her hand is searching for the topmost rung.

And why, you question? Because what is probably the greatest single contributing feature back of the reason for Florida's coming into her own is not merely the belated recognition of her economic possibilities, nor her tropical climate which makes her so desirable a winter rendezvous.

These elements might have been recognized years ago, but the same results that have been achieved in this generation could never have been recorded then, because generations ago there was no such thing as individual transportation. Individual transportation, in other words, the automobile, has most certainly played a peculiar rôle in assisting Florida to the position she now occupies.

Even from the earliest records of the beginning of the boom, many thousands of people visited Florida each winter in automobiles. To the stories they brought or sent back to their home towns can be traced much of the free advertising Florida has had for the past ten years.

All manner of people, and all types of automobiles, have visited Florida. And there again Florida has been fortunate, for what has happened within her boundaries could never have been brought about by any one group in our national life.

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In other days prosperous farmers in Ohio, Pennsylvania, Michigan, Illinois, New York and many other states would prepare for winter and the long period of idleness by making everything snug about their places and in general doing everything that would defy the rigors of the long winter season.

But that was before the automobile came. With the advent of low-priced cars and their introduction in rural sections, farmers began to travel about the country, and when the fame of Florida as an agricultural state first spread, thousands of farmers locked the doors of their homesteads in defiance of the first flurry of snow and migrated to Florida in their automobiles so they could see at first hand what was going on.

With them went all types of workers who had heard of opportunities in the "new" state, and many were accompanied by their families. Most of these migrated in the early winter months. It was their purpose to see Florida at the height of the "season," and so great was the contrast between their own bleak winters and the glory of a mid-winter day in Florida that it was not a difficult task for many of them to decide upon a permanent residence beneath Florida's smiling skies.

So they came in ever-increasing hordes, until now, with statistics available, it is seen that the migration to Florida easily outstrips in numbers and speed the many previous migrations of Americans to other parts of the country.

The most picturesque part of the country's history is written about previous migrations of note, and now in Florida there is taking place a living drama of migration, the counterpart in many respects, if not in appearance, of those former movements which are so symbolic of the glorious traditions of the American pioneering spirit.

It is not, however, difficult to understand why this newest of migrations has assumed such huge proportions if one will consider Florida's proximity to the great eastern

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centers of population, and the luxury of modern methods of travel.

In California, whose gold rush in 1849 was probably the most spectacular of all, we find that the census figures for 1850 reveal the fact that only 92,597 people populated the state, while in 1860—ten years later—the Pacific coast state had a population of but 379,994, or, in actual figures, only a few more than have settled in Florida in the last two years.

The same holds true of the Oregon boom in the 1840's when, in almost ten years, less than 40,000 inhabitants were attracted to the state. The opening of Oklahoma—the Klondike—the famous "Pike's Peak or Bust" Colorado boom in 1858—and other migrations of lesser note, failed to attract even as many people as some of the *cities* in the state of Florida have attracted exclusively to themselves.

With hundreds of thousands of new residents of the state seeking new homes, or sites upon which to build them, there arose a tremendous demand for Florida property. Where demand exists there you will find conditions booming, and who is there who will say that the major portion of this demand was not created because of the ease with which people could come to Florida?

Because of the location of Florida as compared to the seat of Pacific Coast and Northwest migrations of former years, the railroads make a transportation rate to any part of the state which must immediately strike the tourist as being far less than the cost of travel to those more distant points.

Coastwise steamship companies offer to transport one from as far north as New York City to as far south as Miami for between \$50 and \$60, and this sum provides for a comfortable berth in a stateroom, as well as excellent meals en route and the added attraction of either a two or a three-day ocean voyage, depending upon the route selected.

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It must now be apparent to the reader that transportation played the stellar rôle in bringing about the boom condition in Florida. Inaccessibility caused Florida's recognition to be delayed only until transportation mediums were provided for the masses, and until low-priced cars made their appearance.

Thus far I have referred to the remarkable growth of Florida as a boom, because it is the accepted term by which those who live outside the state think of conditions within Florida's borders. Is this word "boom," however, the proper term to use when one desires to speak about the tremendous activity going on in Florida?

I hardly think so.

I have seen entire city blocks of new and substantial steel and concrete buildings rise upon ground which only a few years ago possessed very little value. Where miniature jungles defied trespass a short time ago, mammoth hotels of fire-proof construction, solidly built for permanent use, now stand.

Packing plants, port and railroad extensions, double-tracking railroad lines already in the state, scores of new telephone and telegraph wires, and large terminals and thousands of miles of newly-paved highways are surely not symbols of a mere boom.

Certainly all of this activity, representing the investment of hundreds of millions of dollars by far-sighted American capitalists, is not associated with a boom, in the sense in which the word is commonly used.

On the contrary, this writer sees in the interest financiers are taking in Florida the final recognition of the virtues of the nation's most southernly state by the monied powers that be.

There is reflected in the great migration to Florida the natural result of the knowledge, that here, within thirty-six to forty hours' train travel of sixty millions of our population, lies a land of upwards of thirty million acres. Two-thirds of this immense area is capable of agricultural

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development, and because Nature has cast her favoring smile upon it above practically all other sections of our country, it is capable of producing enough foodstuffs of a score of varieties to satisfy the demands and needs of half the population of the United States.

Knowing all these facts as we now do, and desiring to obtain a truthful picture of the Florida of to-day, is it consistent with that desire to continue to refer to it as a "boom" state, or does it not behoove those who are seriously thinking of locating in Florida to realize that the state is growing by leaps and bounds?

Is it not well for people interested in the state to realize that what is happening here is no different from what happened in other sections of our country, where wildernesses have been turned into thriving communities in the process of creating great wealth for the landowner?

Draw upon your memory or upon history as it is recorded and you will discover that if the development of Florida is to be likened to a boom, then the development of our whole country is simply the result of a series of booms.

Florida would long since have been one of our ranking states had she been possessed of even half the transportation facilities which other states in the Union boast of.

What she has to offer to-day she has always had. It required the knowledge of what she has to become public property for the present great interest in her possibilities to be awakened. And public property this knowledge did become just as soon as transportation facilities were provided. Not, mark you, transportation by railroads now traversing the state, and which in reality were the last institutions to awaken to Florida's real worth, but individual transportation as provided by the automobile.

And now with the development of the state well under way, people who are not familiar with happenings in Florida are asking, "How long will the boom last?"

Again I believe the answer is simple. There is no reason

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to believe that the development of Florida will ever cease. Railroads, now recognizing Florida's future, are double-tracking their systems, new extensions are being made, and new highways laid, all of which will open millions of acres of land to settlement which has hitherto been inaccessible.

Florida's climate is a permanent fixture, and the productivity of her soil is being increased each day as drainage engineers are solving the problems confronting them. People will come to Florida in ever-increasing numbers now that she has finally attracted the notice and attention of the masses.

Therefore, I believe the so-called "boom" will last forever, for there can be no let-up to the development of a state which offers so much to so many classes of people.

So let me record once again—*there is no boom in Florida*. The state is merely doing in a few years what it would ordinarily take decades to do. It is doing all this on a permanent basis. It is building for the future. It is turning the tables on the usual development procedure—it is speeding up the future and making it the present.

CHAPTER II

SPECULATOR VERSUS DEVELOPER

MUCH has been written and said about the migration to Florida, but when such a phenomenon occurs, gossip adds to actual fact so that those who wish only truth are confused.

People are pouring into Florida. That is an actual fact. As I write these lines sitting by my window in a room in the San Juan Hotel in Orlando, I see beneath me pavements literally jammed with people. And this is November 1st! The season has not yet begun. Those hordes I see are merely the advance guard—an indication of what Florida may expect when winter sets in.

Nor do we have to depend upon idle rumor for an estimate of the crowds that are flocking to Florida. The railroad men themselves, those keen observers of the current of human travel, give corroborative testimony to the number of people who are headed southward.

An official of the Florida East Coast Railroad, which is but one of the many roads carrying passengers to Florida, has recently stated that:

“The greatest number of southbound passengers handled in one day over the road in the winter of 1924 was 2,206. During one day in September, 1925, the number of southbound passengers totaled 2,650, and on a Sunday in October, 1925, a new high mark was established at 3,039. The greatest number of trains operated over a single division in one day during last winter was 56. One day in September we operated

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62 trains in one division. With ample facilities, the maximum capacity for operating trains satisfactorily on a single track railway is placed at 40 trains per day. With this greater number of trains that have been handled, it can be easily seen how remarkable our operating performance has been. As the south grows the southern railroads must keep pace. Freight traffic of the southern roads has nearly doubled in ten years. In this regard I will say that the freight business handled by the Florida East Coast Railway during June, 1925, was 104 per cent greater than was handled in June, 1924, and, conservatively speaking, we are handling 60 per cent more freight now in October, 1925, than we did a year ago. Certainly our freight business has more than doubled in the past two years."

So we know that the railroads are freighted with human cargoes, all eager for a glimpse of the newest golden state, with the majority of them likely to succumb to the varied attractions of her flowered acres.

But what is the real magnet attracting them, and how many of their number will settle permanently in Florida?

Probably the great majority of these masses of people who are streaming into the state in ever-increasing numbers have made the migration because of the lure of easy money.

Stories of fortunes to be acquired almost overnight brings many of them to Florida, while some, of course, are merely idly curious. Others, perhaps, are enjoying a vacation planned long before the boom and now being intently pursued, since there is the possibility of combining business with pleasure.

But, if my recent close-at-hand view of every section of the state is to be recorded truthfully, I must say that those who did not come to speculate in Florida's golden acres are very much in the minority.

Probably less than 10 per cent of the people in Florida, on the November day I write these lines, did not come to

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buy land either for their own use or for speculative purposes.

At least 90 per cent of the people now in Florida are intent on land speculation, and they are purchasing Florida property for the sole purpose of reselling it at a profit.

Nor need they wait long for buyers, with the majority of those crowding into the state seeking an opportunity to purchase their land.

Everyone is intent on profiting by the boom and determined to grow rich, and, if possible, to do this overnight.

So few of the present buyers of Florida land seek it for development purposes that people are daily buying property, the location of which they know nothing about.

A blueprint suffices, for other buyers, as ignorant of the land's location as they themselves are, await the opportunity to purchase their holdings.

Land that has an immediate resale value—land which will produce an overnight profit—that is what the mob is eagerly seeking.

Title to the property, either actual, or the option equivalent to potential ownership, is all that is being sought, and it does not matter much where the parcel is located, or whether its soil be of one kind or another, if only the land possesses a resale value.

Unfortunately, the foresight of capitalists, who are underwriting gigantic programs of land development and expansion of established utility and shipping services, has been a magnet to attract a class of real estate agents and brokers who are making no effort to participate in Florida's actual development. To them, the boom means nothing more than a mad scramble for easy money.

There are two distinct classes operating in Florida to-day.

One class is composed of the gambling element which is seeking a fortune, but which is unwilling to work for it—the other represents the monied men who have honestly financed the splendid developments they are sponsoring.

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The former class are staging a new kind of gold rush, for theirs is a rush without the gold—an oil bonanza without the oil.

We have known gold booms in Colorado, California and the Klondike. But these booms were based on tangible assets, for there was actually ore that could be taken from the soil.

Oklahoma, Texas, and again California, have known oil booms. These booms also were based on actual possibilities, for development of the lands produced highly profitable gushers.

Those who participated in these booms were no less anxious for easy money than are those who are participating in Florida's boom.

The difference, however, is that those adventurers of more stirring days of the past were willing to bend their energies in constructive efforts—in other words, they were willing to work for the easy money they hoped to earn.

Your modern adventurer knows none of the hardships of the "Forty-Niners." Transportation has developed tremendously since those pioneer days, and anyone with just a few dollars and a few hours' patience can arrive at the scene of the new boom.

Naturally, with the hardships of travel of olden days unknown to-day, the sturdy stock those other booms attracted has been supplanted by a polished, suave, well-dressed mob. Calloused hands—the symbol of participation in booms of old—are supplanted by diamonds and bank accounts fattened on Florida climate and sunshine, for Florida "pioneers" are dealing mainly in little slips of paper—those precious contracts which give one land to sell.

In Florida there are no ores to be mined in the search for gold, no wells to be sunk in the quest for gushers. Land only is dealt in, and that is being sold and resold at ever increasing prices. So rapidly have prices for Florida land advanced that the actual value of much of the land has long

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since ceased to keep pace with the gambling value of it.)

To those who are gambling in Florida land—and they are in the majority of those who deal in land in the state—the land is worth what it will bring.

So few stop to consider the land's actual value—what it will earn when the present gambling wave shall have subsided—that those who offer halfway desirable lands for sale find their offerings snapped up, in many instances on the day of publication.

The price asked for the land is of little importance, for there is an hysterical belief that regardless of what is paid for a tract, it has a greater resale value.

None of these purchasers are seeking home sites. Only land that can be sold at an advance in price appeals to the gambler, and he will pay any price to secure it.

Because of the tremendous activity of the gambling quota, the true significance of what is going on in Florida to-day has been almost entirely lost sight of.

Other chapters of this volume will illustrate some of the many reasons why capital was attracted to Florida in the first place. Just now I am concerned about directing the reader's attention to the second class that is operating in the state.

In and about well populated communities having adequate economic reasons for being, and also in the direct path of development plans the immediate future will see launched, highly reputable and thoroughly legitimate land development companies have founded new cities.

In some of these developments, many thousands of people are already residing amidst a beauty of surroundings unknown in their former home cities. Here honest endeavor has resulted in creating values where none existed before. This is the class of Florida real estate men who are honestly trying to attract those buyers who are interested in the legitimate growth of the state.

Following chapters will tell of what has been done to safeguard the investor in Florida land and how legitimate

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Florida realtors and the organizations they support have combined in their efforts to drive the undesirables out of the state.

The time when speculation will cease is not distant. Prices for land have been forced to such high levels that they will of their own accord be compelled to tumble from the dizzy heights they have achieved.

Thousands of residents of the state, truly representative of Florida's true spirit—the spirit which stands for safe and sane growth and development—are looking forward to the time when speculation shall have ended and prices seek a normal level.

Once Florida is ridded of the army of speculators which is now swarming over the state, the steady progress that has been made during the past five years in actually improving the land with habitable building and business blocks will amaze those very people who see in Florida's boom of to-day only a wave of speculation.

The program of development of which Florida's present building activity is a part will continue indefinitely. There is no reason why it should ever cease.

Though much publicity has been given the remarkable building activity going on all over the state, the spectacular stories of fortunes acquired overnight, which the press of America has broadcast in its pages, have served to draw a veil over building records.

But it is these building achievements and what they stand for that will endure long after the speculators have left the state.

CHAPTER III

WHAT ABOUT FLORIDA REAL ESTATE VALUES?

FLORIDA is known as the Peninsula State. The greatest length of the state north to south is 450 miles; the greatest width is about 400 miles; and the average width of the peninsula is about 95 miles.

The area of the state is 54,861 square miles of land and 3,805 square miles of water, the gross area being 58,666 square miles. Florida has 1,250 miles of coast line, which is more than any other state possesses. The Atlantic Ocean stretches along the entire east coast of the peninsula, the Gulf of Mexico is on the west, and the Straits of Florida are on the south.

In 1821 the United States paid the Kingdom of Spain \$5,000,000 for this vast area. Thus we learn that Florida's present day golden acres cost our government just 62 cents per acre.

Within the boundaries of this state there are approximately 30,000 lakes, a great majority of them privately owned and of negligible proportions. These are mainly in central Florida and add greatly to the scenic attractions of the state. Lake Okeechobee is the largest of Florida lakes, this vast expanse of water covering an area of 696,320 acres. It is 32 miles wide and 34 miles long, with an average depth of but 20 feet, and is, incidentally, the second largest lake in America.

The inland waterways of Florida add greatly to her present transportation facilities and future possibilities, the many rivers of the state being for the most part navigable. The principal rivers are the St. Johns, Oklawaha, Kissim-

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mee, Indian, St. Mary's, Suwanee, Apalachicola, and Manatee, and the waters of most of the streams are alive with shipping.

From December to March the weather in Florida is generally ideal. Within forty hours' ride or less from the most rigorous climate of the north in the winter months, Florida is situated at the threshold of almost 60,000,000 people who may enjoy here the advantages of spring-like climate and out-door activities during the winter months. There is no lack of variety of things to do and to see. Tropical verdure, the wonderful sunshine of the far south, blue skies, ocean breezes, sparkling lakes, dense jungles, wonderful ocean beaches, all manner of sports—they are all here for the enjoyment of those who seek them.

Is it any wonder then that with these facts known and with easy and inexpensive transportation at hand, hundreds of thousands of people have been drawn to Florida? And with their coming was it not natural that a great demand for Florida real estate should have been so spectacularly asserted?

To-day, Florida resembles a checker-board. Wherever one goes—east, west, all over the state—the land is cut up into town sites. Some have a future, but many are destined to become nothing more than the seat of operation for shrewd real estate men.

Forbes Magazine, in speaking of gambling in Florida real estate, says:

“Florida has made money for those who had money, and is making money for those who have money. But victims of the get-rich-quick mania who are sending money to Florida or going to Florida to buy lots in the expectation of reselling them overnight at a dazzling profit will be disappointed. Brains, effort and foresight have yielded, and are yielding, many fortunes in Florida, but blind speculation is

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little likely to reap anything but loss and sorrow.
"Investigate before you invest."

Investigation proves that it is the "high pressure" class of real estate salesman who is responsible for present conditions in many Florida realty markets. Their glib tongues have ascribed a sales and purchase value to the land which it is doubtful it will ever have in reality, and it is against their operations that the newcomer to Florida must be warned.

Such tremendous fortunes have been made by realtors in Florida, both legitimate and otherwise, that to-day finds practically everyone in the state dabbling in land. <No other subject has a chance in Florida. People in every walk of life talk nothing but real estate, think nothing but real estate, and I dare say many of them dream nothing but real estate.>

Business men and women, lawyers, doctors, scores of school teachers, even policemen, are in the realty game, so great is the demand for land. One cannot blame them for deserting their former activities, for they are making considerably more in their new field of endeavor.

In the previous chapter it has been stated that publicity has played its part in causing Florida to be enjoying such unparalleled development and prosperity. If advertising is one of the causes of this development and prosperity, what is the foundation of such advertising? Plainly speaking, is such advertising based on truths which really justify it? The answers to the above questions are readily found if one will but take the time to investigate.

Agricultural experts are agreed that almost 95 per cent of Florida's vast acreage is tillable, and yet only a little over 2,000,000 acres of the peninsula's unmatched soil are now in cultivation.

With such a small percentage in actual production, Florida produces and ships more citrus fruit than California. Within five years, from the trees already planted,

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Florida will double its output of these fruits. Already the income to the present inhabitants of the state from agriculture, horticulture, livestock, fishing, and mining industries is over \$500,000,000 a year.

To-day Florida has a population of approximately 1,250,000 inhabitants, yet experts who have examined this area are convinced that she could support with no difficulty a population of 20,000,000 if she would develop her agricultural possibilities.

The credulous public, eager for an opportunity to purchase Florida land, come to the state fully expecting to find gold upon the streets, and even though they do not find it there, so certain are they it must be secreted in the ground, that many who arrive at their Florida destination in the morning are land owners by nightfall. Not enough time is allowed by thousands of investors to analyze the situation and make certain that they are buying fairly and wisely, and from legitimate developers and realtors.

Forbes Magazine, which acts as a mentor to thousands of business men, warns the public against a hasty purchase of Florida land. With the headline, "Even Florida Is Not Fool-Proof," in its October 1st, 1925, issue, this publication says editorially:

"Sometimes a fool rushes in blindly and makes a fortune in the stock market. But it takes a shrewd student of economics to make money in stock speculation over a period of years. Neither Bernard M. Baruch nor Jesse Livermore made millions in Wall Street without expending intense mental application. Florida is to-day rivaling Wall Street as a magnet for speculators. Unquestionably, many excellent real estate investments have been made in Florida and doubtless many more will be made, for undeniably there are in Florida wonderful opportunities for the discerning, just as there are in Wall Street.

"But throughout the country the delusion has de-

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veloped that any fool, utterly ignorant of intrinsic values, can gamble blindly in Florida real estate and overnight reap a fortune. 'Investigate before you invest' is the maxim always followed by prudent people. It is just as necessary to follow this rule in Florida as in Wall Street. There are times when any stock can be purchased and a profit realized—when the whole market is booming gayly. Florida, from all that one can gather, has enjoyed a similar period. But such conditions do not last permanently in Wall Street and neither will they last permanently in Florida. If you are wise, you will investigate before you invest even in Florida, full of promise though it be.

"In many other parts of the country a boom is vigorously under way in real estate. Indeed, real estate speculation throughout the United States eclipses anything witnessed in years. Even the stock market has not boiled as violently as the land boom. Watch your step!"

Often a piece of property has had the eighth owner within thirty days. That being the case, the most rabid Florida booster must admit that the price being paid for that piece of land by the ninth owner is out of all proportion to the value of the land.

The writer has spoken to a dozen of these "ninth owners," and in every instance they have laconically replied that they did not mind the price they paid for their land as they did not expect to hold the land very long, and when they sold out their holdings a good profit would be added to their purchase price.

Encouraged by greedy realtors to take quick profits on their holdings, thousands of newly-arrived Florida land owners are taking part in one of the greatest gambling spectacles ever witnessed in this country.

It is most certainly not the purpose of this writer to in any way deny the fact that Florida presents a splendid

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opportunity for future profit regardless of what the nature of one's investment may be.

There is every reason for Florida's rapid growth and development, but what is deplorable about the whole situation are the methods used by many of the active realtors of the state in disposing of the property they have for sale.

Attracted by the influx of people desiring to purchase land and well aware of the fact that where there are many people there is much money, scores of unprincipled persons masquerading under the protecting cloak of legitimacy, have come to the state in the hope of making a fortune.

To them Florida's future means no more than their present opportunity to earn profits in the form of commissions, but this class is usually neither resident of the state nor representative of it. It is this type of realtor that the reader must be warned against. He urges his clients to resell their property almost on the day of purchase. The bewildered client, dazzled by the opportunity for a quick profit, does as he is bid and the slick realtor earns many commissions on the sale of the same piece of property.

Typical of that situation is a conversation I recently overheard in a Miami bank where I had come to cash a check. Directly in front of me stood a sleek-looking chap, while back of me was a man well advanced in years. The older of the two greeted the younger as follows: "You here again, Bob?" At the sound of the old man's voice Bob wheeled about, and grinning, waved a certified check toward his friend saying, "Yes, Dave, I'm here again. I'm just about tired of banking my commissions on that Stanley lot. This is the fifth time I've sold it this month."

A healthy condition indeed for a salesman's bank account, but a most unhealthy one for the fifth owner of the Stanley lot.

Too much of Florida's splendid land is being used as a pawn in the game which is sweeping the state. The actual earning power of a piece of land in too many instances has been entirely lost sight of, because too many people are

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willing to base its earning power upon its sales value from the gambling angle.

In Miami business property sold as high as \$18,000 a front foot and in St. Petersburg property that sold in September, 1924, for \$1,000 a front foot was quoted a year later at from \$6,000 to \$7,000 a front foot.

Why should property in Miami or any other city be worth more, in proportion to the size of the city and its development, than property similarly located in any northern or western city where the value of the property has actually been demonstrated on the safe and sane basis—twelve months a year—for many years?

Yet, though it must become a difficult task for anyone to prove such Florida property not only more valuable but actually *as* valuable as property similarly situated in other cities, the fact remains that many Florida realtors who encourage land gambling are selling their lands at considerably higher prices than the same land would cost anywhere else in America.

Subdivisions are being promoted in every corner of the state, and often by people wholly unfitted for such undertakings. Their success is possible because they sell on what are alleged to be easy terms. They appeal to those people who have no immediate use for the land, but who, influenced by the stories of tremendous profits which have been made in Florida, are buying now in the hope that their property may be eagerly sought after by purchasers in years to come.

Many of these purchasers are buying land sight unseen. They are paying huge profits to slick promoters who have created a subdivision with a fancy name by merely drawing a lead-pencil through what should be an acreage proposition.

It is against these individuals and the too small unit of subdivision that the writer is endeavoring to warn the reader. They are a risky proposition and caution must be used before an investment is made.

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I have been asked hundreds of times what I think of Florida land values and how long they will continue to rise. The answer is quite simple, for the fact remains true of Florida land as it does of any other commodity in which people traffic—it must withstand the test which only time itself can make.

If those parasites masquerading in the guise of real estate brokers—and there are hundreds of them in Florida—are permitted to operate as freely as they have in the past, then Florida faces a time when she will have to recover from the hysteria attending these pioneer days in her development—the time when gambling in her precious lands will have ceased because of man's unwillingness to pay higher prices as well as his inability to do so.

The greatest possibility for future success in Florida lies in either the industrial or commercial worlds or in agricultural fields. This is apart from the opportunities of those who cater to a tourist public. As these fields of endeavor gain force, real estate speculation; not, mind you, the purchasing of desirable lands for home-sites from reputable developers, but the wildcat type of speculation, will be superseded by a tremendous business and agricultural development, for when all is said and done, when pros and cons have all been summed up, the fact still remains that there is probably greater opportunity for success, for health, wealth and prosperity in Florida than there is in any other part of the globe to-day.

Some day, and there are many well qualified judges who concur in that opinion, land in Florida will have to be returned to its proper valuation. Soaring prices must bring it down sooner or later, and the man who is caught "holding the bag"—in other words, those "ninth owners"—will suffer heavily.

But to the entire credit of the organized and legitimate Florida realtors it must be said that they are doing everything that can be done to bring the selling of land within

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lawful restrictions. Their activities must fast put a stop to this sort of practice.

If the gambling value of much Florida land were suddenly wiped out, thousands of people who have purchased land would be forced to suffer a considerable loss. And that is exactly the situation which these same thousands of people are facing, for values of undeveloped land in Florida, in many instances, are now much too high. Florida land is distinctly worthwhile, but the valuation some realtors, interested only in commissions, place upon it must be questioned by this writer.

CHAPTER IV

“WHEN WILL THE BUBBLE BURST?”

A GREAT many people who have never visited Florida and are therefore entirely unfamiliar with conditions in the state are asking of everyone who can claim the distinction of a sojourn on the peninsula, “When do you think the bubble will burst?”

When will the reaction to the present wave of realty speculation set in? This is a question heard less in Florida than elsewhere. It is also a question which indicates clearly that those who ask it believe the boom in Florida is in reality only a bubble, likely to burst at any time.

In Florida they don't think the tremendous activity going on in the real estate market is in any sense a bubble. Some are so sanguine as to believe that there is not even a boom in progress.

These individuals—and they are many in number—are substantial business men, and they are pleased to believe that the present activity is merely the result of a very rapid fulfillment of a destiny which should have asserted itself in their state long since.

These solid men expect a reaction, sure enough, for they admit that in many cases prices for land are economically wrong. They realize that the inevitable readjustment will force many to suffer losses.

Indeed these “safe and sane” operators have told me they would welcome this reaction immediately, for with its arrival, trading would slow up and the undesirable realtor who dealt only in lands in which much speculation had been going on, would be forced out of business.

But to expect this readjustment when the tide of new-

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comers to Florida is steadily rising, and the flood of new money is rushing merrily on, sweeping aside bank deposit records almost as soon as they are announced, only to replace old totals with steadily mounting new ones, is out of the question.

Records show how rapidly bank deposits are mounting in Florida. Millions are added almost daily, so we may expect trading activity to show no abatement, at least until money ceases to pour into Florida.

Who is there who can tell when that time will come, or presuming one could actually predict with accuracy the date, who would venture to say at what general level prices for Florida land will stabilize?

Miami's hopes are for a population of close to a million. The entire east coast is becoming known as the playground of America. It is predicted that the long stretch of ocean frontage from Palm Beach to Key West will one day be thick with hotels and resorts, residential parks, sporting clubs and splendid estates.

The interior of the state is bidding for the development of its cities and the growth of already great citrus and truck farms which supply the winter markets of the nation.

The west coast demands that attention be focused on its industries and its fishing and shipping activities. The claim is also advanced that this territory possesses a combination of all of Florida's attractions and will make progress more rapidly than any other section.

If enough people continue to come to Florida and if enough money comes with them, who can say that what Floridians hope to accomplish will not be accomplished ere the break comes?

And both people and money continue to pour into the state.

But economic laws will finally prevail. A leveling of and stabilization of land values must come. Mine is no doubt as to the certainty of Florida's continued growth and the certainty of its sustained prosperity, but I am firmly

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convinced that its ultimate destiny will have to be worked out on a safer and saner plan than now prevails.

To that portion of those people—and they are countless in number—who have never been in Florida who shall read these pages in their printed form, I answer that there is no good reason why the development of Florida should ever cease. This is but another way of saying that the boom will last, and I am confident were those of my readers who have asked this question here in Florida as I am, they would be quick to see the truth of what I say.

There is so much to do in Florida, and there are as yet, so few people here to do it, that what millions of people are pleased to call a boom—but what in reality is only a sudden realization of Florida's possibilities—can never really end.

The feverish condition of land speculation now rampant in many sections of Florida will eventually die of its own accord. Indeed, the activity in land speculation, which is a boom entirely apart from Florida's present day development, has just about reached its peak.

If the rapid development of the land itself is to continue, attention must soon be focused on the investment feature of Florida land rather than on the speculative opportunities.

With the state settled down to a concentrated expansion and development program from both an industrial and agricultural standpoint, this writer is bold enough to predict that it will not take Florida long to ride abreast of those of her sister states who are already strong links in the chain which goes to make up the power of the Union.

Of course all booms in land—in other words, rapidly rising land values—must sooner or later come to an end. It is that fact which makes it imperative for the seeker of truth about Florida to learn to differentiate between what is a boom, in every accepted sense of the term, and what is really a sudden awakening of a state and the consequent advance in her realty values.

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In other words, if you wish to appreciate the true value of Florida land, you must realize that this state is doing in a few years, nay, more accurately speaking, in a few months, what should have taken generations to do. And for that fact she deserves much praise.

Each day Florida's fame is spreading, each day more people are learning of the real worth of the land in this state.

The widespread publicity coupled with the desire of all humans to enjoy life to the full—and that can surely be done in most parts of Florida—is causing more and more people to join the trek southward.

This great trek is the biggest migration since the days when the covered wagons sought the old Oregon trail. And this hegira south will continue, for there is a lure about the vast area which is Florida.

The state is most fortunately situated. Hugging her eastern shores are the warm waters of the Gulf Stream, that mysterious stream of inky black water which rises out of the depths of the Caribbean Sea, courses through the chill Atlantic, and finally disappears along the coast of Norway.

I have heard people say that if the Gulf Stream did not rush by the east coast of Florida as it does—there would be no Florida.

My answer has been that this might be quite true, but by that same token there remains the fact that the Gulf Stream *does* course by Florida's east coast, sending its beneficial influence over the state, and will always continue to do so!

Thus Florida is assured of her climate and of her floral beauty. These attributes insure her ultimate development and her power to attract to her cities in ever increasing numbers, hordes of people bent upon recreation as well as business and agricultural opportunities.

Even with the knowledge of Florida's previous handicaps because of poor transportation and the inbred thought in most Americans that the state was simply a rich man's play-

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ground, people still ask why was it not developed before this. Only ignorance of the amazing history of this state is reflected in this question.

In the first place, under Spanish rule colonization was never encouraged. Few know that when Florida had passed to British control prior to the Revolutionary War, the territory experienced what was even a greater boom than it is now enjoying.

At that distant time upwards of 25,000 people emigrated to Florida, but when Florida was ceded back to Spain and denied religious freedom the territory's newly-acquired citizens crossed the border line into the United States.

When later the state became part of the United States it was a slave territory, and that made it unattractive to northern settlers.

Then came the great treks to the west and northwest, and so, as the paths of the empire builders led to those sections of the country, homeseekers seldom thought of the south and its great advantages, for though the Civil War was but a memory, it required time to heal the wounds of the internecine conflict.

With her growth and development entirely retarded, with the state unable to keep pace with her more aggressive northern and western sister states, Florida, denied the benefit of railroad transportation, denied even regular intercommunication between her settlements because of lack of highways, was compelled to eye the panorama of nationwide development going on all about her while she herself sat idle.

Even when pioneer spirits spent much of their fortunes in laying the first railway tracks, early exploitation featured the new state as a land of impassable swamps whose waters were alive with alligators and kindred life dangerous to human safety.

And so Florida had another handicap to overcome, for the public believed the wild stories about this state which were freely circulated in all American centers of population.

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To-day, the truth being circulated to every corner of the universe, Florida is coming into her own, not only because of her intrinsic value as a place to live, but also because thousands who have found a kindly haven within her vast boundaries are contributing generously to her upbuilding.

With the lowering of the waters of Lake Okeechobee, the fertile Everglades are being reclaimed, and what was only recently thought worthless land is rapidly being turned into the most valuable soil in all the world.

With this reclamation of millions of acres of Everglades land through the state's comprehensive drainage scheme, the foundation for a magnificent agricultural empire is being laid.

Industrial giants in the making are springing to life in almost all sections of Florida, with the result that already many millions of dollars are invested in manufacturing pursuits not only in the peninsula cities where all manner of commodities are manufactured, but also in the open country where millions of feet of lumber and millions of dollars' worth of naval stores are prepared for market each year.

Slowly but surely people are beginning to realize that there is but one Florida; and if we are to judge Florida's future by the intense interest manifested in the state in millions of homes both close by and far removed from her inviting acres, then it is safe to predict that, in the immediate future, Florida will enjoy such a migration as will dwarf the present one in size and importance.

For some years past, Florida's east coast has developed her facilities for caring for the winter visitor. Now these facilities have been developed on a never before dreamed of scale extending to the west coast, where St. Petersburg is rapidly forging to the front as a tourist mecca.

Permanent homes in the state are certain to be founded by hundreds of thousands of families, while no one will deny that several other millions will each winter come to Florida in an effort to escape the rigors of northern winters.

We know that business opportunities will be found where

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many people live, and many people will continue to come to Florida. Add to these the millions who are unable to tear themselves loose from local ties, but who do find time for a winter vacation in Florida, and it is not difficult to perceive that the new Florida offers manifold business opportunities.

I do not wish to cast the impression that Florida is anybody's land and that anybody can journey there and immediately win fame and fortune. Nothing could be further from the truth. It is well to remember that the state is in a newly found and most welcome pioneer era, and that now, as in all other such eras, living costs are comparatively high. This is to be expected when hundreds of thousands journey to a land equipped to care for only thousands.

Florida offers no particular advantages to ordinary labor. Only skilled workers are needed. Florida must present a cold welcome to the man without funds.

Success must be won here as elsewhere; what I contend is that the opportunity for success is greater here than anywhere else in our nation, and for those who come equipped by right of some special training to assist in the upbuilding of the state, a golden opportunity exists. Multiplied instances of rewards won on merit prove that opportunities exist here if you are prepared to work hard and earnestly.

If you have sufficient funds to see you through the experimental stages, if you know the soil, or if you are equipped by right of successful business experience to grasp one of the many commercial opportunities existing in Florida now—come to Florida unfearingly and unmindful of ill-timed and poorly substantiated derogatory statements one can hear all over the country about this state.

The opportunity to wed fame and fortune, to attract health and happiness, to gain a secure foothold in Florida awaits you now.

To those who are really qualified for the migration to this state and who see the handwriting on the wall, Florida beckons with wide-open arms. Hers is a generous welcome.

For those who are seeking new fields and greater oppor-

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tunities and yet who do not possess the imagination to prompt them to leave old ties and sally forth to this new land of opportunity, I have a deep sympathy, for if ever opportunity sang her siren song to the great mass of the people now is the time, and the voice one hears singing is the voice of Florida, begging for just recognition.

If you are coming to Florida to participate in the wave of actual development now going on despite land speculation—if you are intent upon making a home for yourself or if you are seeking a legitimate business affiliation in this rapidly growing state—then you need have no concern about the “bubble” or its threatened bursting.

Once you arrive in Florida you will realize that the state is in the throes of two booms. One is confined to ordinary gambling, with land as its basis. The other is a development boom of tremendous proportions. The results of this latter boom will be reflected in the future wealth and standing of the state, and the benefits of this legitimate boom will be shared in by all who come to Florida with the intention of assisting in her growth.

CHAPTER V

WHO IS TRYING TO DISCREDIT FLORIDA—AND WHY?

PERHAPS thousands of people are being dissuaded from going to Florida because of the belief in the word of their local bankers, brokers, business men and newspapers.

In many cities throughout the country, leading business and banking executives and even daily newspapers are alarmed at the number of their population who either are already in Florida or who have signified their intention of migrating there this winter.

It is not difficult to understand, therefore, why the urge of self-preservation should assert itself in the form of warnings to their citizenry against migration to Florida.

For stressing the attractive opportunities existing in their own communities both through the medium of the printed word and by word of mouth, no one can blame these executives; but unfortunately there are bankers and brokers, business men and newspaper writers, who, in their zeal to defend the special virtues of the localities they represent, have gone so far as to be deliberately unfair in their attacks on Florida.

In more than one instance of which I have conclusive proof before me, large daily newspapers with splendid records for integrity and absolute honesty have either deliberately printed untruths about Florida or have permitted their alleged investigators to publish stories about the state which aside from being deliberate contortions of the actual facts, are so silly that to this writer they appear humorous.

The State of Florida is part of the United States. It has a government in keeping with all the sacred traditions for

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fair play with which our national government is associated. It is a state whose development has always been handicapped because of ignorance of her true worth. Now that she suddenly leaps to the center of the stage in an effort to secure her share of America's applause, Florida finds her long-delayed and hard-won favor envied by many of her sister states.

I have lived for years at a time in New York, in Illinois, and California. They are great states, each firmly established. To each of this trio I owe a debt of gratitude, for each has provided me with a stepping stone up the ladder toward the ultimate.

But though I have always experienced a feeling of loyalty to each of these three states, mine has been a greater feeling of loyalty to all the states of the Union as typified by the United States. Therefore, I personally rejoice over Florida's good fortune, for Florida is after all a part of these United States I am pleased to call my own. Her good fortune is mine too, for she is part of the land I love, and, as such, should be treated with the fairness all we Americans, and all American communities, like to associate our daily activities with.

In contrast, however, to the principles and ideals of fair play for which our nation is famed, many communities and individuals—and their mouthpieces, the newspapers—have risen in the spotlight of their local importance to decry Florida's amazing growth and development, blindly struggling to so phrase their warnings that they would not give the impression that it was their belief that the progress of one part of the nation was harmful to other parts.

And yet that is exactly the thought their petty imaginations are combating with and it is striking terror in their hearts.

To me the really amazing thing about this whole situation is, that these very people who are so quick to denounce Florida and the opportunities she offers to the newcomer, are supposed to be leaders in their communities, people with

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more than average intelligence and possessed of a broad understanding of human nature. If this is not the case, how have they arrived at the important positions they hold in their communities?

And yet with all their knowledge of human nature they have been so lacking in foresight as to overlook the fact that the American people are the most curious people in the world. Either they have overlooked that interesting fact, or they have attached so much importance to themselves, that they believed their simple assurance that opportunity did not exist in Florida was all that would be required to stem the tide of migration from their cities and states, Florida bound.

One of these gross errors they must be guilty of, and their punishment, humorously enough, is that instead of checking the rush to Florida they have so roused the curiosity and so stirred the imagination of their citizens by causing their beliefs to appear in the public prints, that to-day finds more and more people intent upon seeing for themselves just what Florida really is like.

So it is that their unfair and oftentimes untruthful allegations have actually defeated their own purpose, and Florida has received additional publicity.

It is regrettable that Florida should have aroused the ire of so many of her sister states by the unparalleled success she has achieved in an unprecedented space of time.

Her success was honestly obtained, and she is deserving of the same measure of fair play from her sister states that she has meted out to the sons and daughters of those very states who are now trying to discredit her. When newspapers take the trouble to misstate facts in an endeavor to injure or mislead those who would take up their residence or invest in another state, their action is prompted by jealousy, and as a general rule the "knocks" act as a boomerang. It is a habit of the average American not to take too much for granted.

Utica, New York, newspapers recently printed disparaging

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statements about Florida, while a Columbus, Ohio, paper went so far as to carry a full page advertisement, evidently paid for by the banking interests of the city.

The text of this announcement aimed to discourage Ohioans who were depositors in the institutions represented in the advertisement, from withdrawing their savings for investment in Florida. People were urged to keep away from Florida and particularly not to invest their money there. The attractions of Columbus were pictured and investment in the city's properties was urged.

Such propaganda is ridiculous, and Florida need not fear it. On the contrary, it must benefit the peninsula greatly, for when staid and unemotional bankers are prompted by either fear or hysteria to use newspaper space in their puny efforts to halt a great national movement to a new land within our own land, then it is certain that curiosity, which is a characteristic of the American race, will assert itself and people will do just as their own judgment dictates. And what that judgment is can be seen on all sides in Florida.

Recently a great chain of newspapers centering in Ohio and western Pennsylvania primarily, has accepted for publication in its columns a series of articles alleged to relate conditions in Florida.

To this writer, who has spent many years in association with newspaper men, it is unbelievable that such articles could find their way into the columns of such a chain of newspapers. Each and every one of the articles, without exception, has been written so, that what are isolated instances, such as can be found almost everywhere in the country, have been held up as examples of what the general conditions in Florida are.

These articles represent a deliberate attempt to discredit this state. If the facts they purport to relate truthfully were in reality soundly stated, they would not be offensive to the intelligence of the reading public, but when, as is the case, they are not only poorly written but stress at

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great length poorly substantiated facts, they must needs appear ridiculous.

No defense of Florida is intended by the foregoing. What I am endeavoring to do is to acquaint my readers with the truth about the whole situation here, and I believe that probably the greatest indication of the opportunities Florida presents is attested by the many attacks which have been made upon her.

Individuals may be possessed of the "wanderlust" in sufficient degree to cause them to abandon comfortable homes and well-paying employment. Such individuals, however, are exceptions to the rule, and lack of conservatism prompts them, more often than not, to yield to the desire to move about the country.

Multitudes, however, as represented by masses of people, are far more conservative than individuals. Therefore when almost half a million people pull up stakes and make a pilgrimage to a given section of the country, it is certain that some sound reason caused the move.

Not only can that reason be traced to a dissatisfaction with conditions at the point left behind, but as well, the particular benefits of the new land must have been known to the pilgrim.

Therefore it must be apparent that it is futile for organized attempts to be launched in northern and western states to stop the exodus to Florida.

Florida's advertising focused the eyes of the dissatisfied on this state. What Florida has to offer was stated simply, albeit attractively. But surely advertising does not possess the power to cause a contented citizen to leave his home.

And by that same token, advertising, in the form of specious and malicious propaganda, will never result in keeping a dissatisfied citizen in one locality when he knows he can do better in another.

CHAPTER VI

WHAT ARE FLORIDA'S POPULATION CENTERS?

THOUGH all cities in Florida are certain to develop tremendously for the next five years at least, I see four distinct centers of population which will come to be recognized as the most important in the state.

Indeed communities in these four centers are already Florida's leading cities. What I see for them is not only a greatly increased population, but their gradual transition from their present status to the rank of class "A" cities, and by that I mean not only Florida cities but representative American cities.

In the northern section of the state there is Jacksonville, in the southern section Miami, on the west coast, Tampa, and inland Orlando, with Sanford close by.

Jacksonville is the gateway to Florida, and though very much a southern city so far as a mellow climate is concerned, the commercial and industrial atmosphere of the place breathes of the mercantile north. It is splendidly located on the St. Johns River and accessible to the Atlantic Ocean by a thirty-foot channel. Five trunk line railroads enter Jacksonville yards. This city is probably the leading industrial center of Florida, and possesses many miles of paved streets and roads, many churches, schools and public buildings.

There is a spirit about the citizenry of Jacksonville which has earned much goodwill for the city. When recently I talked with Mayor John T. Alsop, Jr., he said to me, "Here in Jacksonville we have a slogan, 'Pull with us or pull out.'" There you have in a few words the spirit of the city, and that this slogan represents the spirit of the people is immediately evident once you have come in contact with them.

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A neighborly reception awaits the newcomer to Jacksonville. It is a different reception than that accorded visitors further south in Florida. Here you are expected to stay permanently and make your home. In Miami, for instance, you are looked upon as a visitor, a tourist, come to bask in the hot southern sun and play on sandy beaches.

An outstanding feature of Jacksonville is, that with the exception of Glasgow, Scotland, this city has more public-owned utilities than any other city in the world. There is a municipal power plant which not only earned in the fiscal year of 1924 more than \$600,000, but furnished cheaper manufacturing power than any other similar plant in the world.

This and other earnings of Jacksonville's public utilities form a considerable element in the reduction of city taxes.

Jacksonville owns its own golf course, docks, water system, street car system, athletic stadium, broadcasting station, swimming pool and horticulture nursery, which distributes hundreds of thousands of plants each year to citizens who wish to beautify their premises.

A park system of over three hundred acres of improved ground and public playgrounds as well as a proposed yacht basin in the St. Johns River are other public advantages in this progressive city.

The United States War Department in its port series No. 8, issued in August, 1925, stamps its approval on the port of Jacksonville in the following unmistakable language:

“Jacksonville is a progressive port. Its city administration and its Chamber of Commerce are alive to the importance of modern facilities and coördinated management. . . . Due undoubtedly to the combined influence of the facilities provided by the city and the publication of import and export rates through the port, there has been a decided change in the character of the business going through it. No longer is this

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business confined to a few crude commodities. While the developments have been too recent to revolutionize conditions, there has been a conspicuous increase in through traffic. . . . The most southerly of the principal South Atlantic ports, Jacksonville has advantages in competition with Gulf ports because of its lower ocean rates to European points. Due largely to private enterprise, Jacksonville during the past five years has outdistanced its competitors in the handling of naval stores, for which, indeed, it has become the most important depot in the United States."

Recognized as the lumber capital of the south, Jacksonville handles enough lumber every year to build an eight-foot board walk around the world at the equator. In other words, over a billion feet of lumber passes through Port Jacksonville every 12 months, or 60,000 cars. At the mill this approximates a valuation of \$35,000,000. These shipments consist chiefly of southern pine, Gulf red cypress and southern hardwoods. As a cross-tie center Jacksonville leads the world, shipping during the past year over three million ties at a valuation of three million dollars.

The heart of Florida's pine forests in the form of naval stores, transferred in barrels and stored for shipment overseas is the story of Commodore's Point—the largest single point of concentration of naval stores in the world. Of twenty-five million dollars' worth of naval stores annually exported from the United States ten million dollars' worth leave from Port Jacksonville. With the passing of the wooden ships, the term naval stores has lost its original significance, but the volume of this Florida product remains in the fact that it is the all-important product in the manufacturing of such universal commodities as soap, paint, paper, printers' ink and a thousand lesser every-day utilities. In the making of so small an item as fly-paper alone one American concern uses as many as 15,000 barrels a year.

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Jacksonville is primarily an industrial community, and the city leads the state not only industrially, but also commercially and financially. There are 430 manufacturing plants of 127 classifications with an annual production of over \$100,000,000.

Of interest to parents whose children are still of school age is the fact that the public school system of Jacksonville and Duval County has kept abreast of the times and ranks with the best in the country, from the standpoint of trained teachers, curricula, buildings and equipment. The citizens have always shown an active interest in the schools and when called upon to vote bonds for building and enlarging have always responded wholeheartedly. In February, 1925, an additional bond issue of \$2,500,000 was passed with which to erect and equip new buildings and to enlarge and reëquip buildings already in use. The system includes elementary, junior high, senior high, continuation and night schools, each thoroughly supervised. All the standard colleges and universities of the United States have placed Duval Senior High School on the accredited list.

In 1900 Jacksonville had a population of 28,429. By 1910 this had increased to 57,699 and ten years later 91,558 were the official figures. The latest census figures, available in November, 1925, show that 136,663 persons now reside in greater Jacksonville and from my own observations I feel free to say that the population will continue to grow for some years to come.

Bank clearings in Jacksonville indicate that a healthy financial condition and a steady growth is being recorded year after year. The official figures are:

1900	\$ 12,733,048.64
1910	124,657,071.62
1920	625,635,096.94
1924	808,093,771.44
1925*	814,453,005.55

* Includes Jan. 1st to Aug. 26th only.

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	1915	1925
Bank Deposits	\$23,193,254	\$106,507,459
Bank Resources	31,089,593	104,238,406

Though 377 miles north of Miami, Jacksonville enjoys an equable climate. The average monthly mean temperature for 1925 was 51.7 degrees, minimum, and 86.4 degrees, maximum.

Thirty miles south of Jacksonville is St. Augustine, the oldest city in America.

I have heard it called "The Mother City of America" and called it that myself, so like a child did I feel under the spell of its age.

A city of reserve and fine dignity, with time-scarred landmarks standing defiantly alongside modern structures, St. Augustine wears quite gracefully the mantle of distinction won by being the most ancient point of European habitation in the New World.

Long, dreamy streets, rich in a luxuriant growth of multi-colored flowers, wind like ribbons through the old city. There is a charm to St. Augustine so unmistakable that its force is felt almost the moment the visitor alights at the railroad station.

Anxious hack drivers shout their offers to show you the historical points if you will but entrust yourself to their doubtful looking conveyances.

Two historic spots claim the major portion of the visitor's interest. One usually goes first to the old city gates—erected four centuries ago—and having filled the eye with a picture of their antique beauty, a visit to Fort Marion follows.

If by this time the dreamy spirit of the city has gripped you as it did me, you will see once again as I did, in fancy, the old fort alive with the swashbuckling buccaneers who so many years ago fought their battles in and around the place.

Founded on the site of an old Indian village, St. Augus-

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tine knew many a period of warfare between the whites and the aborigines, until on July 12, 1821, the yellow banner of Castile and Aragon was replaced by the Stars and Stripes.

Secure in the knowledge that each year many thousands come to gaze with awe and reverence on her ancient landmarks, the little city of heavily scented odors and languor-compelling air dreams away the days amidst her many historical landmarks.

Complete relaxation may be found here in abundance should that be the magnet drawing you to Florida, while the visitor seeking entertainment will find his every desire anticipated in any of half a dozen splendid hotels situated in the heart of the city.

Tinkling waters from many fountains make music for the ears of tourists, all seeking a glimpse of the fabled Fountain of Youth from which, it is alleged, Ponce de Leon drank.

But though one would suspect that this fountain and its surroundings would be one of the beauty spots of the city, it is in reality a most ordinary place, inconspicuously located about a half mile from the city gates.

Other interesting historical spots are the old Spanish administration building, now used as the postoffice; the cathedral: the Plaza de la Constitucion, a quaint and beautiful greensward in the center of the city; the mission building and the Franciscan monastery.

One could go on almost endlessly in speaking about this and other Florida cities. But that is not my purpose. I desire only to give the reader a brief outline of the cities mentioned herein.

Just 179 miles southwest of Jacksonville is Orlando. All about this inland metropolis are acres of growing things which stretch as far as the eye can see. It is only just at the present time that the truth about the fertile fields of the hill section in the center of the state is becoming known.

Orlando, a fast growing city of more than 23,000 people,

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is typical of the new day in Florida. Here one finds ten-story hotels like the one I am writing these lines in, and ten-story banks, one of which rises across the street from my window, a silent testimonial to the progressiveness of this junior metropolis.

Five banks, one hundred miles of brick-paved streets over many of which stately old oaks arch their twining branches, thirty lakes within the city limits, department stores whose splendid buildings speak quite eloquently of the importance of the city as a shopping center, many smart little specialty shops, always the certain sign that a city has reached the stage of luxurious living, all add to Orlando's attractiveness.

More than sixty commodities are manufactured in Orlando, and the industrial plants of the city have a \$1,000,000 per month payroll.

Commercially, Orlando occupies a strategic position in Florida, situated practically in the exact center of the peninsula, the hub of the brick-road development of central Florida through which passes the bulk of travel and traffic and of commercial supplies. Orlando is Florida's largest inland city, the sixth of the state, and it is growing at a substantial rate.

Orlando can well boast of a splendid climate, the thermometer rarely registering lower than 64 degrees during the six winter months, while the average for the six summer months is less than 80 degrees.

There is everything in and about Orlando to satisfy the most exacting, and this writer states freely that the future of this city is rosy indeed. Opportunity lurks all about the section of which Orlando is the center. It is in the heart of the citrus belt, and young enough in actual development to offer countless opportunities to all who come here seeking a homeland.

The population of Orlando has gained 600 per cent in the last fifteen years. In 1910 the present city was a village of some 3,894 people. Ten years later the census showed

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9,282 people residing in the growing city and the August, 1925, figures have jumped to almost 23,000.

Building permits issued in the city during the six years ending with October 15th, 1925, are listed as follows:

1920	\$1,800,007.00
1921	1,596,118.00
1922	3,002,468.00
1923	3,271,799.00
1924	3,033,139.00
1925 (To Oct. 15th, 1925)	5,715,478.00

The city tax rate for the current year is 21 mills on a 60 per cent valuation, which is equivalent to \$12.60 on every thousand dollars.

As an indication of how city property has increased in value and has been developed, the following table of valuations will prove illuminating. They are computed on an approximately 60 per cent basis:

1900	\$ 1,088,793.00
1910	2,113,653.00
1920	11,650,792.00
1924	20,784,455.00
1925	27,633,396.00

Postoffice receipts have jumped in fifteen years from \$20,608.23 in 1910 to \$181,532.83 in 1925, while bank resources exceed \$21,000,000.

Twenty-five miles north of Orlando is Sanford. This city is in the heart of what is probably the most intensively developed agricultural section in the state of Florida. In 1925 the city produced 5,874 carloads of celery, which makes it easily the largest single celery producing section in the world.

Sanford has a system of sub-irrigation which the Department of Agriculture at Washington has pronounced the best method ever devised for applying moisture to plant growth. People interested in this method can secure an interesting

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booklet on application to the Sanford Chamber of Commerce.

In 1920 Sanford's population was 5,588. Census figures for 1925 place it at 10,500, an increase of 86 per cent.

The assessed valuation of the city computed on a 60 per cent basis jumped \$3,750,000 in 1920 to \$11,550,648 in 1925, a gain of 207 per cent.

In 1920 Sanford's building permits totaled \$130,095, while for the first ten months of 1925 more than a million dollars had been added to the above sum.

On September 30, 1925, bank deposits were over \$6,000,000.

An excellent graded school system and an accredited high school provide educational facilities of a high standard.

In comparing Sanford with other cities in Florida, the subject of population should always be considered. With this thought in mind, it can be conservatively stated that few towns of a similar population throughout the state can show more modern development than is found in Sanford.

Further down the eastern coast of Florida is Miami, situated just 377 miles from Jacksonville. Miami is probably the most amazing city in America. Since figures do not lie, we see at a glance that this is America's fastest growing city.

A few short years ago an Indian trading post skirting the outer hem of an unknown wonderland, Miami to-day is a city of almost 100,000 population.

Between 1910 and 1920 Miami led the entire nation in increased population, with a gain of 440 per cent. Nor is there a diminishing in Miami's growth, for in the five-year period just ended since the 1920 census Miami has registered another 250 per cent population increase.

Miami's greatest claim to fame will not, however, in the opinion of this writer, be attributed to its rapid growth. It is because this city takes unto its friendly bosom hundreds of thousands of visitors each winter that it shall become known as the greatest resort city in the world—one

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indeed which will one day boast of a winter population of at least half a million people.

This is a city of pleasure and sport whose facilities for play are not excelled by any other city in the world. Polo, golf, fishing, hunting, horse-racing, surf and pool bathing, boating, in fact all manner of outdoor sports life may be indulged in every day of the year.

A new deep-water harbor project will, when completed, make it possible for large trans-Atlantic ocean liners to make Miami a port of call.

Already this city is taking rank as an important seaport. Half a dozen ocean transportation lines serve Miami with both passenger and freight service between important northern points like New York, Philadelphia, Baltimore and Boston, while the Clyde Line announces a new addition to their already broad Florida services in the form of a tri-weekly service between Cuba and Miami.

To-day Miami is a bedlam of construction. There are dozens of splendid hotels and other dozens in the making. Stores, apartment houses, dwellings of all kinds are springing up on all sides in an effort to care for the demands of a population which is growing faster than man-made shelter can care for it.

Milling crowds jostle each other good-naturedly on Miami's too narrow streets. Yet there is a spirit of hail-fellow-well-met about the whole scene.

When eventually the building program of the city catches up with the demand for business, office, and living quarters, doubtless conditions in Miami will take a change for the better, but until that time arrives the visitor to the city must expect many inconveniences, and since by coming to the city he courts these inconveniences, he should accept them with a smile, realizing that he is witnessing the rare phenomenon of a city being born.

Symbolic of the spirit of permanence which is typical of most of Miami's stupendous building program is the new home of *The Miami News and Metropolis*, the leading eve-

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ning newspaper of the state, which is owned by former Governor Cox of Ohio.

This man has caused to rise on Miami's waterfront one of the most handsome buildings it has ever been my good fortune to see. When dusk approaches and the floodlights about the cornices of the building are released, there is presented to Miamians a spectacle of architectural beauty of which the city may well be proud.

Here indeed is a monument which tells at once the story of the idealism reflected in the superb buildings which greater Miami is building and planning to build, as well as of one who has considerable foresight and faith in Miami.

Millions of dollars in free publicity that could not be bought have aided in attracting people from all over the world to Miami. The remarkable part of the story is that Miami lives up to its advertising.

Reports that are stupendous in their magnitude concerning building projects under way, or planned, and real estate transactions are sent out of the city daily. They are so astounding that many newspapers will not print them before complete verification has been established. Before confirmation can be sent another larger development has been reported and the remarkable thing about this is the fact that the last six months' growth of the city proves many of these seemingly wild tales are not wild at all, but are founded on absolutely truthful facts.

The Commercial Bank and Trust Company of Miami, officered by men who came to the city from Atlanta, Ga., announced on September 5th that its deposits had increased approximately 1700 per cent in less than a year. This is not only phenomenal but is probably the greatest growth ever shown by any bank anywhere. In September, 1924, deposits aggregated \$850,000. This September they are more than \$15,000,000.

Skeptics may say, "But this is only one bank that had unusual growth." The answer is that the 8 leading banks of Miami increased their deposits from approximately \$36,-

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000,000 in June, 1924, to \$128,000,000 in June, 1925, and the percentage for July and August deposits was very much greater than these figures would show for the same named months last year. An amazing gain of 570 per cent has been recorded in the very latest bank deposits of Miami. These are \$210,000,000 for November 1st, 1925, as against \$37,000,000 for November 1st, 1924.

Bank clearings for the week ending August 22, 1924, amounted to less than \$3,000,000 compared with the corresponding week in 1925 when they exceeded \$30,000,000 while the total for the first six months of 1925 amounted to \$380,641,072.98, or an increase of 377 per cent over the 1924 figures for the same period of time.

It is impossible to estimate the growth in population for the last six months. In 1920 it was placed at about 22,000 and preliminary estimates of 1925 gave the population as 71,000, an increase of 141 per cent. Since this last census thousands of people have come to live in Miami, additional territory has been annexed making it "Greater Miami," and some persons go so far as to claim that the greater city has a population of 200,000 all-year residents.

Building permits in 1924 totaled about \$17,000,000. In July, 1924, they were a little less than \$2,000,000. In greater Miami the total building in 1924 was above \$30,000,000. In July, 1925, Miami headed the list of 25 leading southern cities by showing more than \$4,000,000 issued in building permits, while for the first eighth months of 1925 the total was approximately \$34,000,000.

There is so much talk of real estate in Florida and particularly in Miami that many people fail to realize there are eighteen diversified industries in Miami, and it should not be overlooked that some of the richest soil in the country is close to the greater city.

There are fifty industrial plants and a \$1,500,000 sugar mill on a 200,000-acre plantation near the city, coastwise tonnage of 450,000 tons and Dade County, in which Miami is situated and of which it is the county seat, has farm,

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grove and dairy products valued at eleven million dollars a year.

Surf bathing may be enjoyed in Miami 365 days in the year and more than 600 varieties of fish in the waters about Miami lure countless anglers to test their fortune and skill with rod and line.

The city is an international airport, Bimini, in the Bahama Islands being but forty-five minutes distant. Nassau can be reached in two hours, and Havana, Cuba, in three and a half hours.

No port in the nation is growing more rapidly than Miami. Shipping is increasing. Each year new water lines are established. There is now eighteen feet of water in the channel from the municipal docks to the sea, the channel being only four and one-half miles in length. Upon its harbor, docks, and channel the city of Miami has spent more than \$2,000,000 and the Federal government has expended \$1,000,000. The United States Army Board of Engineers has approved deepening Miami's channel to 25 feet and doubling its width and recommends an appropriation of \$1,605,000 for this work, all of which has secured the unanimous sanction of the Rivers and Harbors Committee of Congress.

Miami will be the seaport for the vast tonnage from some four million acres of the fertile Everglades, and its winter vegetables, grapefruit, oranges and tropical fruits, lumber and manufactured articles will be carried by steamers to the ends of the earth direct by water.

Miami Beach is connected with Miami proper by a splendid causeway. On the north end of the beach where society holds sway the visitor may view an immaculately garbed throng bent in a more or less furious way on entertaining itself.

Miami Beach was once a barrier of sand upon which rose a dense mangrove jungle. Within the last five years it has been converted into a winter playground of sufficient

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lure to attract thousands of people who come intent only on playing.

Each group or clique has its own outlet for activity. Polo is played extensively, while golf, too, has plenty of attention and is played on what are probably among America's most beautiful links. Water sports have both the ocean and the Roman pools for exhibition purposes, and during the season the waters of Biscayne Bay, fronting on the Miami Beach side, are alive with yachting, sailing and speed-boat racing parties.

Broad avenues invite the motorist and cyclist, and clay courts lure tennis "fans" into strenuous exhibitions of their skill.

Dancing in palm-lined open spaces or on splendid ball-room floors is popular, despite what are frequently high temperatures, and bridge parties hold sway on shaded verandas.

But Miami Beach is not the paradise Palm Beach is—life in the elegant hotels on the north end of Miami Beach is a strange contrast to the tawdry picture presented on the south end of the beach where the "hot dog," favorite of the masses, barks his appeal.

Even plebeian boarding houses have sprung into existence here and undraped bathers parade the streets with utter abandon.

It is perhaps fitting that in such a chapter as this some mention should be made of Palm Beach.

Palm Beach! What a magic sound that name has! Here is a resort that has been advertised as has no other resort in America.

To me, the sea at Palm Beach has always seemed bluer, the sky fairer, the sun more golden. There is a dazzling white beach and many magnificent avenues bordered with rows of palm trees and Australian pines which afford a fair measure of shade for the pedestrian.

This is the resort of the élite. Here one can see the panorama of life unfold itself in true magnificence. Everything

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is done on a lavish scale—even the size of the hotels amaze new visitors.

At eleven-thirty every morning the beach is populated with a throng of society folk who play about for an hour and then retrace their steps to hotels and homes in search of luncheon.

The afternoons are given over to social and sports activities of all kinds with dinner usually at eight o'clock.

There are many exclusive clubs and casinos, of which Paris Singer's Everglades Club, and Bradley's, where fortunes change hands at the gaming tables, are the best known.

Society, wealth and fashion from all over the world have been drawn to Palm Beach not alone by its beautiful hotels, magnificent golf links and the most wonderful expanses of sandy shore, but by the loveliness of nature, and the lure of the climate. The stately royal palm and cocoanut palm, the traveler's tree, the royal poinciana, the poinsettia, the flaming hibiscus, the banana, the beautiful varicolored crotons, flowers, and climbing roses and vines, the green lawns, have made Palm Beach a semi-tropical paradise with gorgeous, riotous masses of color, flowers that like the tropical birds and butterflies show themselves in gayest tints.

Lake Worth, a beautiful inland lagoon, borders Palm Beach on the west; while the Atlantic Ocean with the blue Gulf Stream is on the east.

Many of the social functions of Palm Beach are famed the world over. Such is the tea and dansant in the cocoanut grove on the grounds of the Hotel Royal Poinciana, in the late afternoon. The setting might suggest a tea and dance given by a Rajah of India. The smoothest of dancing floors draped by the graceful fronds of palms; white-spread tables, and trained waiters attentive to every wish, bringing in the refreshments before the dance. Then, the inspiring dance music of a noted Broadway orchestra; men in correct sports clothes; women in the loveliest gowns that the most famous costumers in the world can provide. Then, the approach of nightfall. The setting sun, glowing like a

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ball of fire, tinges the fleecy clouds with hues as delicate as the lining of a shell of pearl, with purple, gold, and magenta, and vagrant tints. Then, the colored incandescent globes illuminate the cocoanut grove as a fairyland, while the figures moving to the strains of the orchestra seem to the distant observer who has drawn away for a better perspective, as though the fairies themselves are dancing.

While there is a great variety of sports and pastimes every moment of the day at Palm Beach, one, also, can get away into the quiet. There are scores of beautiful drives and quiet waters and beach sports, and within three-quarters of an hour's ride one may be in the primeval wilderness.

The vast Hotel Royal Poinciana is more than 1,000 feet in length and affords sumptuous accommodations for more than 1,500 persons. In season more than 700 waiters serve the table. In its lengthy halls some of the most noted shops of Fifth Avenue show elaborate styles for every occasion.

Lake Worth is crowded with beautiful yachts and house boats, some of them veritable floating palaces. Speedy motorboats, sailing yachts, and beautiful fishing launches for venturing out into the Gulf Stream are found here. Palm Beach, despite its multitude of other attractions, is a noted fishing resort and experienced fishing guides are at the call of the guests.

Outdoor life at Palm Beach is a constant source of health, whether the day be spent on the links of the Palm Beach Country Club or the Palm Beach Golf Club; in the surf or Roman baths of the new Casino; on the spacious verandas of the Royal Poinciana, or dancing and watching the bathers at the Dance de la Mer; motoring on the magnificent boulevard along the Atlantic Ocean, or on the winding drives through the jungle; upon the broad verandas of the hotels or on the sandy beaches, or in all these spots at different times of the day.

Directly across Lake Worth is West Palm Beach, a thriving city connected with Palm Beach by two bridges and a ferry.

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In contrast to the life of ease and luxury lived at Palm Beach, life in this city presents a bustling picture of activity associated with other Florida cities, where development is progressing at a rapid rate. The city is the county seat of Palm Beach County and the market town of what promises to be one of the most famous agricultural and sugar sections of the country. The lands lying west of the city are fertile and suitable for all kinds of fruits and vegetables. Eight hundred thousand acres of upper Everglades land lying in the western part of Palm Beach County is tributary to West Palm Beach. None of this land has an elevation less than seventeen feet and 100,000 acres are now ready for cultivation. With the completion of the West Palm Beach Canal and the Connors' Highway, the products of this wonderful land will be marketed in West Palm Beach. The Connors' project is designed as a part of the cross-state highway beginning at Fort Myers and ending at West Palm Beach.

Alfred H. Wagg, president of the Greater Palm Beach Chamber of Commerce, recently acquainted me with the following facts about the Palm Beaches.

In 1920 the permanent population of the Palm Beaches was something less than 9,000; in 1923 it had grown to 16,000 and to-day it is very conservatively estimated at a little more than 30,000 with a daily increase that promises to make next year's figures even more impressive. Building permits for 1924 aggregated \$8,851,360 and showed a 100 per cent increase over 1923, while permits for the first seven months of 1925 total \$10,321,136, and in this connection it must be remembered that the structures erected under these permits average in cost approximately 50 per cent more than the face of the permit.

Postoffice receipts showed an increase in 1924 of 33 $\frac{1}{3}$ per cent over the previous year—and July, 1925, showed a 98 per cent increase over July, 1924, while bank deposits of \$11,011,689 in 1923 have grown to more than \$30,000,000.

Actual valuation of property is hard to arrive at but the

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assessed valuation for 1924 showed a total of \$42,705,266, and for 1925 more than \$75,000,000 for the Palm Beaches.

With dredges at work carrying out a harbor-deepening project to make the Palm Beaches a port of call of ocean steamers in the trans-Atlantic and North American coast-wise services; with a newly opened cross-state railroad just becoming popularized and with numerous similar transportation improvements the Palm Beaches are being made even more easily accessible both for winter visitors and for the handling of the products of its rich back country which pass through this natural distributing point, the future of the Palm Beaches is in reality as bright as the most enthusiastic might wish to paint it.

Key West, America's Gibraltar, the southernmost city in the United States, and important army and navy base, has a charm and atmosphere all its own. For it is located on an island surrounded by semi-tropical depths and shoals that reproduce every color in the rainbow and whose marvelous hues and shades rival those of the Grand Canyon of Arizona. It is, perhaps, the quaintest city in the western hemisphere, and were the visitor not connected by railroad within 48 hours of New York or Chicago, he could well imagine himself in some far-away and distant clime.

Not to have seen Key West is to have missed the most picturesque center of marine life in the world.

Until completion of the oversea extension of the Florida East Coast Railway in March, 1912, Key West could be reached only by steamer. But, to-day, trains from the north after passing over the great viaducts and trusses, some of which rise out of thirty feet of ocean, glide into the modern terminals of the Florida East Coast Railway where forty steamships, each four hundred feet in length, could be berthed at one time.

A roadway is also being constructed from the mainland to Key West by means of filling in the shallow spaces between the Keys, which extend out into the Gulf waters in a chain of which Key West is the most important.

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Coral rock from the bottom of the sea is being used as the basis for the construction of the overseas Key West highway. This giant causeway will join the mainland of Florida not only with Key West, but with practically all of the worth-while Florida keys.

Upon its completion it will join the Dixie Highway, and the motorist will be able to drive to Key West. The new roadway across the sea presents one of the most costly and extraordinary road building projects undertaken since the motor car has become a vehicle of common use. To gain a clear idea of the stupendous project now being completed, just consider the fact that the highway will extend across the Gulf of Mexico where the Gulf waters mingle with the waters of the Atlantic Ocean, for a distance of over 125 miles.

Key West is noted for its cigar manufactories, its varied commercial fishery aggregating more than \$400,000 annually, and its sponge and turtle fisheries. The city has 25 miles of shaded, surfaced streets with several interesting automobile drives to various parts of the island. Beautiful flowers, tropical shrubs, and palms, and the many varicolored crotons ornament the residence section.

The climate of Key West is ideal. There has never been a frost. The lowest temperature ever recorded was 41 degrees on January 12th, 1886. The highest recorded in 25 years was 93 degrees, occurring only twice, on August 11th and September 2nd, 1902. The average yearly normal temperature is 76.9 degrees.

The magnificent harbor of Key West is capable of berthing all the navies of the world. It is 25 miles long. With a channel from $1\frac{1}{2}$ to 2 miles wide and with not less than 32 feet of water and large areas over 40 feet deep, it is practically the largest deep-water harbor in the country. This harbor is sheltered on the north by low keys and shoals which form a complete protection of that side, whereas seven miles south of this line of keys there is a parallel line of

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reefs and shoals, some of which are scarcely awash at low tide.

Here is located the famous Martello Towers, Civil War forts, built in 1862, when Key West was a federal stronghold; as well as the seventh United States naval district station, United States naval air station, a two-and-a-half million dollar submarine base, and Key West barracks, and Fort Taylor, marine barracks, United States naval base hospital, and coast guard patrol base.

Nothing could be more quaint than the municipal wharves where the fishing boats gather after venturing the colorful seas thereabout. From Key West run the only ocean-going freight car ferries in the world. They ply to Havana, 90 miles distant. One of them will carry from 18 to 24 loaded freight cars at a time. Over this ferry line comes heavily loaded freight cars, bound from Cuba to the northern cities, carrying tropical products.

The artistic soul at Key West will find that Mother Nature is the greatest painter in the world. Strange and marvelously colored fish dart among the fantastic shelters of the reefs. Beautiful sea birds are seen in great variety. The island itself is surrounded by beaches whereon bathing is indulged in every month in the year. Sea bathing here is a delight. The broad bathing beaches are protected from heavy seas by shoals and reefs.

Yachting, motorboating, motoring, tennis, and the various functions connected with the army and navy posts make Key West an active social center, while the city is also alive with many tourists passing to and from Havana who stop to see the once remote and always fascinating Key West. Many Americans are now settling in the lovely city which has the gay social life characteristic of Manila and other colonial centers. The fact that Key West is one of the leading cities of export in the United States is resulting in many permanent developments. There is a fine streetcar system and plans are under way to create a modern Venice by the reclamation of a square mile of shoals and tidewater land.

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Deep-sea fishing in Key West waters is unrivaled anywhere in the world. It is not infrequent to see the fishing launches come in with from ten tons of fish upward, for shipment to northern points and to Cuba. The United States Government maintains at Key West a biological laboratory for the collection and identification of marine fauna and flora. Many of the tropical aquariums of the north obtain their supplies of rare and beautiful fish from Key West.

And now if we will speed in fancy to the west coast of Florida we will come upon Tampa, which is growing steadily and rapidly into one of the south's leading metropolises.

Though now enjoying a great wave of development, Tampa is and has been for many years an important port and manufacturing city.

It is difficult to gaze upon Tampa's skyline and remain unaware of the city's importance. There is a stable all-year-round growth going on in Tampa. Its industries and general business activities make the city an important business center.

Tampa is the world's greatest Havana cigar producing center. More than 600,000,000 cigars are made in Tampa every year. In 1924 Tampa cigar manufacturers paid the United States Government more than \$5,000,000 for revenue stamps.

The present population of Tampa represents a 100 per cent increase over what it was about four years ago and the city is gaining new population very rapidly.

More than \$35,000,000 per year is represented in Tampa's payroll.

Splendid graded schools and high schools offer ample educational facilities for the city's student body.

Tampa is a combination of busy metropolis and ideal winter resort on Florida's west coast, though all-year-round business and investment opportunities are to be found in abundant measure in the city.

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Six miles across Tampa Bay is St. Petersburg, rightly termed "The Sunshine City."

The Gandy Bridge, one of the outstanding engineering feats of Florida and the longest concrete bridge in the world has reduced the actual distance between St. Petersburg and Tampa to nineteen miles and that part of the distance which is not covered by the bridge is traversed by splendid boulevards.

Nature has made possible the remarkable growth of this city as a recreational and health-giving center.

With an average mean temperature from November to April of 66.3 degrees and with dry, sunny winter days, St. Petersburg offers an ideal climate for healthful relaxation.

The city is located on the southernmost point of Pinellas Peninsula, 270 miles south from Jacksonville. This peninsula, a fringe-like projection, thrusts its thirty-odd miles of length into the balmy waters of the Gulf of Mexico.

Thirty-two miles east of Tampa lies Lakeland, a city of more than 20,000 year-round inhabitants and center of citrus production in Florida.

Lakeland is situated in Polk County, which is among the richest counties in America, the per capita wealth of the county being exceedingly high. The city is situated on a hill, a very unusual condition in Florida, its elevation being 227 feet.

The surrounding country is such as to attract both tourist and farmer. For the former there are the two big 18-hole golf courses and the 15 lakes all within the city limits which are responsible for the community's name. For the latter there is the record of agricultural achievement in the past and the prospect in the future that whatever happens to Florida's present extraordinary real estate development, the farming industry will undoubtedly continue to advance.

Lakeland is in the center of the Florida truck farming district, but the rich surrounding soil is suited not only to this variety of agriculture, but to horticulture as well. It

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is claimed that from Polk County's acres some 45 per cent of the world's phosphate output is mined.

The census of Polk County's farm production shows 70,000 acres of citrus fruits, producing 4,500,000 boxes, worth \$10,000,000; 9,000 acres of grain, 500 acres of deciduous trees, 470 acres of sugar cane, 30,000 acres of timber and about 100,000 acres in grazing. Poultry and livestock raising are also important industries.

The city is no less proud of its school system than of its physical and financial well-being. Approximately 5,000 children are enrolled in the public schools. The eight schools already built are being supplemented by two new grammar schools and in addition Lakeland is the home of Southern College. In Polk County there are 93 schools and an enrollment, white and negro, of about 15,000 pupils.

Beyond peradventure, the chief thing which has placed the name of Florida high in the halls of fame has been the exceptionally fine citrus fruits which it sends forth to all parts of the United States—even to California, where the Pullman diners feature on their menus "Florida Grapefruit."

To a greater extent than may be commonly known the credit for this distinctive fame belongs to Polk County. Away back in 1850 the first settlers in this county started the first groves in what is now Polk County; and some of the original groves are still in good condition, though seventy years have since passed into history. Just what is the span of life for a citrus tree is not yet determined.

Even before the first railroad was built into the county, which was in 1884, citrus fruit was produced in quantities sufficient to justify hauling it fifty to seventy-five miles to Tampa in wagons laboriously pulled across the sandy trails by oxen. From Tampa it was then shipped by boat.

With the coming of the first railroad in 1884 the industry received a new impetus and from that time to the present day has been always on the increase.

Thus we have learned briefly something about Florida's

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important centers of population. Of course there are other communities to which a certain amount of importance must be attached and which will surely enjoy a splendid growth in the years to come.

Prominent among these are the following cities whose estimated population and gains in population are now accurately known because of the state government's fifth state census, the result of which was announced August 1st, 1925, by Nathan Mayo, Commissioner of Agriculture, under whose auspices the census was taken:

Population of Florida cities and towns of more than 1,000 inhabitants with a comparison of present figures and those of 1920:

<i>Name</i>	<i>County</i>	<i>1925</i>	<i>1920</i>	<i>Increase</i>
Apalachicola—Franklin	3,003	3,066	—63
Apopka—Orange	1,005	798	207
Arcadia—DeSoto	4,185	3,479	706
Auburndale—Polk	1,574	715	859
Avon Park—Highlands	1,534	890	644
Bartow—Polk	4,593	4,203	390
Blountstown—Calhoun	1,101	863	238
Bonifay—Holmes	1,185	1,230	—45
Booksville—Hernando	1,745	1,011	734
Bradenton—Manatee	7,306	3,868	3,438
Carrabelle—Franklin	1,584	1,055	529
Cedar Keys—Levy	963	695	268
Chipley—Washington	1,553	1,806	—253
Clearwater—Pinellas	5,004	2,427	2,577
Cocoa—Brevard	2,216	1,445	771
Coconut Grove—Dade	3,377	1,396	1,981
Crescent City—Putnam	1,484	838	646
Dade City—Pasco	1,776	1,296	480
Dania—Broward	1,473	762	711
Dayton—Volusia	9,592	5,445	4,147
Daytona Beach—Volusia	2,129	825	1,304
DeFuniak Springs—Walton	2,359	2,097	262
DeLand—Volusia	5,799	3,324	2,475
Delray—Palm Beach	1,469	1,051	418
Dunedin—Pinellas	1,342	642	700
Dunnellon—Marion	1,103	1,185	—82

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<i>Name</i>	<i>County</i>	<i>1925</i>	<i>1920</i>	<i>In-crease</i>
East Ft. Myers—Lee	1,376		
Eustis—Lake	2,435	1,193	1,242
Fernandina—Nassau	3,078	5,457	—2,379
Flora Villa—Polk	928		
Florstproof—Polk	1,035		
Fort Lauderdale—Broward	5,625	2,065	3,560
Fort Meade—Polk	2,480	2,029	451
Fort Myers—Lee	6,674	3,678	2,996
Fort Pierce—St. Lucie	3,319	2,115	1,204
Gainesville—Alachua	8,466	6,860	1,606
Graceville—Jackson	1,005	840	165
Green Cove Springs—Clay	1,605	2,093	—488
Haines City—Polk	2,026	651	1,375
High Springs—Alachua	2,107	1,719	388
Homestead—Dade	2,114	1,307	807
Indian Beach—Sarasota	1,151	86	1,065
Inverness—Citrus	1,271	1,132	139
Jasper City—Hamilton	1,724	1,260	464
Jacksonville—Duval	95,450	91,558	3,892
Key West—Monroe	13,701	18,749	—5,048
Kissimmee—Osceola	3,833	2,722	1,111
Lake City—Columbia	4,279	3,341	938
Lake Helen—Volusia	1,017	978	39
Lake Wales—Polk	2,747	796	1,951
Lake Worth—Palm Beach	4,617	1,106	3,511
Lakeland—Polk	17,051	7,062	9,989
Largo—Pinellas	961	599	362
Leesburg—Lake	3,030	1,835	1,195
Live Oak—Suwannee	2,837	3,103	—266
Little River—Dade	2,977		
Lynnhaven—Bay	996	874	122
Madison—Madison	2,234	1,952	282
Manatee—Manatee	3,114	1,076	2,038
Marianna—Jackson	3,069	2,499	570
Melbourne—Brevard	1,245	533	712
Miami—Dade	69,754	29,571	40,183
Miami Beach—Dade	2,342	644	1,698
Millville—Bay	1,958	1,887	71
Milton—Santa Rosa	2,190	1,594	596
Monticello—Jefferson	1,776	1,704	72
Mt. Dora—Lake	1,179	725	454
Mulberry—Polk	1,464	1,499	—35
Murry Hills—Duval	1,279		

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<i>Name</i>	<i>County</i>	<i>1925</i>	<i>1920</i>	<i>In-crease</i>
New Smyrna—Volusia		4,340	2,007	2,333
Ocala—Marion		6,721	4,914	1,807
Okeechobee—Okeechobee		1,920	900	1,020
Orlando—Orange		22,255	9,282	12,973
Ormond—Volusia		1,327	1,292	35
Palatka—Putnam		7,208	5,102	2,106
Palm Beach—Palm Beach		1,150	1,135	15
Palmetto—Manatee		3,040	2,046	994
Panama—Bay		2,134	1,722	412
Parrish—Manatee		986		
Pensacola—Escambia		25,305	31,035	—5,730
Perry—Taylor		2,479	1,956	523
Plant City—Hillsborough		6,639	3,729	2,910
Pompano—Broward		1,750	636	1,114
Punta Gorda—Charlotte		1,635	1,295	340
Quincy—Gadsden		2,771	3,118	—347
River Junction—Gadsden		1,514		
St. Andrews—Bay		1,190	1,310	—120
St. Augustine—St. Johns		10,458	6,192	4,266
St. Cloud—Osceola		1,925	2,011	—86
St. Petersburg—Pinellas		26,847	14,237	12,610
Sanford—Seminole		7,262	5,588	1,674
Sarasota—Sarasota		5,529	2,149	3,380
Seabreeze—Volusia		1,792	571	1,221
Sebring—Highlands		1,841	812	1,029
Silver Bluff—Dade		2,350		
South Jacksonville—Duval		4,646	2,775	1,871
Starke—Bradford		1,071	1,023	48
Stuart—Palm Beach		1,154	778	376
Tallahassee—Leon		6,415	5,637	778
Tampa—Hillsborough		94,743	51,608	43,135
Tarpon Springs—Pinellas		2,685	2,105	580
Titusville—Brevard		2,081	1,361	720
Vero—St. Lucie		1,442	793	649
Wauchula—Hardee		2,688	2,081	607
West Palm Beach—Palm Beach....		19,146	8,659	10,487
Winter Garden—Orange		1,805	1,021	784
Winter Haven—Polk		3,497	1,597	1,900
Winter Park—Orange		2,360	1,078	1,282
— Decrease.				

Compiled with the above figures, which come from the

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office of C. J. King, editor of the Department of Immigration at Tallahassee, is the further information that the state population figures for whites, negroes and Indians are as follows:

Total white population	853,969
Total negro population	401,733
Total Indian population	516
Total state population	1,258,218

In 1920 the total state population was 968,470. Thus we see that Florida has gained 287,748 new residents in the last five years, which represents a gain of a fraction over 30 per cent.

Recent increases in the state's population have been even greater proportionately than building increases, so that it is natural to expect the building program will continue, or be further augmented. Land values in several localities have now increased to such a degree that many present owners can no longer hold their properties without building structures for rental return upon them.

Next to bank clearings and deposits in importance in measuring the Florida situation are the building statistics. Building statistics represent actual brick and mortar investments. The following figures show the high rate of building now in progress. A comparison is also made with the same month in 1924:

City	Sept. 1925	Sept. 1924
Bradenton	\$478,698	\$165,400
Clearwater	653,700	63,988
Daytona	1,384,600	220,345
Jacksonville	1,720,970	403,361
Lakeland	839,000	411,585
Miami	5,803,989	1,426,529
Miami Beach	3,049,700	408,900
Orlando	1,117,500	251,150

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City	Sept. 1925	Sept. 1924
Palm Beach	248,500	67,300
Sarasota	1,600,680	154,215
St. Petersburg	3,195,300	1,002,800
Tampa	4,980,205	373,188
West Palm Beach	1,683,062	503,170

Recent figures show such large increases in business activity as to make past records of but minimum value in predicting the future. Building permits, for example, of 17 leading Florida cities for the nine months ending with August, of 1925, show a total of \$118,182,538, as compared with \$30,827,865 for the same period in 1924. Existing records prove that the 1924 figure is high in comparison with the prevailing average of Florida building permits being issued five years ago.

CHAPTER VII

WHAT ABOUT FLORIDA'S SPORTS OPPORTUNITIES?

WE all know that "All work and no play makes Jack a dull boy," so if you would come to Florida to play, banish the thought that Jack will be dull, for you will find here every opportunity and facility for play regardless of what your favorite sport may be.

Mine is a love of all sports. I cannot own to a liking for any particular one of the varied sports which one may enjoy in Florida.

If, however, I were pinned down to give my opinion of what sport offers the greatest opportunities for pleasure down in the land of smiling skies, I would say that deep-sea fishing attracted me most.

The disciples of Izaak Walton will find that the waters of the east coast of Florida comprise one of the finest game-fishing regions in the world.

The entire coast line from Palm Beach to Key West is truly a fisherman's paradise, for more than 600 species of food and game fish are found in this area.

Giant denizens of the sea can be captured in the blue waters of the Gulf Stream. In these waters is the home of some of the gamiest fish known to mankind. Though 1,000 miles wide in some parts, the Gulf Stream attains its narrowest limits off the coast of southern Florida, where it is only forty miles wide. It is here, also, that this warm stream comes closer to land than it does elsewhere along its serpentine course. Off Miami only five miles separate it from the shore, while off Palm Beach it is but three miles from the shore of this famed resort.

Being so close to shore, the hunting of game fish which

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swarm through the Gulf Stream waters has become not only one of Florida's most exciting sports, but as well, one of the most interesting.

Experienced guides, bronzed by years of angling in these waters, await the chartering of their swift, practical little sailing vessels, and so handy are the fishing grounds that often a half day suffices to fill the fish box and send the happy fishermen home with their trophies.

I have seen many of these compact little vessels tie up at the old Miami docks after a day on the fishing grounds, and it has not been uncommon to see them loaded with specimens of giant rays, ponderous sunfish, huge devilfish and turtles. These are landed with the aid of a harpoon and a stout line. This is no sport for those not willing to "work" for their catch.

The rod-and-reel fisherman will delight in capturing beautiful sailfish, tuna, dolphin, swordfish, the battering bonito and many others of this ilk who are in the class of the hard-fighting fish.

Closer to shore, along the Florida reef, kingfish and Spanish mackerel are to be found in profusion, and while landing these does not present the same difficulty as the Gulf Stream fish, their bringing to time will furnish plenty of sport.

Here, too, one may sight the "tiger of the sea," that ferocious fish, the barracuda, lying in wait for trolled bait. The ponderous Jew-fish, many of which weigh more than 500 pounds, are also caught in these waters.

Red snapper, one of the most palatable of Florida fishes, is another specimen to be caught close to shore. But all of these fish require heavy tackle to land.

If yours is a desire to use a lighter outfit, you may put in to Hillsboro Inlet, Boco Raton, or other points about thirty miles north of Miami, and land delicious channel bass, bluefish, and even barracuda, which roam the shore seeking their prey and are easy victims.

Fresh water fishing enthusiasts have a myriad of smaller

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fishes awaiting their baited hooks. Among these are black bass, catfish, perch and bream. These populate the lakes, streams and canals that lie in all sections of Florida.

The Tamiami Trail canal is filled with bass, and I have heard experienced fishermen proclaim this region as possessing some of the best bass fishing in the world.

In Miami, the Anglers' Club has a cozy little clubhouse. I have had many a chat with George W. Moore, former Boston capitalist, who is president of the club. He has told me that fishing is one of southern Florida's greatest sports and that each year sees countless new devotees of the sport coming to Florida.

Almost everyone I have talked to about Florida has been certain to make inquiry about the alligators. The impression practically everyone¹ has of these reptiles is that they are a ferocious lot and will devour one on sight. On the contrary, the only way to capture an alligator is to chase him. Unless annoyed, they will pay no attention to people, and only the older and larger specimens will fight even then.

The Florida Keys lagoons and inlets are thickly populated with the reptiles, and they may be hunted either in the night or day. It is a fact that places where they are unknown by day swarm with the small and medium sized specimens by dark.

In November, 1925, I sailed up the St. Johns River from Sanford to Jacksonville and saw scores of them swimming about in the water or dozing in the mud and shallow water of sequestered nooks which abound all along the route.

Though they have been hunted for years for their skins, there still are untold numbers of them ranging from nine to twelve feet in length and hundreds of years old to be found in Florida waters. These are captured by use of a shotgun, while smaller ones can easily be caught alive by taking a firm grip of their closed jaws and holding them so until they can be placed in a bag.

Capturing huge turtles furnishes a fair measure of sport

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to many fishermen out in the waters of the Gulf Stream. Harpoon throwers and deep-sea fishermen often sight immense trunkback turtles. I have seen such a specimen hanging on the exhibition stand along Miami's waterfront. He was almost nine feet in length and width and weighed close to half a ton.

When the warmth of spring days is felt along the coast it is a common thing for 300-pound turtles to come ashore to lay their eggs. This is done in the sand, and always by the light of the moon. It is an easy matter to capture these turtles. All that is necessary is to wait until she has finished laying her eggs. Then creep up upon her and turn her on her back.

In Florida, they talk of fish in tons. So huge are many of the specimens that often tons at a time are brought ashore from specially chartered fishing vessels which engage only in fishing for sport. Imagine, then, what a paradise these Florida waters must be for the commercial fisherman.

Tarpon fishing is a sport royal. The waters on the west coast are popular for this sport. These fish are to the water what the lion is to the jungle, and they are just as difficult to bag. To land one means to engage in a thrilling duel and ever the skill of the fisherman is pitted against the prowess of a mighty fish.

West coast fishermen are found in profusion in the bayous and the passes in and on the Gulf of Mexico. Sarasota is the fisherman's headquarters on the west coast, as the Gulf is so easily accessible from this point.

Florida has long been famed for its fishes. "The total varieties of fishes known, from Florida, are about six hundred or about one-fifth of the entire fauna of America, north of Panama," according to a noted ichthyologist. Launches and pilots for deep-sea fishing trips are available at all the principal resorts. There are numerous fishing boats affording fishing excursions at popular prices.

While each locality has its champions, Fishermen's Para-

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dise, in reality, extends from St. Augustine to Key West, and in all this vast expanse the varieties of fish range from the humble pan or bottom fish to the leaping, fighting monsters of the deep, with almost every conceivable variation in between.

To give visitors to Florida an opportunity to enjoy the famous fishing of the Florida Keys amid unconventional surroundings the Florida East Coast Railway Company maintains a large fishing camp on Long Key, about sixty miles north of Key West, on the line of Oversea Extension. Here fishermen and their families are cordially welcomed. Accommodations are provided by many comfortable bungalows and a fine main eating hall, as well as a large fleet of launches in charge of experienced pilots.

The fish listed for competitive prizes at Long Key Fishing Club are tarpon, amberjack, king fish, barracuda, sail fish, and bone fish. Buttons of three classes, gold, silver, and bronze, are awarded for these fish at the following weights:

<i>Buttons</i>	<i>Bronze</i>	<i>Silver</i>	<i>Gold</i>
Tarpon	75 lbs.	100 lbs.	125 lbs.
Sail fish	40 lbs.	55 lbs.	65 lbs.
King fish	25 lbs.	35 lbs.	40 lbs.
Barracuda	25 lbs.	35 lbs.	40 lbs.
Amberjack	30 lbs.	45 lbs.	65 lbs.
Bone fish	4 lbs.	6 lbs.	8 lbs.

Long Key, itself, is a long strip of white coral sands shaded with green cocoanut palms, rising out of the brilliantly colored waters of the Florida reefs.

But perhaps I have said enough, or even too much, about my favorite sport. Yours may be golf. If so, you may be assured that Florida presents abundant opportunity for you to indulge in this great sport. It would be folly for me to attempt to say one word about the game's popularity. But I cannot refrain from drawing attention to the fact that practically every Chamber of Commerce booklet going

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out of Florida contains advertisements about local golf links. Every city and many towns have courses. Take Palatka, for instance. Here is an inland city with a population of a little over 7,000 people. This city possesses a beautiful eighteen-hole public course, its surface blanketed with a beautiful green carpet.

The opening of the 1926 season will find fifty new courses ready for winter visitors. Every Florida city knows that it must have at least one good golf course, while cities like Tampa, Miami, Jacksonville and St. Petersburg have a dozen courses each, in and about the territory they cover.

Speed boat racing and yachting, canoeing and proa racing enthusiasts will find a greater water area in Florida for their especial sport than can be found in any other state in the Union. Regattas are held every winter in the waters close to numerous Florida cities, and competition is keen for the handsome prizes offered the winners of events.

Swimming records have been shattered time and again in many splendid pools along the east and west coast. Hard-surface beaches at Daytona and Ormond offer long stretches for motor racing, while thousands of miles of hard-surfaced highways make motoring actually a pleasure.

Devotees of the turf will find the Sport of Kings holding sway in Miami on the beautiful course of the Miami Jockey Club, where sixty days each winter are devoted to horse racing and where some of the finest horses in training compete for rich stakes.

The state is rich in recreational opportunities, and since sunshine holds sway practically all of the day, especially in the winter season, each new dawn serves as an invitation to play.

CHAPTER VIII

HAS FLORIDA AGRICULTURAL OPPORTUNITIES?

AFTER all is said and done, agriculture has ever been the world's basic industry. Whenever catastrophes have visited the earth those communities which met with disaster have asked for clothing and shelter, but first of all they asked for food!

The really vital question of civilization is, "What will the soil produce?" And so far as that question is concerned and its direct relation to the pages of this volume, the question is, "What will Florida's soil produce?"

It is my purpose to go deeply into this subject, not only because of its importance, but as well because thousands of people all over the country are interested in it.

It is not so many years ago that the people of Florida were actually fighting the soil, glad to wrest a meager living from it. What prosperity there was amounted to so negligible an item that, compared to the lack of it, all trace of it was lost sight of.

Then the Federal Government stepped in and began the work which has gradually brought about Florida's transformation.

New uses for the land were discovered and farmers were taught the value of their soil, actually so wonderfully productive that it would be difficult to find its equal anywhere in the world.

Then endeavor looking toward intensive cultivation of their land brought Florida farmers a full measure of success. Imagine then, if you can, the effect upon the farmer when he suddenly realized his land was paying—that it

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was actually yielding a profit which represented a greater sum at the end of the year than the land he tilled was selling for!

The sudden turn of fortune caused him to spread the state's fame. News travels faster and by more means of communication to-day than history has yet recorded. So it was not long ere Florida's story began to be known to farmers throughout America, for after all there is nothing that spreads so fast as the news of money-making.

Incredulous at first even when confronted with the facts, farmers whose curiosity had been aroused and who had journeyed to Florida to see for themselves finally yielded to the temptation to try their own luck.

When their efforts were rewarded as handsomely as were those of the native farmers, their voices were raised in the loudest praises of the state's agricultural opportunities.

A 1925 statement of the farm census records 59,217 farms in the state, of which 47,205 are operated by white farmers and 12,012 by negroes.

Forty-five thousand six hundred and eight farms were operated by farmers who owned their premises, while 1,829 had managers and 13,639 were tenant farmers.

Farm acreage in Florida in 1925 was 5,940,220, of which only a trifle over one-third is in actual cultivation, and the average acreage per farm is just over 100. Total value of farms and buildings is estimated at \$430,321,268, while land values of \$417,215,172 are recorded. The value per acre of the average farm was computed at \$80. 30,938 horses and 43,007 mules were used in 1925, while the total number of cattle is 662,215, and swine 505,768.

Florida's basic wealth must ultimately lie in the phenomenal productivity of her soil. Nowhere else in the United States can land be found that will produce so abundantly three to five crops a year, nor in any other state can there yet be procured land that will yield crops of net annual value of \$200 to \$1,000 per acre, that can be bought for \$50 an acre and up.

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Soil surveys made by the Federal department of agriculture demonstrate that Florida has more than 100 different kinds of soil. These soils are qualified to produce any food crop, fruit or livestock feed which will grow in any other tropical or semi-tropical country. The peninsular climate prohibits the successful cultivation of the leading bread grains, but at present, more than eighty different commercial crops are raised in this state. There are as many other crops that are raised to a limited extent. Truck crops of two-score varieties are cultivated successfully. The Florida field crops include practically all the agricultural staples of the southland—with the exception of wheat, rye, barley, and the like—as well as many plant aliens which have been imported from tropical climes and acclimated in the state.

Agriculture is the backbone of the state and the nation. And because her agricultural resources are prodigal, the farming future of Florida is almost as well guaranteed as a government bond.

History records that Uncle Sam paid Spain about \$5,000,000 for Florida. Last year the farming products raised in our most southernly state were worth twenty times this purchase price.

And at that, according to the last census, only 2,297,271 acres of land in Florida are intimately familiar with the civilizing influences of plow and planter. Only approximately one-sixth of the total land area is in farms. Less than four-tenths of this area has been improved. Briefly, Florida has thus far been doing little more than scratching the surface of the almost boundless agricultural mine with which nature has endowed this vast territory.

The state marketing commissioner reports that during a recent year Florida producers raised 84,000 cars of fruits and vegetables, 15,000,000 bushels of cereals, beans and peas, 125,000 tons of hay, 115,000 barrels of syrup, 4,500,000 pounds of tobacco, 2,000,000 pounds of pecans, 12,000 bales of cotton and \$25,000,000 worth of livestock,

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dairy, poultry and apiary products. These foodstuffs for man and beast are valued at about \$90,000,000 and indicate that Florida has production potentialities, when all the farming land is harnessed for service, upward of the billion-dollar-a-year mark.

In a word, Florida farmed intensively and efficiently, could produce enough food to feed one of every seven of the inhabitants of the United States.

Soil, sunshine, seed and rainfall combine in Florida to produce bumper yields. The state leads the entire country in winter-grown vegetables, grapefruit, winter tomatoes, cocoanuts, watermelon seed, diversity of food products, variety of crops and propitious growing days.

The average precipitation record ranges in the neighborhood of 60 inches.

No other farming section can produce more crops in a single season than Florida. Two hundred and fifty varieties of crops, nuts, fruit and vegetables are harvested regularly. Few know there are only 80 crops produced in the entire United States which are shipped in carload quantities and that 62 of these are produced annually in Florida, and the fact should not be ignored, that these products reach the markets when they are practically bare of supplies from competing points, and so command the highest prices.

Is it not reasonable, then, to presume that, with such astonishing records already created and with still more impressive ones looming up in the immediate future because of the progress being made in draining the Everglades, thousands of new farmers will be attracted to the state in the near future?

Millions of acres of agricultural lands are still available in Florida. Late in October, 1925, I was the guest of C. J. King, Advertising Editor of the Florida Bureau of Immigration. During one of our many chats, Mr. King said to me:

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“There are more than ten million acres of productive land in Florida that never has been touched agriculturally, and it has been demonstrated by those already tilling the soils of this state that a farmer who is willing to work, and to learn more about farming as he goes along, can make money on from five acres up. There are many recorded instances of unusual incomes from less than five acres.

“Those farmers who already are cultivating Florida lands tell us that what they are doing can be done by others—and Federal census figures show that 70 per cent of them are cultivating less than 50 acres, and 20 per cent are tilling less than 20 acres.”

The vast acreage available for farming purposes is not confined to any particular section of Florida, but may be found from one end of the state to the other. On much of the ten million acres from two to four crops a year may be grown, especially in the southern part of the state, and equally as good land may be found in the northern tier of counties.

Yet, although 80 crops are grown on a commercial scale in Florida, the state is annually importing many millions of dollars' worth of foodstuffs.

Like all other states in the Union, Florida is both an exporter and an importer of the necessities of life. The extent of the trade at the present time may be judged from the following figures.

There is consumed annually \$20,427,650 worth of beef and veal, of which only \$6,623,544 worth is produced in the state and \$13,797,106 worth is imported.

\$25,579,400 worth of pork products are required to supply Florida's yearly demand of which only \$6,176,179 worth is raised in the state and \$19,403,221 worth is imported.

Florida consumes each year \$4,266,230 worth of lard, of which \$1,066,562 worth is produced within the state and \$3,199,668 worth comes in from the north. \$1,740,000

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worth of lamb and mutton is used each year. Only \$40,000 worth of this is produced in the state while \$1,700,000 worth is imported.

The people of Florida consume \$31,125,000 worth of dairy products, of which only \$7,089,819 is produced in Florida, so \$24,035,181 worth must be bought outside the state.

Florida consumes each year \$11,250,000 worth of poultry. Only \$3,750,000 worth of this is grown in Florida, which compels dealers to send \$7,500,000 out of the state per annum for poultry. \$9,000,000 worth of eggs are consumed in the state each year, \$4,500,000 worth of which are produced in Florida, and \$4,500,000 worth of which are shipped in.

Florida is importing not less than \$50,000,000 worth of grain, hays, condensed feeds, flour, meal, canned goods and fruits and vegetables not grown in the state.

The total value of the meats, lard, dairy, poultry, grain, bread, feeds, canned goods, and fruits and vegetables consumed in Florida and not grown in the state is approximately \$100,623,070.

This would cause quite a deficit in the state's finances if nothing was shipped out in return, but Florida farms and groves yield \$85,000,000, the output of her factories and sawmills amount to from \$180,000,000 to \$215,000,000. Her naval stores add \$20,000,000 to her income. Her fishermen swell her bank account \$15,000,000. Her minerals add \$16,000,000 to her annual receipts. It is estimated tourists will spend \$125,000,000 to \$150,000,000.

With a total income of from \$450,000,000 to \$500,000,000 annually and with people outside the state spending more than a million dollars a day for Florida property, with an average of more than 260 carloads of fresh fruits and vegetables going out of the state daily, Florida is gaining ground financially.

It is known that millions of acres of highly productive soil for farming purposes, and also other millions of acres

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sued to livestock and dairying activities are waiting for development.

That fact, coupled with the above figures, which have been secured from L. M. Rhodes, who is Florida's State Marketing Commissioner, indicate clearly the splendid opportunity awaiting farmers, dairymen and cattlemen, who need look no further than local markets for the consumption of their products.

Cultivation of Florida's golden acres could supply many of the foodstuffs now imported into the state as well as permit of a tremendous exporting of her products.

Experts have figured that if all of Florida's fertile land not needed for towns, cities, home sites, parks, playgrounds, tourist camps, roads, railroads, churches, schools, timber and hunting reservations and grazing lands were in truck gardens, farms, orchards and groves, the state could feed itself and export \$500,000,000 worth of agricultural, horticultural, livestock, dairy, poultry and apiary products each year, and not exceed the present production per acre.

Amazing as these figures must sound they are nevertheless true, and prove rather conclusively why Florida's acres should be brought under cultivation.

Too many people think of Florida as a tourist's mecca. My recent inspection of the state has convinced me that Florida is essentially an agricultural state.

It is not difficult to understand why the tourist trade has probably developed above everything else. It is easier for the railroads to run lines close to the coasts and drop people off at convenient spots. Until now agriculture has waited because the tourists were easier to handle.

But the double-tracking of Florida railroads and the laying of new lines which will open hitherto shut-in sections of the state is going to do much towards enlarging Florida's agricultural activity.

In an article in *Suniland Magazine*, Roger W. Babson, internationally known statistician, wrote that one of the prime reasons why Florida's future as an agricultural em-

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pire was assured was because the state led all others in combining the four fundamentals of agriculture.

Sunshine, phosphate, sufficient moisture and proximity to markets will one day bring to Florida a full measure of agricultural importance.

In reference to phosphate, of which Florida produces 85 per cent of the world's supply, Mr. Babson has said:

“As the years go on all agriculture will be absolutely dependent upon phosphate. The automobile has practically made the horse extinct, and synthetic milk may likewise make the cow extinct. Our grandchildren will use reindeer meat instead of beef. Hence not only will our ground become more and more in need of fertilizer, but fertilizer will be limited to phosphate and chemicals with which we combine it.

“Florida has not only the sunshine and the phosphate, but it is nearer the great consuming centers of the country. Central Florida is only 750 miles from the center of population of the United States—thirty hours by rail. It will soon be an overnight trip by airplane. Moreover, the Seaboard Air Line and the Atlantic Coast Line Railways realize this and will some day greatly profit thereby.

“Perhaps the most valuable of all, Florida has an abundance of rainfall and this rainfall comes at the right season.

“Natural resources, however, of themselves are not sufficient to make prosperity. The heart of Africa possesses great natural resources; Mexico and Russia are both rich in natural resources, but it is not enough just to possess great resources—they must be used to advantage.

“These natural resources are being used in Florida to a very large extent. Every year more and more agricultural development is evidenced. The growth of the citrus industry reads almost like a fairy tale, and

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it has not yet begun to reach its peak. I believe in the citrus industry, but Florida should not put all her agricultural eggs in one basket. Truck farms, vineyards, banana and sugar plantations should be encouraged. The grape vineyards which are being planted will not only add wealth to Florida, but serve also as an insurance."

Florida ships one-tenth of the fresh fruits and vegetables that are grown in the United States. During the twelve months ending with October, 1925, Florida shipped a carload of vegetables or fruit across the state line every five minutes. Perhaps this is one of the reasons why Florida farm property has increased in value 132 per cent in a decade and also why less than 2 per cent of the state's farm lands are mortgaged.

In southern Florida, crops grow and ripen every day in the year. It is no wonder then that the state leads all her sister states in growing winter vegetables.

Her grapefruit, celery, winter-grown tomatoes, cocoanuts, and watermelon seed crops rank first in America, while records show the state to be second in importance in the production of oranges and watermelons, third in lettuce and fourth in cabbage.

There are three counties in the state, Seminole, Marion and Suwannee, producing more than \$2,000,000 worth of field and truck crops annually. Eleven counties produce more than \$1,000,000 worth of such commodities.

St. Johns County produces over \$1,000,000 worth of potatoes a year, while three other counties are producing more than \$200,000 worth.

Sugar-cane is grown in six counties in excess of \$100,000 worth annually.

The fruit production of Polk County is more than 4,000,000 boxes each season, while there are five counties, DeSoto, Volusia, Pinellas, Hillsborough and Orange, that ship 1,000,000 boxes each.

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The dairy products of Dade, Duval, Hillsborough and Polk Counties are in excess of \$500,000 each, annually. Eleven counties produce more than \$100,000 worth of dairy foods each year.

Yet despite this splendid showing, for it must not be forgotten that this enormous amount of foodstuffs is harvested from a little less than two and a half million acres of land, the real beginning in developing Florida's agricultural possibilities has not been launched.

If the present cultivated farm acreage were doubled, the added supply of foodstuffs would still be insufficient to meet the demands of the state alone.

Consider then the further demand made by northern markets and you who are interested in the development of the soil will realize the possibilities of tilling Florida's golden acres.

Nor will it be many years before these facts, having become public property, will have attracted thousands of new farmers to Florida.

Progress is being made towards that end. Each day the Department of Agriculture at Tallahassee answers scores of inquiring letters from farmers and others interested in farming.

These letters come from all sections of the country, and the gist of many of them is that the stories the writers have heard about the marvelous productivity of the soil are so amazing that verification of their truth is desired from the state officials.

The per acre production records which Florida farmers boast of and which the press every now and then announces are true. I have seen in the Department of Agriculture office at the state capitol hundreds of statements and much other proof which make me certain of that fact.

But to the entire credit of the state officials, let me record here, lest I forget to do so, the fact that in no instance is the inquiring farmer or layman encouraged to hurry to Florida by the agricultural department.

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First of all the department warns all farmers to purchase no land sight unseen. A trip of investigation is suggested, and the farmer is advised under no conditions to sell his land in his native state until he has thoroughly investigated the Florida situation and satisfied himself that he can woo success there.

It is not sufficient that a farmer is willing to sell out his holdings and come to Florida hopeful of finding a good location.

He should come first and look the ground over. Every effort is being made, both by advertising and personal letters, to impress this fact upon those who seek information from the department.

While there is considerable activity in farm land sales in Florida, nothing even slightly resembling the mad scramble to buy home sites and business property exists—but the situation as it now is will not continue indefinitely.

In the opinion of this writer, who has spent much time actually on the ground, and who has been cordially welcomed by all government departments in Tallahassee, much credit is due Nathan Mayo, the Commissioner of Agriculture, and his able lieutenants, Messrs. C. J. King and T. J. Brooks, for the splendid way in which their departments function.

These gentlemen are rendering the state and those desirous of coming to it a great service, and in line with the "safe and sane" policy I saw on all sides in Florida where legitimate efforts are being exerted to attract new population, they are proceeding cautiously and requesting those they communicate with to do likewise.

The very fact that I have seen fit to give credit to a branch of the state government for doing its duty—which in any event it must and should do—must instantly prove to the reader the unfavorable reaction this writer has had to some of the methods used by scores of others who have something for sale in Florida.

For after all, the Department of Agriculture has some-

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thing very definite for sale in the form of the agricultural possibilities of the state.

The marvelous productivity of Florida's soil needs nothing but proper transportation systems so that every tillable acre can be properly served.

Instead of importing foodstuffs as she now does, Florida should not only feed herself, but she should continue to send 100,000 carloads of foodstuffs over her border line every year—yea, even double that!

Florida has a great diversity of soils. There are 10,520,000 acres of flat woodland, 8,640,000 acres pineland, 3,840,000 acres hammock or hardwood land, and 6,876,000 acres of surface water and lowland prairies. Millions of these acres have a clay subsoil.

In the past decade Florida has quadrupled her output of grapefruit, Irish potatoes, celery and cabbage; tripled her crop of tomatoes and hay, more than doubled her crop of oranges, watermelons, lettuce, peppers, cucumbers, oats and cowpeas.

A schedule of the car-lot production of vegetables and watermelons, cantaloupes, strawberries, pineapples, and peaches, makes interesting reading. Here are the 1925 figures which have been estimated by the Florida State Marketing Bureau. The value of the crops according to prices current at the time of shipment is also included:

<i>Product</i>	<i>Carloads</i>	<i>Value</i>
Beans	2,197	\$2,218,970
Cabbage	1,898	797,160
Cantaloupes	9	10,718
Celery	8,143	9,928,575
Cucumbers	2,087	2,994,845
Lettuce	1,561	959,015
Peaches	4	3,360
Peppers	1,209	797,448
Pineapples	318	333,900
Potatoes	5,054	6,208,629

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<i>Product</i>	<i>Carloads</i>	<i>Value</i>
Strawberries	883	1,525,828
Tomatoes	7,634	7,387,269
Watermelons	6,668	1,553,644
Mixed vegetables	3,206	2,582,800
Miscellaneous vegetables shipped in local lots	626,021
	40,881	\$37,928,163

Besides these figures there are the 1925 total valuation figures for the following field crops—corn, sweet potatoes, tobacco, peanuts, sugar cane, cotton, pecans, velvet beans, cowpeas, rice, oats, and hay.

The total valuation of these crops is placed at \$31,534,125, which gives us a grand total of \$69,462,288 for the 1925 growing season, and makes a total of almost 100,000 carloads of foodstuffs shipped out of the state during 1925.

We all know now that the Florida boom must attribute a goodly measure of its reason for being to the belated recognition of the economic possibilities of the tropical climate and exceptional soil.

These factors leave no doubt that Florida will eventually become one of America's ranking agricultural states.

During 1924 the Florida acreage devoted to truck production increased not less than 20 per cent as compared with the previous year, and it is highly probable that an even greater increase will be noted in 1925.

The development of Florida farm lands is only now being begun on a real scale. A great influx of northern and western farmers seeking new fields to plow is certain to go on henceforth.

But though I have gone to great lengths to tell the reader how exceptionally productive Florida soil is and what splendid prospects the new farmer in the state has, I feel a word of warning to those who are about to migrate to the state will not be amiss.

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Before making a purchase of Florida farm lands be certain the land you have selected will produce the crop you are interested in. Make sure that your crop can be marketed when it is harvested—in other words, ascertain carefully what means of transportation are at your disposal. Do not permit your enthusiasm to blind you to the actual value of the land you intend to purchase and the actual possibilities of that land. Remember that, though the land boom has not as yet enjoyed extensive stimulus in the farming regions, the fact remains that, where farm lands sold a few years ago for \$25 per acre—to-day's price is likely to be more than \$75 per acre, and in many instances even higher than that.

I do not contend that this new valuation is inflated. The land in many instances can probably earn a return warranting its cost. But be certain that it can before you buy it.

After all, the purchase of Florida land merely because it is desirable land, is not justified. The reason for the purchase must of necessity be the possible money return when it is developed. Thus, be certain that the land you buy can be developed in the way you wish to develop it.

Don't think there is no speculative risk attached to the purchase of Florida farm lands merely because we know that such lands can produce highly profitable crops.

There is a speculative feature about such a transaction after all, because, with the actual value of Florida's farming acres now known all over the world, much of this land has been gobbled up by people who have no intention of cultivating it.

Theirs is only a desire to reap a rich reward from the resale of the land. Avoid buying from such people and consult the Department of Agriculture in all events, no matter where or when you buy.

Then it is well to know that to-day some Florida farmers are not as successful as the fertility of the soil and the virtues of the climate would lead one to believe they were.

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There are some excellent reasons for this, though of prime importance is the fact that not sufficient progress has been made in coöperative marketing and packing.

Take for instance Florida's fruitgrowers. Because they are as yet not sufficiently united to make coöperative marketing profitable in the measure that it should be profitable, they are not receiving as satisfactory prices for their product as they should. Nor is their product received in the large northern markets as regularly as it should be.

This condition is the natural result when individual growers make shipments without first acquainting themselves with what their neighbors are doing. When, as is often the case, too many shipments arrive simultaneously, the market is over-burdened and the price realized declines from the standard it should enjoy.

There is a wonderful opportunity for a capable and highly experienced organizer to band Florida agriculturists together along the lines adopted by the fruitgrowers of California and the northwest. A start has been made along these lines but the work being accomplished is hardly keeping pace with the state's production of fruit.

There are in Orlando twelve packing houses for citrus fruit, and from them fruit is shipped to all parts of the United States and Canada. Fruit buyers from all the large northern markets, New York, Philadelphia, Baltimore, Cincinnati, have headquarters in Orlando, during the winter buying their fruit from the packing houses or direct from the growers.

The Florida Citrus Exchange, whose membership numbers over 5,000 Florida growers, controls the marketing of more than 5,000,000 boxes of citrus fruits annually, having a central clearing house in Orlando. The Orange County Citrus Sub-Exchange, which handles more than a million boxes and packages of fruits and vegetables each year, also operates from this city.

Thus it is evident that though a good beginning in this direction has been made, the following tabulation, giving

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production of oranges and grapefruit by years for the past seven seasons, shows how inadequate the present facilities are:

<i>Season</i>	<i>Oranges (Boxes)</i>	<i>Grapefruit (Boxes)</i>	<i>Total</i>
1924-25	13,400,000	8,600,000	22,000,000
1923-24	12,400,000	8,000,000	20,400,000
1922-23	9,300,000	7,600,000	16,900,000
1921-22	7,300,000	6,000,000	13,300,000
1920-21	8,700,000	5,100,000	13,800,000
1919-20	7,000,000	5,500,000	12,500,000
1918-19	5,700,000	3,200,000	8,900,000

There are at present 6,096,861 young orange trees and 7,305,672 of bearing age. 68,909 young lemon trees await their first bearing season, while 84,273 are now of bearing age. 960,909 grapefruit trees have not yet reached the bearing age, while 2,971,910 already bear fruit.

Bananas and grapes will soon become leading products of Florida, if experiments now being conducted in the state, in an effort to find the soil best adapted to the growing of each, mean anything.

And that these experiments do mean something is very evident, if one is to judge from the keen interest exhibited in them by hundreds of people.

Probably no opportunity presents greater possibilities for future success and wealth in Florida than the opportunity for men of the soil. The world is just coming to an intelligent appreciation of the unparalleled advantages which Florida has to offer in its soil and climate, and its favorable location with regard to the great consuming markets. The result must be a greatly increased appreciation of the value of all Florida land, for there is no land in Florida which is not possible of being put to some profitable use.

Florida needs, first of all, farmers to farm her great agricultural lands. It is surprising that in a country where as many as four crops can be produced in one year, there

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are fewer farms per square mile than in any other country in the world.

For those men and women who possess the hearts of pioneers, who appreciate the marvelous fertility of Florida soil and are willing to help in developing it, there exists to-day in Florida an opportunity of limitless possibilities.

(For further and detailed information relative to the number of carload shipments of agricultural products sent out of the state during the season of 1924-1925, attention is directed to the Appendix, where a complete record will be found.)

CHAPTER IX

WHAT ARE THE FLORIDA EVERGLADES?

HOW many of us are there who really know what the word "Everglades" means? Mention of this word usually brings a mental picture of an immense tract of black swamp and marshland mostly under water, covered with tall saw-grass—so named because it cuts like a knife—and infested with alligators, reptiles, and serpents of all descriptions, while wild birds hover overhead.

Even the *Encyclopedia Britannica's* definition of the glades is likely to mislead those who refer to this splendid reference work.

The British publishers, in speaking of the Everglades say of them:

"An American lake, about 8,000 square miles in area, in which are numerous half-submerged islands."

But the Everglades are not a vast inundated waste as so many believe.

In fact, they are an almost limitless plain as level as a skating rink, almost entirely devoid of trees, with mellow soil laid over a porous lime rock foundation.

Only recently I crossed the Everglades in an automobile and I saw sugar plantations and mills already in operation.

As a beef-raising and dairy land nothing finer could be found in the world. Year-round natural forage of luxuriant grasses typical of the region assure feed for all manner of cattle. Hogs thrive on it.

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Add to all this the absolute fact that wherever the land has been drained and farming operations have been launched, crops to astonish the northern farmer have been produced, and you can secure at a glance the tremendous possibilities of the Everglades.

Reclamation work is being vigorously rushed, both by the State and Federal government. Once it is effected there will be rendered available an enormous acreage, of which at present only the fringe is being worked.

But perhaps the best way to acquaint the reader with what the Everglades really are, is to quote in part from a pamphlet distributed at the state capital in Tallahassee by the office of F. C. Elliot, chief drainage engineer in charge of the vast undertaking upon which Florida has already spent many millions, and will continue to spend millions until she has fully reclaimed her black gold.

To-day the immense possibilities of Everglades reclamation have become apparent, and the work going on under the direction of the chief engineer is recognized as the largest project of its kind in America.

When recently I met Mr. Elliot and discussed his task with him, I began to appreciate why the great submerged prairie has begun to vanish and why farming operations are already going on where not so long ago the feet of man had never trod.

This man is doing as much for the state of Florida as any other single individual, and it is characteristic of his type that he should be quiet spoken and, on the surface, unmindful of the importance attached to the great undertaking of which he is the directing genius.

I made his acquaintance one Sunday afternoon late in October on the links of the Tallahassee Country Club. Immediately I met him I began to ply him with questions about the Everglades and the work his department was doing in reclaiming them. The gist of what I learned from him is so well set down in the pamphlet his department distributes that I have edited its pages for reprinting in this

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volume, eliminating such of the material as I deem not necessary to be set down herewith.

The pamphlet states:

“There are few, perhaps, who ever formed a preconceived idea of the Everglades and afterwards visited that territory, who did not alter considerably their original mental picture of the region.

“An expanse of land so level, so unbroken, so uniform in its profile, and with those characteristics so vast as to present in its natural condition a completely encircling horizon like that of the sea is not readily imagined, yet such is the great level prairie comprising the Everglades. Probably in all nature there is not on this great scale another body of land so nearly perfectly level as this region. So nearly level is this area and so devoid of surface relief and change of contour, that the rain which falls upon its surface and the water which overflowed it from the great Lake Okeechobee spread out in a broad shallow sheet and could not develop sufficient current or velocity to erode channels in the nature of creeks or rivers for the flow of water, thus making it necessary for man to provide in the shape of artificial waterways that which was omitted by nature, in order that this area, rich in its potentialities for agriculture and other development, might be fit for the uses and conveniences of man.

“The Everglades, with Lake Okeechobee at their head, occupy the heart of the southern portion of the Florida peninsula below the 27th parallel. The Everglades proper comprises an area of 2,860,000 acres.

“The surface of the 'glades before drainage began was approximately 21 feet above sea level through that portion bordering upon Lake Okeechobee, which is the most distant from the sea. The 'glades in the extreme southern end of the peninsula merge almost imperceptibly into tidewater of the sea. The sections bor-

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dering upon tidewater are not capable of being drained by gravity. From the shores of Lake Okeechobee the land slopes toward the south, imperceptibly to the eye, at the rate of two to three inches per mile. The distance through the Everglades from Lake Okeechobee to tidewater at the southern end of the peninsula is approximately 90 miles, and their width east and west is approximately 40 miles. The 'glades present the appearance of a broad, level, grass-covered prairie. The predominating growth is saw-grass. Great areas have no trees of any description, while some sections contain small clumps, and scattering cypress of small size is common in the southern portion.

"The soil is principally muck or peat, varying in depth from 8 to 12 feet along the southern shore of Lake Okeechobee, to 2 to 4 feet in the southern portion of the 'glades, while at the edge of the 'glades the muck soil gradually gives place to the sand or marl lands adjoining. The muck and peat soil was formed by the falling and decaying of each successive growth of vegetation. In their normal condition the Everglades were covered with water from a few inches to two or more feet in depth. The accumulation of soil was made possible by the preserving action of the water which covered it continuously and prevented thorough decomposition which would have occurred had the ground been much exposed to the air.

"The soil is underlaid with a bed of limestone in the southern and southeastern sections,—rather soft, but very jagged and uneven. This gives place toward the interior to a smooth limestone bed, which, through geological changes, has become impregnated with silica, and is extremely hard and sharp, when fractured, affording good material for road building, concrete and other construction, but expensive to excavate in canal dredging.

"On this great limestone floor, slightly tilted up at the

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edges, lies the soil of the Everglades, thicker towards Lake Okeechobee and thinner towards the edges of the 'glades and to the south. The water overflowing this level expanse of land gradually found its way, seeping through soil and meandering through saw-grass, southward to the sea, or passing into the air by evaporation.

"The lake is the catch basin receiving the run-off from the watershed to the northward, which has an area of 5,300 square miles, or about seven times the size of the lake. During heavy rainy seasons great quantities of water are discharged from this watershed into the lake, and this continues in less amounts during other seasons. In its natural condition, when the lake became filled to overflowing, it discharged its waters over the low shores on the south, adding its quota to that of rainfall on the 'glades, inundating the entire territory and subjecting the same to overflow.

"Lake Okeechobee, uncontrolled, is the greatest menace to the Everglades, but when controlled becomes one of its most valuable assets. The successful drainage of the Everglades depends in large measure on preventing the lake from overflowing and inundating the land to the southward. As a source of domestic supply, for which in time it will most likely be utilized, it would furnish one million persons with water for one year at the rate of 170 gallons per capita per day from less than six inches of its depth.

"The lake is a navigable body of water and together with the drainage canals and excavated channels leading into it, affords valuable navigation for the commerce of that section. It has been surveyed and mapped, and the various courses from one point to another have been charted. Channel markers and lighted beacons have been placed for convenience and safety of navigation. When in the middle of Lake Okeechobee in an ordinary launch, one is out of sight of land.

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“The Everglades were a great unsurveyed territory. In the early days the Government surveyors detailed for work in the region adjacent to the Everglades did not attempt to penetrate this area, but reported it as impracticable and impenetrable marsh. In connection with the drainage work, a plan of surveys has been inaugurated to include the Everglades. The principal base lines and guide meridians have been projected and over a million acres have been surveyed into townships, ranges and sections.

“Upon the assumption that the lands of the Everglades would become valuable for agricultural purposes when drained, rests the entire justification for the undertaking entailing a great expenditure of time, labor and money. Experience thus far has supported the original belief in the agricultural value of these lands. Some of the crops successfully grown on drained lands in the Everglades are tomatoes, potatoes, peppers, beans, egg plants, onions, cabbage, cucumbers, strawberries, beets, lettuce, celery, and other vegetables; sugar-cane, corn, rice, alfalfa, kaffir-corn, sorghum, millet, milo maize, peanuts, dasheen, many grasses, and other staple crops. In many instances lands have not been drained for sufficient time to bring fruit trees into general bearing, but in some localities oranges, grapefruit, limes, bananas and avocados have come into bearing, indicating satisfactory quantity and quality of fruit. Indications are that certain fruits adapted to this type of soil will become valuable additions to general agricultural crops of the district. Considerable activity is being shown in poultry, in hog raising, and in the growing of cattle for both dairy and beef. This branch of agriculture is offering promise in the developments of these essential items of food supply.

“In the solution of farm problems one of the most beneficial and important steps which has been undertaken was the establishment in 1921 of an agricultural

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experiment station in the Everglades under the direction of the state authorities. In fact, it being true that successful farming is the final and fundamental purpose of the drainage work, it is apparent that the success of the enterprise depends on placing farming and cultivation of the land on a sound, profitable basis.

“By reason of the great area of the Everglades it is scarcely conceivable that this territory can develop on the basis of vegetables or truck farming alone. Its ultimate development as an agricultural land must be mainly along the lines of staple products. There are indications that the soil and climate are peculiarly favorable to certain staples, and development during the past two or three years along the line of sugar production, cattle raising, peanut and grain growing is especially encouraging. Large areas are already devoted to the above named staples and two sugar mills are in operation. On the other hand, up to the present time truck farming and the growing of winter and spring vegetables for northern markets represent by far the greatest agricultural output. During the spring of 1924 it is estimated on reliable information that the income to the Lake Okeechobee section alone was at the rate of \$50,000 to \$60,000 per day during three or four weeks of the peak season, while good returns came in both prior and subsequent to the maximum period. Other sections are also important truck producing areas. The area of the Everglades in which farming activities are going on is about one thousand square miles but in this area farms are still but sparsely scattered and scarcely more than a good beginning has been made in its settlement and cultivation. In many cases very large returns per acre have been realized from winter truck growing, but in mentioning the same it is not intended to convey the idea that there is “easy” money in Everglades truck farming. Emphatically there is not. Every dollar made by Everglades farmers repre-

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sents hard work, persistent labor, and untiring effort to make good, and every success may be translated in terms of "work," and vice versa.

"Five main drainage canals connect Lake Okeechobee with water and traverse the 'glades. Two main drainage canals are under construction leading northwest from the lake for providing outlet to lands adjacent to it.

"To January 1, 1924, the total length of main canals open in the Everglades was 427 miles. Fourteen locks with their accompanying dams and controlling works have been constructed, and much other work, of less extensive though essential nature, has been accomplished.

"The amount of money expended on roads, railroads, private developments, mills, farms, et cetera, all as collateral to drainage, far exceed that by the district for drainage purposes.

"The three principal railroads serving Florida, the Atlantic Coast Line, the Florida East Coast and the Seaboard Air Line, are extending their lines into the Everglades region. Paved roads are being constructed by counties, by road districts and by private individuals.

"Practically all low or level land in countries of heavy rainfall are subject to periodic overflow. In some countries these overflows are looked upon as a great benefit by depositing renewing and enriching material, or by storing water in the soil for the use of crops during the succeeding growing season, while in still other localities great floods have been a menace to life and property since the earliest times. Conditions in the Everglades are such that this area can never suffer from torrential floods of great depth or of dangerous velocities, but it is to be expected, even after all the canals shall have been completed, that there will be occasional periods of excessive water. In a land such as the Everglades, subject to heavy rainfall, there will be at times incon-

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venience and damage from wet conditions, just as in any other like country on earth. Past experience has been, however, that excessive storms are of infrequent occurrence, and also, the season in which flood rains come is usually the late summer, which is the least active time of year in farming and when the least damage will result from wet conditions.

"Prior to the undertaking of the drainage project there were no human inhabitants in the Everglades save a few Indians who roamed the margin of the marsh, or an occasional hunter or trapper making his temporary abode there. Since the drainage has been in progress the population of the Everglades drainage district has risen from an insignificant number to an estimated 25,000, and formerly where no habitation and no improved property existed there may now be found in many localities flourishing farms, thriving communities with schools, churches, stores, hotels, roads, railroads, telephones, telegraphs, electric lights, water works, and other essentials and conveniences of civilization.

"The most important thing for the farmer to do in preparing for his first crop in the Everglades is to look to ditching the land. No farmer should subject himself to the risk, even for one year, of losing his crop, his labor, and his money by failing to provide that which is absolutely essential to his protection and success. Prospective purchasers and farmers should acquaint themselves with conditions regarding drainage, and not gamble with nature's agencies against needless odds. Nothing could be more unwise than the planting of crops on Everglades land until it has been thoroughly ditched, protected and connected with the main canal.

"Too high expectation should not be placed for a money crop the first year. Ordinarily three or four years are required in the 'glades, precisely as elsewhere under similar conditions, for getting the land in shape physically, chemically and biologically for maximum

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crop production. These desirable conditions can be hastened and facilitated by deep plowing, aeration, and the planting of initial crops suitable for improving and taming the new land.

"The Everglades must be seen and studied to be understood. The soil is different from land commonly met with. Opinions of persons who have never seen the Everglades should not be accepted until verified. Investigation of conditions there should be made just as one would investigate a business which he proposes to purchase or an undertaking on which he plans to embark.

"There are successes in the Everglades and there are failures. Every line of endeavor and every walk of life has both of the above. The new settler coming to this territory should make provision for two years, and preferably three, without having to depend too largely upon full remuneration from the soil during this breaking-in period. Very much better success will result if provision is made by which to get past this usually unprofitable term. After this, it is the judgment of those in authority that the farmer can expect as satisfactory return from his efforts in the Everglades as anywhere else on earth."

Though I have given much space to the Everglades and believe thoroughly in all that Mr. Elliot's pamphlet from which I have so liberally quoted states, it is probably proper for me to add that the work of draining the Everglades is one which will occupy years of time to actually accomplish.

I do not wish to give the impression that this is mere child's play and that it will be an accomplished fact in the immediate future. On the contrary, I would not be surprised if the drainage plan will consume many years of tireless efforts to successfully accomplish. Eleven millions of dollars have already been expended and only the merest beginning has been made. How many millions will be

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necessary to complete the work is beyond my ken even to estimate.

I am, however, convinced of this much. Whatever the cost of draining the Everglades may be, that cost will be met by Florida, for the state knows that what are probably its most valuable lands lie in the vast area of which the Everglades is the heart.

It is interesting to note that in a country where not more than six or seven years ago water stood at a depth of three feet over land presenting the most forbidding appearance and generally thought to be useless, there now stand highly profitable farms. While these farms are, as yet, comparatively few, they are the pioneers in the development of Florida's richest section.

CHAPTER X

HAS FLORIDA INDUSTRIAL OPPORTUNITIES?

ON all sides people are asking, "What kind of work is there to do in Florida?" Others wish to know if the state can continue to grow and prosper without industries.

When I hear their questions, I am mindful of the fact that those who make such inquiries have forgotten that when America was settled it was a barren land, that nothing like the inducements one finds in Florida to-day existed then; and yet not many years after America was settled it was not only sustaining itself, but it had already begun to export its manufactured commodities to other nations.

Population makes necessary the creation of industries, and Florida is gaining in population with lightning rapidity.

Thus we learn with the growth of the state greater opportunities for industrial and commercial enterprises present themselves. Surely then investment in these fields appears attractive.

Of course I do not counsel investment of any nature whatever unless a thorough investigation has been made.

However, when large chain store systems enter a territory it is safe to presume that their highly trained agents have made a critical survey of the new field. That such chain store systems are entering the state and that their activities are being pushed with vigor is certain.

The United Cigar Stores Company announce one hundred new branches in Florida, and prominent grocery and 5- and 10-cent store systems are opening new branches as fast as suitable locations can be found.

The investments of these and many other new enterprises

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in Florida are fully warranted by the growth in purchasing power which the state's growing population assures.

And that same population can make successful enterprises of many industrial ventures.

Limitless possibilities of an industrial nature are to be found in Florida to-day.

If the state continues to attract population at the pace she is now setting, then those who have her industrial future at heart need not worry.

In 1910 Florida had a population of less than three-quarters of a million. Idle acres and idle watercourses were conspicuous features the traveler noted. To-day, with increased population, a vastly enlarged utilization of those idle acres and navigable waterways has been born.

Thousands of acres of land in Seminole County are planted in celery; Orange County abounds in citrus groves; Jefferson County markets thousands of pounds of luscious pecans each year; beans are produced in profusion in Sumter County; while St. Johns County lands are really vast potato areas.

Couple this development of the land, which is the means of bringing millions of dollars into Florida each year, with an intensive commercial horticultural development going on all over the state and you can get an idea of what has been done since increased population has been attracted to the peninsula.

Comparisons of bank deposits and resources, of taxable values and investment statistics as between 1910 and 1925, not only for the state as a whole, but for any of Florida's many progressive little communities, will instantly acquaint you with the relation of population to wealth.

Again, in the present railroad mileage and tonnage, in the present utilization of Florida ports and traffic over her splendid highways as compared to the 1910 situation, we see a clear picture of what added population has already done for Florida and what its meaning is in its relation to commerce.

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The era of industrial expansion in Florida is at hand; and though this period in the state's history has long been delayed in making its appearance, it would be unfair to what progress has already been made to term it negligible.

How much of a beginning has really been made few people realize, Floridians not excepted. As a matter of fact Florida already has a substantial industrial development, but like her cities and towns, this development is just beginning.

For many years the principal industrial work was producing naval stores, lumber, mining phosphate, and manufacturing cigars.

It is probably commonly known that Florida leads the world in the manufacture of clear Havana cigars, the principal factories being located in Tampa and Key West.

When recently I spoke with A. A. Coult, General Secretary of the Florida Development Board, about industrial expansion in Florida made possible by the raw products the state possesses, he told me that among those products receiving most attention at present are clays, palmetto logs and roots, sea foods, citrus fruits, and certain minerals.

From my many trips over the state I have learned that there are considerable deposits of clay which are suitable for manufacturing brick of different kinds and several factories are in operation. Florida also has some clays which are especially suitable for manufacture of chinaware, fine vases and other pottery products. At the present time more raw clay is being shipped out of the state than is being manufactured within the state, which indicates that the quality is recognized by northern pottery manufacturers.

The palmetto logs are being cut into special lumber for siding houses where plaster is wanted for the finishing coat, as the fibers hold the plaster to the boards. This saves considerable expense in lathing and the results have been satisfactory. There are plants which put the logs through a process to recover the fiber, which is used for manufacturing brooms, brushes, and other commodities of that char-

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acter. The waste fiber is equal to animal hair for mixing with mortar. The palmetto roots also can be utilized for certain products and the leaves, when shredded and spun, make good binder twine and wool for rugs. The palmetto berries have medicinal value and quantities of them are shipped out of the state for that purpose.

Most of Florida's sea food goes to the consumer in a raw condition, but there are plants in the state which manufacture clams into chowder; shrimp and oysters into canned products; and the by-products and inedible fish into oil and fish meal. Oyster shells are ground into flakes and sold to poultrymen for consumption by their flocks.

The state has appropriated large sums of money for replanting oysters on natural oyster reefs and for increasing fish production, by planting millions of small fish in the bays and mouths of rivers.

Considering the agricultural and horticultural products available for manufacture into finished products, the canning of grapefruit hearts and manufacture of marmalade, citrus peel and other by-products from citrus fruit is being developed rapidly and offers excellent opportunities for further research and development. One plant is recovering essential oils from the citrus peel before the fruit is otherwise manufactured.

Florida's mineral wealth has never been surveyed intensively and no one knows what valuable minerals are available in the sands. However local surveys in a few places have shown the presence of rare minerals in paying quantities, and a plant has been in operation on the Atlantic Coast in Duval County for several years.

Reclamation of the Everglades has encouraged the growing of sugar cane in that area, and there are now three sugar mills in the southern part of the state. However, ribbon cane for manufacture of syrup can be grown in any part of the state, and local mills grind thousands of tons of cane yearly for the syrup juices.

There is proposed erection of a plant in the state to

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utilize the bagasse, or refuse from the cane after grinding, for manufacture into a product which takes the place of boards in some kinds of construction.

A number of fertilizer factories have been built in the state to take the raw materials, among which is phosphate, which is mined so extensively in Florida, and with other necessary ingredients shipped in from other sources, convert the combination into high grade fertilizer. Some of the plants use peat from the Everglades for filler in the manufacture of fertilizers of certain kinds.

While some of the figs and other small fruits grown in the state are canned or preserved in commercial quantities by large plants, this industry has not attained the prominence it warrants, and there seems to be opportunity for further investment of capital in such industries.

Florida produces some forty million pounds of peanuts every year, but practically all of this crop is shipped out of the state for conversion into salted peanuts, peanut oil and peanut foods at plants in other states.

The growing of pecan nuts is increasing in volume every year, but little attention has been given to cracking and manufacturing the nut meats within the state. The bulk of those used for this purpose are shipped to St. Louis.

Cocoanuts form an important commodity, but most of the nuts are shipped to northern markets in the raw state. Owing to favorable climatic conditions and cheap fuel, it would seem desirable for industries which utilize the product to establish in the state.

Public utilities are an important factor in the industrial development of the state and the rapid growth of population makes large additional investments necessary to meet requirements.

Another industry which is important because of the product turned out is the printing business. Florida has a number of plants which specialize in printing of booklets, literature and other products of the printers' art, and they give employment to a considerable number of people.

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The printing of newspapers and magazines in the various cities gives employment to thousands of workers for the state at large.

Bee culture can easily become an important and financially worth-while endeavor in Florida. Florida's honey production for the past season was around 80 pounds per colony, or on the average, more than twice as much as that produced per colony on the average throughout the United States. This striking statement was recently made by the State Plant Board of Florida.

The quality of honey produced in Florida is exceptionally good and the prices received by bee-keepers are somewhat in excess of prices received elsewhere. This proves that bee-keeping in this state by experienced men who practice modern methods is well worth while. The Experiment Station and the State Plant Board are constantly in receipt of inquiries from prospective bee-keepers throughout the state for information on this subject, which shows that a great deal of interest is manifested in this industry.

How many people know that Florida possesses the largest sponge market in the world?

Florida's sponge fisheries have not always been of paramount size. It is only recently that the city of Tarpon Springs, on Florida's west coast, began the development of this maritime industry.

By bodily importing from southern Europe a big industrial population to carry on the work of bringing sponges from the depths of the sea, Tarpon Springs wrested supremacy in this occupation from Key West, where it had formerly lodged.

The richest banks or "fields" of sponges are found in the gulf waters adjacent to Anclote lighthouse, which is at the mouth of the inlet into which Tarpon Springs Bayou opens. These have become the favorite haunt of the larger fleets.

Available statistics permitting of a comparison of manufacturing figures over a period of more than twenty years prove that Florida has made a most favorable showing in

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increase in capital investment for factories with more than \$500 annual production.

Between 1899 and 1909 a gain of 160 per cent is recorded, while over 200 per cent is the estimated figure for the gain between 1909 and 1919.

Comparing these figures with the gain of the entire south for similar periods, we find that between 1899 and 1909 the south gained approximately 140 per cent, while the decade following showed a gain of a little less than 135 per cent.

A comparison made with Florida's figures and the figures for the entire country show that the percentage of increase for the United States between 1899 and 1909 was just barely over 100 per cent, while the decade between 1909 and 1919 showed an increase of 140 per cent.

Thus Florida's remarkable record of manufacturing growth during the two decades of the present century appear all the more convincing when it is considered that the peninsula is ostensibly an agricultural state.

The value of Florida's manufactured products also achieved a most creditable gain, the record for the two decades having been better than 525 per cent.

In this instance the south as a whole hung up a little better record, the increase being a trifle over 530 per cent—but the nation's gain during the period was not as large as Florida's, since less than 450 per cent was recorded.

Though these figures must be pleasing indeed to those concerned in Florida's industrial development to date, the figures for the period of 1920 to 1929 inclusive will be certain to far eclipse present records.

Lost sight of in the real estate boom gripping the state at this particular time, the fact remains that one of the most gratifying features of Florida's growth has been her industrial progress.

Jefferson Thomas, an able writer and statistician known to this writer and therefore freely quoted hereafter, writing under the heading of "Florida, An Industrial Giant in the Making," has said:

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"The manufacturing development now proceeding indeed is one of the most significant things in the whole catalogue of Florida's marvelous achievements. Agriculture, commerce and recreation, the other three outstanding divisions of Florida's activity, all are inter-related and in a considerable measure each also bears a definite relation to industry. That the latter is keeping apace with the three former means much as a guaranty of the well-rounded development which assures stable values and continuing growth. Manufacturing is of special importance in the future program of Florida because it symbolizes prosperity in the minds of northern people who come here and also because manufacturing, in the ordinary sense of the term, is not at present seriously associated with Florida as a state.

"One of the illuminating evidences of Florida's growing interest in manufacturing potentialities is found in the number of boards of trade and chambers of commerce that are establishing industrial departments. It is believed that Jacksonville was the first city in which a trade body engaged the services of an industrial secretary on the full-time basis, and even in the North Florida metropolis this was not accomplished until a short while ago. Recently Tampa and several others of the larger and more progressive places have added industrial departments to the organizations of their civic bodies, and two or three will shortly assign secretaries exclusively to this line of work. In numerous smaller cities, where membership resources and other conditions preclude for the present concentrated effort on manufacturing enterprises, the local trade bodies are requiring their secretaries to devote time and thought to these matters.

"One of the noticeable features of Florida manufacturing in the past has been its diversification. Except in the cigar industry of Tampa and Key West there has been little of the concentration on highly spe-

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cialized lines so characteristic of industrial plants in the north, through which Detroit has won dominance in motor car making, Chicago its leadership in meat packing, and so on. It is true that lumber manufacturing has been for years the principal industry in all Florida, but almost every community has had some share therein. The phosphate industry, chief factor in most places where it exists, has spread over a considerable area, covering several counties. Everywhere in the confines of industrial America it is a still controverted question as to whether a few lines or many lines of manufacturing are best for a city. In efficiency of skilled labor, in transportation economies and in several other respects the advantages undoubtedly lie with the specialized communities. When dull times come to an industry, however, the towns having little else, suffer far more than places with great diversity. The ideal condition is probably that which nearest approaches a fifty-fifty division—with one-half of a city's factories in one field and the other half in a number of fields.

"Florida has not escaped the purely promotion era of interest in manufacturing—and the period of its stock-selling activities has not only helped to prevent the building of well-founded enterprises at the time, but helped to delay and retard sane development of industry for numbers of years. Factories for utilizing the by-products of citrus groves have been a favorite with the stock salesmen operating in Florida, and the wrecks of high ambitions along that glittering route are all too numerous.

"There have been a full measure of automobile plants, of motion picture studios, and of several other of the favorite stunts of the capable gentlemen who apply high pressure methods and get away with highway robbery in their dealings. Nor is it to be supposed that the salubrious climate of Florida is grow-

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ing any less attractive to the stock-selling gentry, so further cultivation of the field by them may be anticipated. In this respect, Florida is no better and no worse than neighboring states, except in so far as its long-continued and growing prosperity may make it more fruitful and more responsive for the peddlers of 'get-rich-quick' schemes—our people are, generally, in position to make more substantial cash payments than is the rule in other states."

Now, under the impulse of increasing appreciation of the advantages of Florida for manufacturing, coupled with growing recognition of the need for more speedy utilization of these advantages, bankers, business men and developers are coöperating as never before to attain for Florida a substantial advancement in industrial performance. The activities of these civic leaders more and more are devoted to the establishment of factories in standardized fields and with permanent characteristics. Jacksonville, for instance, is reported recently to have secured one cotton mill, while negotiating for more. Tampa announces a steel mill as more than a possibility, with cement, motor truck and fiber furniture factories as actual accomplishments.

Plants for making building materials of various forms are springing up all over the state, several of them using as raw material some of the native products of Florida heretofore considered useless.

A most interesting development is the preliminary announcement of a big water power plant near Panama City from the streams of the hilly country to the north of the town.

That the citrus industry of the state in reality is a vast manufacturing business is not commonly accepted as a fact, yet there is a good deal of basis in this fact. The manufacturing end of grapefruit and orange culture has failed to receive proper credit at the hands even of the people directly engaged in it.

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Hundreds of thousands of dollars are invested in the land on which citrus packing plants have been erected, and millions more in the houses and in the machinery and equipment with which they are operated. These houses, preparing fresh fruit for marketing in a sanitary and sound condition, are just as much factories as the plants of the north that can the products of the garden and orchard.

Counting the money they represent as manufacturing capital would materially increase Florida's totals under this classification, and to treat the labor and other outlay required to operate the packing houses as factory expense would add big sums to the amounts now being credited to Florida in statistical digests.

At a meeting of the Rotary club in Jacksonville, late in the fall of 1925, the principal address was made by Harry H. Buckman, a leading engineer of the state.

Mr. Buckman's speech was illustrated by placards adorning the wall setting forth Jacksonville's possibilities in regard to six basic industries, the placards showing the added population that can be attracted and the amount of money each of the industries means annually to the city. The six industries, the annual expenditure and the development, according to the placards, are: Sulphuric acid, \$30,000,000 annually, 8,000 workers; textiles, \$20,000,000, 5,000 workers; steel, \$25,000,000, 7,000 workers; rubber, \$30,000,000, 8,000 workers; leather, \$14,000,000, 5,000 workers; tin, \$22,000,000, 4,500 workers. What the speaker said is pertinent, not only for Jacksonville, but for the state as a whole.

Florida annually ships 60,940,000 pounds of salt-water and fresh-water fish, 125,000 barrels of oysters, shrimp, crabs, and clams, and 9,000,000 sponges. The sea food and sponges bring to the state \$25,000,000 each year.

Key West and Tampa together annually ship 500,000,000 cigars.

Florida forests annually yield 1,000,000,000 feet of lumber, 8,920,000 gallons of turpentine, and 560,000 bar-

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rels of resin, oils, tar, pitch, and creosote. These products bring the state \$60,000,000 a year.

There are now 2,502 manufacturing establishments in Florida, and they produce \$318,327,000 worth of products annually.

Florida is usually considered more of an agricultural, horticultural, and resort state than a manufacturing state, and yet these figures show its increasing importance from the standpoint of industrial production.

Up to the present time the development of Florida's natural resources has only been up to the point of preparing material for shipment, the finishing processes being completed elsewhere. In the case of turpentine and resin, those commodities are shipped to paint manufacturers, soap manufacturers and other industries utilizing them to some extent in turning out a finished product. With the rapidly increasing population of Florida, providing a market for large quantities of such finished goods, it is evident that certain of these industries would do well to establish in the state, thereby taking advantage of both the supply of raw materials and the growing markets.

Until recently, most of the lumber has also been shipped in the rough state to markets elsewhere for refinishing into high-grade building material. There are now a few plants in the state which resaw and plane their lumber and manufacture window frames, flooring and other forms of finished building material.

The Ford Motor Company has established a large assembling plant in Jacksonville for their export business. There are two glass manufacturing plants in the state exporting all their output to the West Indies.

Florida has nine ports maintaining export facilities. Florida is closer to the West Indies and South America than any other state. Location plays a large part among competitive business nowadays. A saving in transportation costs frequently enables a manufacturer to win new markets. Add to this reason for establishing an industry in Florida,

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the mildness of the climate, the excellent living conditions for workmen and the advantage of cheap fuel, such as crude fuel oil, and no manufacturer desirous of enlarging his business, or desirous of selling the Florida or South American markets, can afford to overlook the advantages Florida offers.

CHAPTER XI

HAS FLORIDA OPPORTUNITIES FOR BUSINESS AND PROFESSIONAL MEN?

YES, Florida has opportunities for business and professional men, and in making that statement I sincerely wish I could convey to the reader the same measure of emphasis I am using in writing these words.

Probably the first and most lasting impression the visitor to Florida receives is the picture of real estate speculation now in full swing in practically every section of the state.

With such tremendous activity going on, it is perhaps difficult for one to gain a clear perspective of the true Florida boom.

The reader has already learned that two distinctly different booms are now in progress in Florida—one we know is the land speculating boom—the other is the actual and tangible development boom. And though both booms are very active, it is this writer's opinion that the stage in Florida is now so set that the greatest future profits will be realized from investments in business or industrial concerns.

Speculation will still yield profits in Florida, but those who would speculate in this advanced stage of the Florida boom must needs have considerable surplus money for that purpose. Values have risen to such tremendous heights that speculation for the financially feeble is practically out of the question.

But Florida presents just as many opportunities to start in a small business requiring modest funds, as it does opportunities for those who command large capital.

I have seen in practically every Florida city and town I

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visited countless opportunities for small merchants of all kinds. The man with but a few thousand dollars to invest can start in business in Florida now, and if he could win success elsewhere he is doubly sure of winning it in Florida, for competition is not so keen here as in the more thickly populated centers.

Hotelkeepers are presented with many first class opportunities in Florida and there is a great opportunity for restaurants of all descriptions. Building and electrical supply houses will find trade awaiting them, as will clothing and shoe stores. But it is hardly proper to differentiate between various classes of retail stores for, as a matter of fact, retail stores of every description will find a welcome in practically every Florida city.

Lest my statement that one can embark on a business venture in Florida with a few thousand dollars be misunderstood, I desire to qualify that statement by adding that this is a possibility only in the smaller cities where rents are not so out of proportion as they are in many of the larger cities.

Magazines such as *Florida News* and *Florida Real Estate Weekly* have long, classified listings of going businesses which are offered for sale. There are also requests from Chambers of Commerce and Boards of Trade addressed to those seeking retail openings in the state. Securing either or both of these magazines as well as local newspapers will be distinctly worthwhile, as through their columns much information can be obtained.

It is an assured fact that the growth of Florida's importance as a resort and agricultural center will continue until such a time as the state will have attained the standing which her natural endowments assures. With that growth will come greater opportunities for business expansion—both retail and wholesale—but it must not be forgotten that this is the time to come to Florida if one would establish himself as a retail merchant. Now opportunity is to be found in practically every city, town and hamlet

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in the state. Future development will of course broaden that opportunity, but it will also add greatly to the cost of making a beginning. *Now* is the time to begin, if one desires to begin with a minimum of capital. Future years will see the cost of beginning a business in Florida mount annually.

Business investments in Florida to-day appear most attractive, for not only is there sufficient population to be served, but population is increasing more rapidly in Florida than elsewhere.

I am confident that the permanency of Florida is as assured as her climate is.

People have asked me whether I thought that Florida would continue to grow *after* the boom! Always I have answered, "Yes, Florida will continue to grow after the boom."

I say that, because practically all who have questioned me were ignorant of the real Florida boom. A prominent attorney who had heard about the boom through the press and was as unfamiliar about it as most people are who rely upon the press for their knowledge of what is happening in Florida, asked me if there was an opportunity for lawyers in the state.

Now it just so happened that I arrived in Tallahassee, the state's capital, on the eve of the October, 1925, bar examinations. I met a member of the State Supreme Court the day the examinations opened, and our conversation revealed these interesting facts and figures.

In 1923 only thirty-three men took the bar examination, and up to that time this body of men represented the largest class ever to take the examination at a single time. Six months later, at the semi-annual examinations, seventy-four men took the examination.

Thus a new record was created, but the next class, early in 1924, exceeded all expectations when 142 men applied for permission to take the examination.

Imagine, then, the need of attorneys in the state when in

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October, 1925, more than 3,500 lawyers made application to take the examinations. Of this number some 700 were selected as being qualified to practice law in Florida, and this body of men arrived in Tallahassee in the middle of October, 1925, to take the bar examinations.

Just as soon as those fortunate enough to qualify are notified of their successful examination they will be admitted to practice in the state, and from what I could gather, their services are sadly needed.

Indeed, the legal situation in Florida is pitiful. The demand for attorneys' services far exceeds the number of attorneys. I have seen tiny law offices all over the state jammed with realtors and their clients. In other instances I have seen lawyers and their entire staffs at work until late at night. So, to me it would appear that opportunities for lawyers, as well as law clerks, are particularly numerous in Florida.

What about the doctors? Can they too find worthwhile openings in the state?

In the October, 1925, examinations, 297 men took the examinations for medical certificates. This represented the biggest class ever to take such an examination in the state of Florida, and it is interesting to note that those who came to Tallahassee seeking recognition with a view to practicing medicine, came from every state in the Union, as well as half a dozen foreign countries.

It would appear to me that there is a good opportunity for doctors to develop a profitable practice in Florida, not only because the state heralds itself as a premier health resort, thus attracting thousands who need medical care, but as well because of the increasing population. Indeed, the opportunities for establishing sanitariums are no small ones. For men with medical degrees qualified to head such undertakings, there is a splendid field to be developed in Florida.

These observations, with the exception of the founding of sanitariums, fit the cases of dentists and chiropractors

THE TRUTH ABOUT FLORIDA

as well. All professional men and women whose fields of endeavor are those upon which human welfare and health is dependent, will find in Florida to-day countless openings as an outlet for their knowledge and skill.

Doctors, dentists, lawyers, merchants, mechanics, bankers, accountants, automotive experts, shipbuilders, marine engineers, scientific agriculturists, coöperative society organizers—all these and many more men of training and profession are needed in Florida to care for the 1,250,000 residents, to provide whatever they need and to develop latent industrial opportunities.

Skilled mechanics are in demand. Competent stenographers and office workers can succeed. There is room for the laboring man. Openings for almost any kind of help present themselves, but, like everywhere else, Florida business houses are looking for competent help and not men and women of mediocre ability who have rushed to Florida looking for an easy living.

There is a ready welcome for people from all parts of the country in Florida. Anyone who can do a day's work is greeted with open arms. Usually the compensation is better than elsewhere. But Florida doesn't need incompetents; the man who doesn't want to work; the chronic failure; the floater; and the men and women who come to the state with the idea in view of simply making money as quickly as possible and leaving as soon as it is made are not wanted.

It is surprising how many men and women come to Florida without money enough to last them for a week. They seem to believe the streets are paved with gold and all they will have to do is to pick it up. They come there without training. Many are willing to work, but have no specialized knowledge of any kind of work. The untrained worker has no better opportunity in Florida than he has elsewhere. It is even possible that he has less chance, as some of the best trained men in the country have come to Florida recently. Living expenses are abnormal in some

FLORIDA PICTORIAL



A typical Florida woodland scene.



Twilight over Lake Eola.

FLORIDA PICTORIAL



Davis Islands Shoreline.



Venetian Isles landing place,
Biscayne Bay.

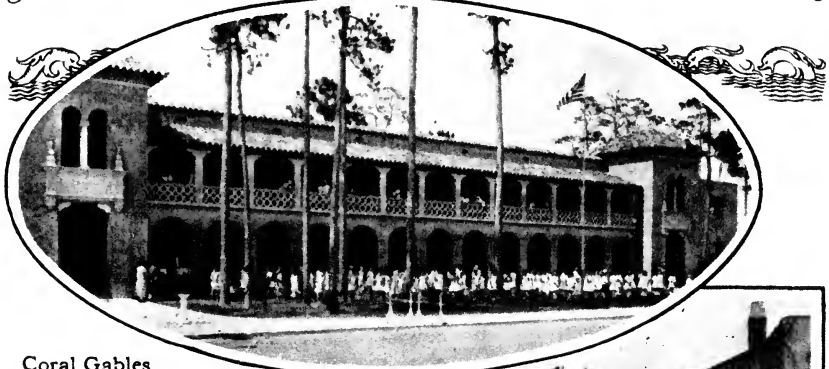


Sunset on
Lake Howard.



Florida man-
grove jungle.

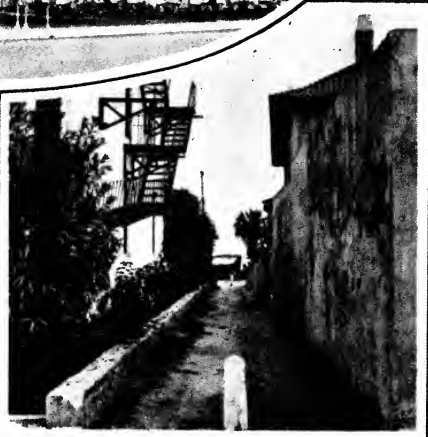
FLORIDA PICTORIAL



Coral Gables
grade school.



A beautiful
lane in Suny-
lan.



The narrowest street in
America; situated in
St. Augustine.

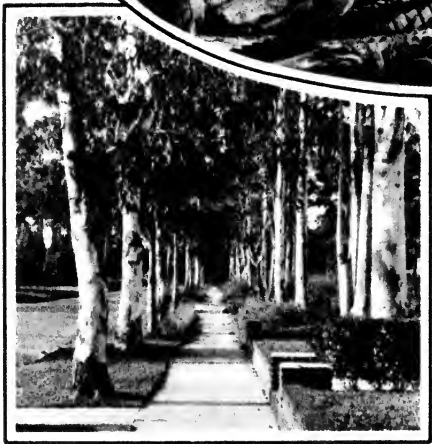


The home of
the famous
"Tallahassee
Girl."

FLORIDA PICTORIAL



Scene in a Florida alligator farm.



A peaceful walk in Orlando.

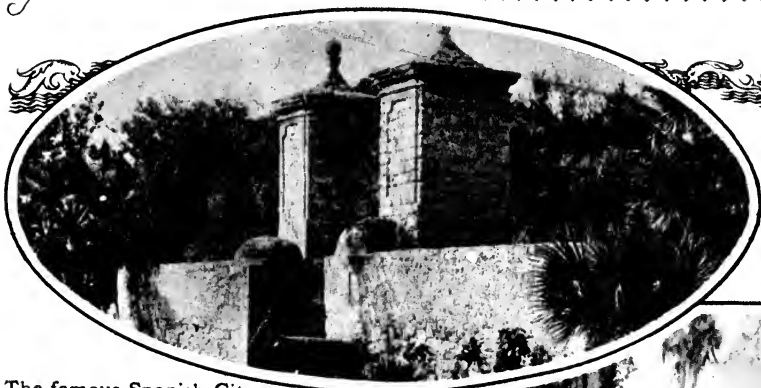


Sunset over Lake Apopka.



The world-renowned Suwannee River.

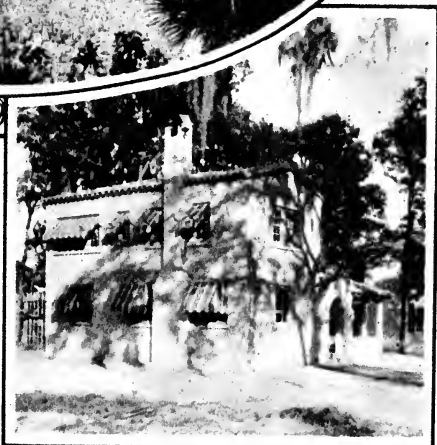
FLORIDA PICTORIAL



The famous Spanish City Gates, St. Augustine.



On a Sanlando Lake.



A typical San Jose Home.



A quiet pool, Fulford-by-the-Sea.

FLORIDA PICTORIAL



West Forsythe St.,
Jacksonville.



Towering Palms over
Rose Bay.



Loggia of a
Coral Gables
residence.



Old Fort
Marion,
St. Augustine.

FLORIDA PICTORIAL



The oldest house in
America, St. Augustine.

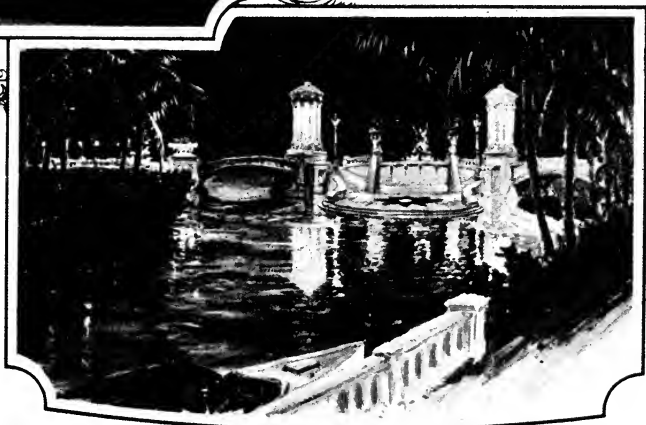


A home in the
Stockton Development of
Avondale.



Magnificent home of the
Miami News.

Approach to
Causeway at
Miami Shores
with outdoor
pageant stage.



FLORIDA PICTORIAL



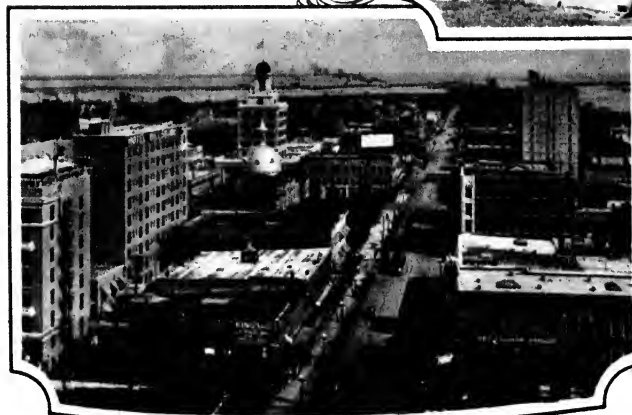
The Jacksonville sky-line.



Flagler Street, Miami.

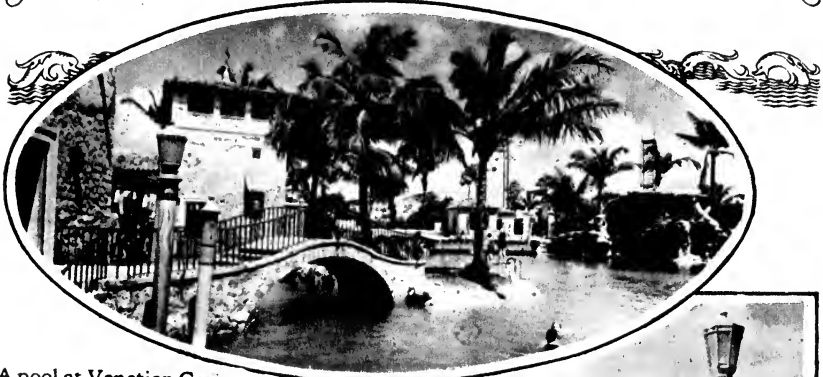


Fragment of
residence,
Fulford-by-the
Sea.

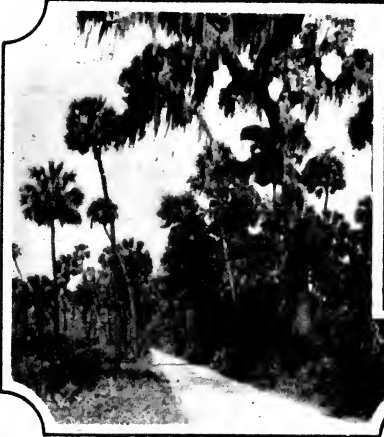


Franklin Street,
Tampa.

FLORIDA PICTORIAL



A pool at Venetian Casino
Coral Gables.



Spanish moss
adorns Florida
oaks.



Ponce de Leon Plaza, Coral
Gables.

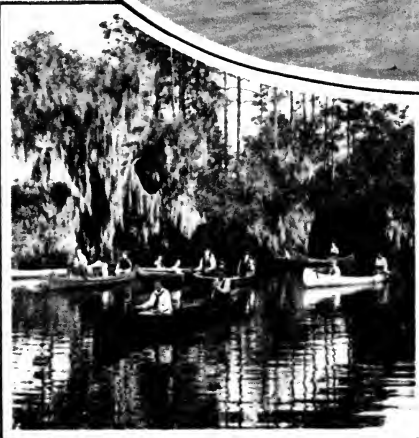


El Camino Real
now building
at Boca Raton.

FLORIDA PICTORIAL



Aquaplaning on Biscayne Bay.



A canoeist's Paradise.



Speed Boat racing is popular in Florida.



Hollywood Swimming Team.

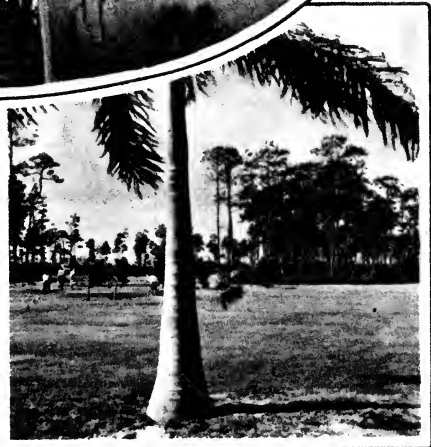
FLORIDA PICTORIAL



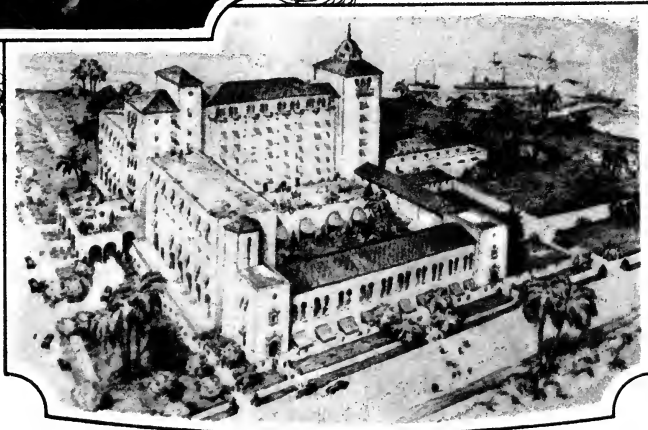
Hollywood Beach Casino.



Limitless opportunities for fishing abound in Florida.



The Coral Gables golf course.

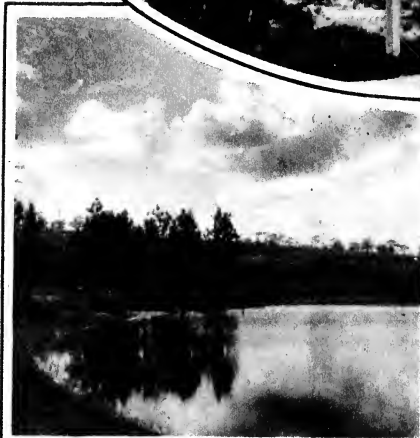


The San Jose Vanderbilt Hotel at San Jose.

FLORIDA PICTORIAL



St. Joseph's Academy
Coral Gables.



One of Florida's 30,000 Lakes



A shaded lane
in Northern
Florida.

A Jacksonville
Park.

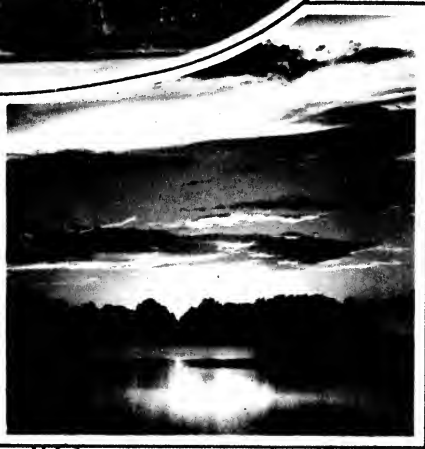
FLORIDA PICTORIAL



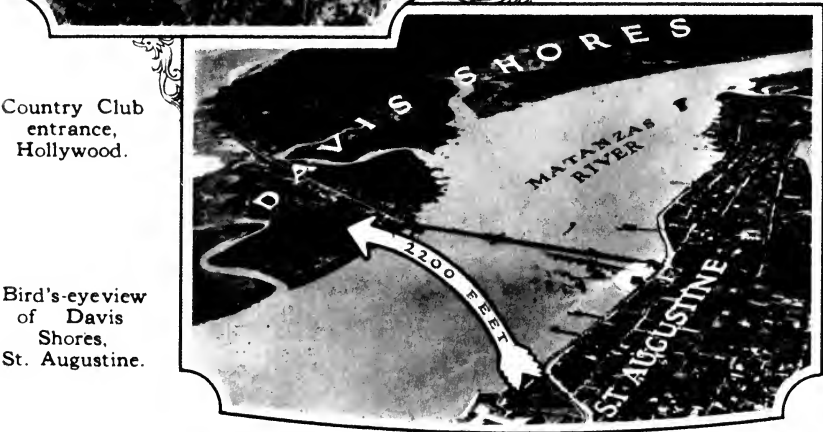
Typical home in
Avondale, Jacksonville.



Country Club
entrance,
Hollywood.



Lake Lucerne at sunset.

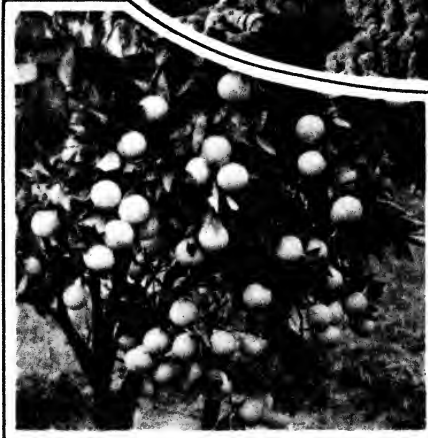


Bird's-eyeview
of Davis
Shores,
St. Augustine.

FLORIDA PICTORIAL



Tarpon Springs sponge market.



A Florida grapefruit tree.



Ten foot corn,
near
Jacksonville.



Acres of
Florida
Pineapples



Cabbage grows in profusion.



Tobacco is one of Florida's principal crops.



Dairy herds thrive in Florida.

A typical Sanford celery field.



FLORIDA PICTORIAL



Antilla Hotel,
Coral Gables.



Typical scene in Fulford-by-
the-Sea.



Spanish
Portico in
San Marco.

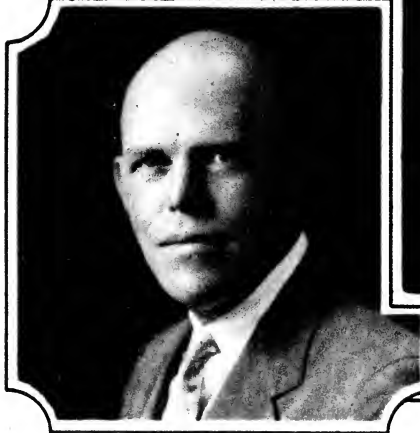


El Portal
Driveway in a
Cooper
Development

FLORIDA PICTORIAL



Radio studio, W.G.B.D.,
Fulford-by-the-Sea.



Charles G.
Strickland,
President of
San Jose
Estate.

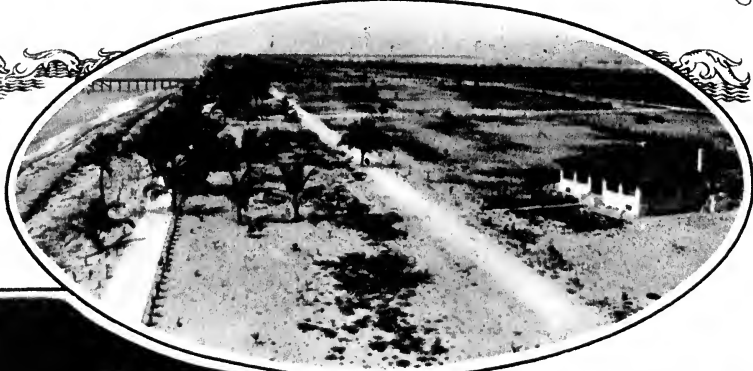


D. P. Davis developer of
Davis Islands and Davis
Shores.

Orange Ave.
Orlando's
main
thoroughfare.



FLORIDA PICTORIAL



Miami Beach in 1918.



George E. Merrick, founder of Coral Gables.



Addison Mizner, developer of Boca Raton.

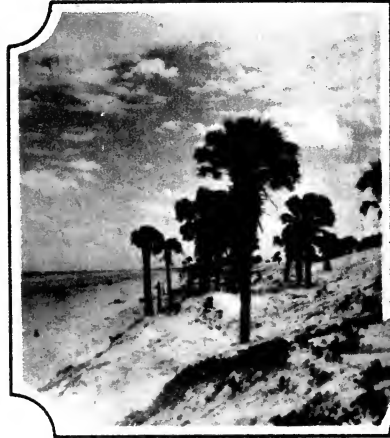


The Cloister Hotel at Boca Raton.

FLORIDA PICTORIAL



View in L. T. Cooper's
El Portal development.



A Florida
Beach.



J. W. Young, builder of
Hollywood-by-the-Sea



Naval Stores
awaiting ship-
ment at
Jacksonville.

FLORIDA PICTORIAL



Great activity marks the development of San Jose.



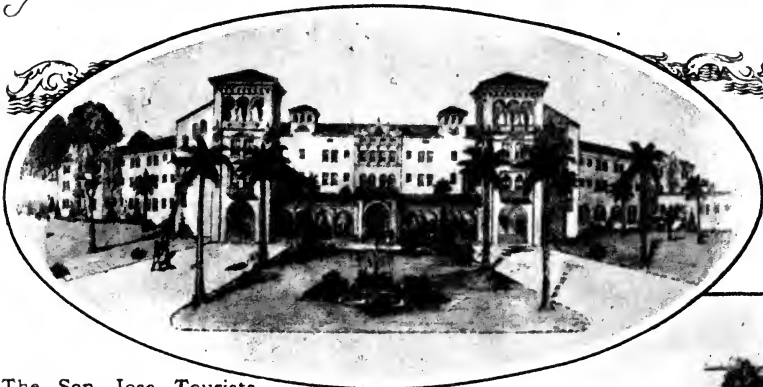
Typical Florida Pine woods.



Crystal Lake near Sanford

The new Miami Shores Hotel, soon to be erected.

FLORIDA PICTORIAL



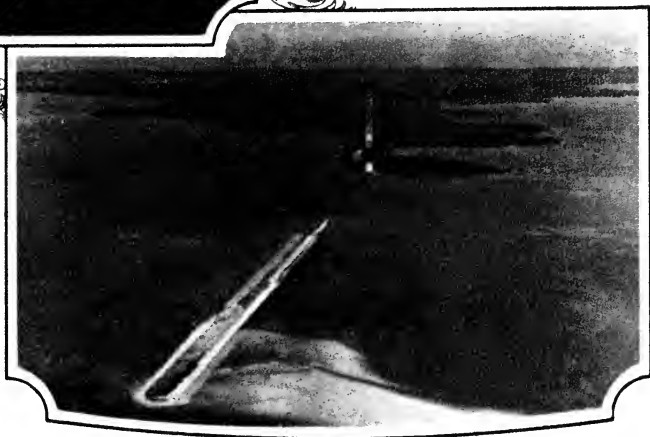
The San Jose Tourists
Hotel at San Jose.



Typical
Florida Sunset



A hard-surfaced state road in
Pasco County.



The new Key
West over-sea
roadway for
vehicular
travel.

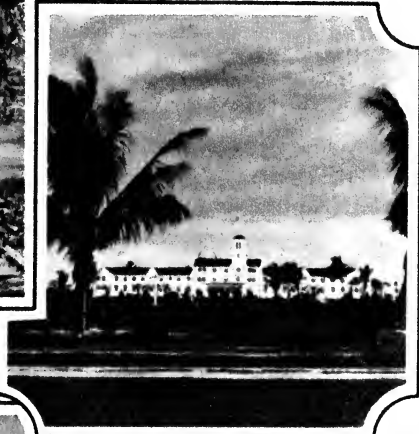
FLORIDA PICTORIAL



Home of Addison Mizner
at Lake Boca Raton.



As Venetian Isles will appear
when completed.

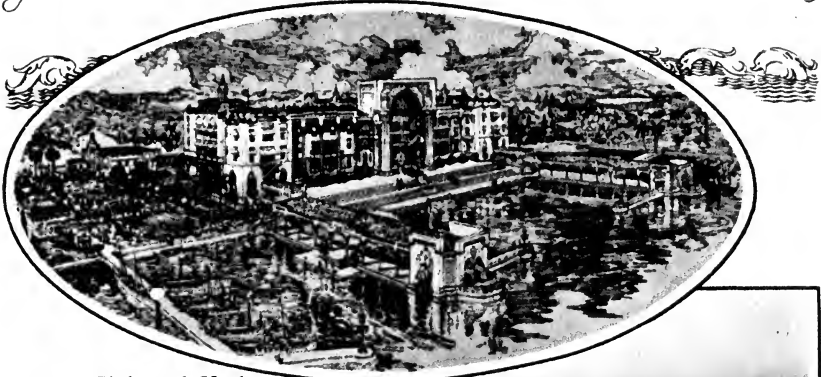


Parkview
Hotel -
Hollywood.



Sugar Mill
built in the
reclaimed
Everglades

FLORIDA PICTORIAL



County Club and Yacht Club - Miami Shores.



The waterfront at San Jose.



A million feet of lumber at Jacksonville

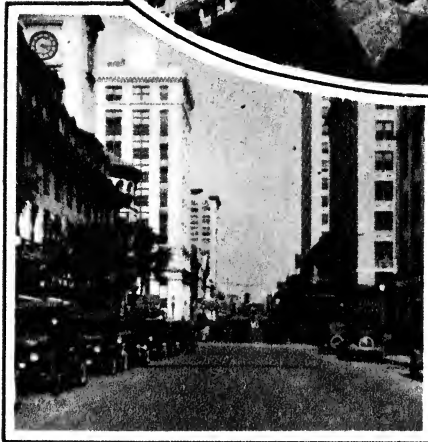


Typical lock scene on Everglades Canal.

FLORIDA PICTORIAL



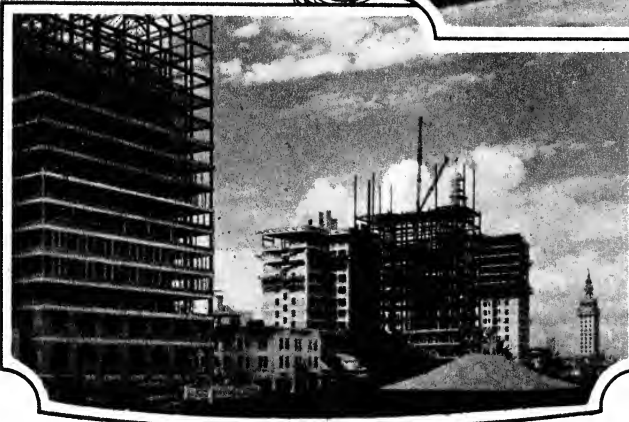
Aerial view of Miami.



Busy Jacksonville.



Along the
Dixie
Highway.



Steel Building
construction
in Miami.

THE TRUTH ABOUT FLORIDA

Florida cities at this time and though salaries are higher than in most states, there is no royal road to fortune in Florida. There is, it is true, less resistance in this naturally wealthy state and greater opportunity than in other localities. With the facts we have in hand it requires no great flight of imagination to know that business, professional and well-trained men and women can find scores of attractive openings throughout the state.

"Shall I go to Florida?" No one knows how many millions of people are asking themselves this question. Of this vast number many go who are not qualified to make a career for themselves in the state, while many others who really qualify, because of happy situations in their home towns, are loath to make the pilgrimage.

There are many considerations that should enter the picture ere anyone decides to pull up stakes and settle in Florida. My advice, to all who desire to locate in this newest bonanza land, is not to come unless they have sufficient funds to see themselves well established, regardless of what their work may be. Business and professional men owe it to themselves to come with sufficient funds to visit the great centers of population on both coasts and in the interior of the state.

Then, if an investment is made or if a locality is selected for the practice of a profession, careful investigation of the actual possibilities is urged.

Come to Florida by all means, if you feel you are qualified to succeed here, *but* be fair to yourself and analyze the basis for those qualifications most faithfully.

CHAPTER XII

WHAT ABOUT FLORIDA'S INCOME AND INHERITANCE TAX LAWS?

AT a general election in 1924, the electorate of Florida, by a vote of a little over 4 to 1, set a precedent when they caused to be written into the fundamental law of the state, a short, simple and unequivocal, though highly significant provision expressed in these words:

“NO TAX UPON INHERITANCE OR UPON THE INCOME OF RESIDENTS OR CITIZENS OF THIS STATE SHALL BE LEVIED BY THE STATE OF FLORIDA, OR UNDER ITS AUTHORITY, AND THERE SHALL BE EXEMPT FROM TAXATION TO THE HEAD OF A FAMILY RESIDING IN THIS STATE, HOUSEHOLD GOODS AND PERSONAL EFFECTS TO THE VALUE OF FIVE HUNDRED (\$500.00) DOLLARS.”

Newspapers, magazines, trade journals, and financial periodicals commended Florida's leadership in tax revision with loud acclaim, pronouncing the above amendment to Article IX of the Constitution of the State of Florida both statesmanlike and constructive.

Taxes never have been popular; still, in recent years, many new methods of raising taxes have been devised. Each new method has proven less popular than the old ones. To the credit of Florida, it must be said that the state has been the first, and so far, is the only state to turn back and actually reduce the tax burden placed upon its residents.

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The citizens of Florida have adopted a program of tax legislation which does not appeal to the very rich alone, but has an even stronger appeal to the men of more modest means who are striving to increase their fortunes that they may be comfortable in old age and that their heirs may enjoy comforts which to them were denied.

The cost of state administration is so low in Florida that it is not necessary to raise large amounts by taxation. There is no state debt other than a small amount held by the school fund, and under its constitution Florida cannot incur any further bonded indebtedness. No expensive and high-salaried commissions are maintained, and Florida always has been free from any suggestion of the misuse of her public funds.

Florida is in an unusual position, in that only a very small portion of the state has been developed. Probably not more than 10 per cent of the total acreage within the state is being used for productive purposes. Floridians feel that by being liberal in the matter of taxation, the highest type of American citizen will be attracted to their state.

The tax system in Florida has innumerable advantages. Probably the best method of setting these advantages down is to quote from an interesting booklet recently issued by the Florida National Bank of Jacksonville. The booklet says that:

“(1) There is a constitutional prohibition against the levying of state taxes upon incomes of citizens of Florida.

“(2) There is a constitutional prohibition against the levying of a state inheritance tax upon the estates left by Florida citizens.

“(3) There being no inheritance taxes in Florida, the securities of Florida corporations owned by non-residents are not subject to state inheritance taxes.

“(4) Taxes upon personal property in Florida are moderate and are considerably administered. By con-

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stitutional amendment \$500 of personal effects and household goods of a citizen are exempt from taxation.

“(5) The corporation laws of the State of Florida are liberal and modern. There are no annual franchise taxes. The exemptions from state income and inheritance taxes, either upon the property and earnings of the corporations themselves or upon the stock ownership held by residents or non-residents, cause Florida to present an unusual opportunity as a state in which corporations may be domiciled.

“(6) Property in safe deposit boxes within the state is not subject to inspection by tax officials.

“(7) Entire freedom from state inheritance and income taxes and the situation regarding taxes upon intangible personal property bring about a condition that makes Florida an ideal place in which to set up irrevocable trusts.

“(8) Trusts set up in Florida institutions, whether revocable or irrevocable, on account of Florida tax methods, can be administered more cheaply than elsewhere.

“(9) The administration and final settlement of estates of Florida citizens is free from endless litigation and complication brought about by state inheritance taxes.

“(10) No corporation organized under the laws of another state is authorized to act in fiduciary capacities within the State of Florida.”

Under the laws of the State of Florida, any citizen of the United States, twenty-one years of age, who makes a bona fide attempt to become a resident of the state may do so.

It is advisable for such persons, before leaving their present home states, to file formal notice to this effect with the clerk of the county and state from which they are moving, as well as with the Federal revenue collector, and, upon

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their arrival in Florida, to file similar notification with the clerk of the county in which they intend to reside as well as with the Federal revenue collector of that district. It would also be well for such persons to actually own homes in Florida and to establish their families therein. They should arrange to register as voters and to exhibit interest in Florida elections, though this is not absolutely necessary and does not in itself constitute citizenship.

All taxes collected in Florida from citizens, such as poll tax and automobile tax, should be paid immediately and voluntarily upon taking up residence in the state. The new resident should actually reside within Florida's borders for a substantial portion of the year, and should indicate Florida as his home on all occasions.

John P. Stokes, former State Senator, and author of the Constitutional amendment prohibiting the taxation of incomes and inheritances, in speaking about the bill he sponsored in the Florida legislature, has said:

“The purpose of taxation is to raise necessary revenue for the economical administration of government, restricted to its proper sphere, and for reasonable governmental development, in response to conservative public demand, and in keeping with the actual requirements of the people.

“When a state experiments with socialistic nostrums, the people pay the cost. Our state has profited by the experience of other states, and her sane course has saved the taxpayers a lot of money. When grafters are entrusted with public offices, the treasury suffers. Our state has been notably free from such mistakes.

“By inviting capital, encouraging development, stimulating business and commerce, rendering legitimate aid to farmers and growers, keeping the government, as far as possible, out of private business, and allowing the people to conduct their personal affairs without unnecessary regulation and restraint, reports,

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and audits, the tremendous natural development of the state, with the incidental and inevitable increase in taxable values, has been more than sufficient, by the ordinary methods of taxation and usual sources of revenue, to pay the cost of the state government, in all its ramifications. It has been sufficient to permit public improvements made necessary by reason of the increase in the population and the requirements for its comfort and happiness in keeping with our concept of the legitimate scope of government.

“Our state government is not paternalistic, and we do not hold the view, expressed by some, that liberty is conferred by the government upon the citizen. We believe the sole function of government is to govern, and that the humblest citizen has inherent rights and natural liberties which the government itself, even when supported by a majority, may not, consistently with the Constitution, unduly abridge.

“Florida, unlike some other states, has no outstanding state bonds, or other indebtedness. She pays in cash her bills as incurred. At the end of 1924, there was, in the state treasury, a surplus of \$3,476,186.18.

“It must not be thought that the healthy condition of the state’s finances is due either to burdensome ad valorem taxes or to neglect of her institutions, or to failure to keep abreast of the times with necessary public improvements, or to neglectfulness in providing for the needs of the people.”

What Mr. Stokes has said is true, and particular emphasis can be placed on the meaning of the above and concluding paragraph of his statement.

Florida does not neglect her institutions, she does not lag in public improvements, nor does she fail to provide for the needs of the people.

First class schools of all kinds are provided in sufficient numbers to care for a splendid attendance. A state hos-

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pital is maintained for the needy, as well as a school equipped with every modern device for teaching the deaf, dumb and blind. There are many experimental stations where by actual experience the adaptability of the soil is tested, and the best method of tilling it is discovered.

Veterans of the Civil War and their dependents receive the largest individual pensions allowed by any southern state.

State highways and bridges are well kept, and the drainage of the Everglades is being rushed as fast as skilled labor can be attracted to the project.

Thus we see that though Florida provides for her citizens on a par with any state in the Union, she nevertheless finds it possible to secure the funds for maintaining her many properties and caring for improvements and extensions of her various services, without taxing her citizens' incomes or inheritances.

Florida has never imposed a tax upon inheritances nor upon the incomes of her citizens. There is no reason now for burdening them with such distasteful exactions, nor is there the slightest reason to anticipate such necessity in the future. The payment of such taxes is not the only objection to them. The trouble incident to periodical reports, the constant questioning of the veracity and integrity of the citizen, the governmental auditing of private business with its consequent prying into personal affairs, and the sacrificing of estates to raise cash to pay inheritance taxes, are sometimes more burdensome and hateful than the taxes themselves.

There are many reasons why business houses should incorporate under Florida's very favorable incorporation laws.

Indeed, *Florida News*, in its issue of September 21st, 1925, lists no less than sixty-five new corporations which were granted charters by the Secretary of State at Tallahassee in the week preceding publication of the issue mentioned above.

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Salient features of the Florida Corporation Law are summarized for the convenience of the reader as follows:

Florida prohibits levy of a state income tax.

Florida prohibits levy of a state inheritance tax.

There is no state stamp tax on stock issues or transfers.

Incorporation may be completed quickly.

No resident director is required, but there must be a resident agent.

It is not necessary that directors be stockholders.

A Florida corporation may issue shares of stock, both preferred and common, without nominal or par value, fully paid and non-assessable, for consideration or at a price fixed by the directors.

A Florida corporation can begin business with capital as low as \$500.

Any meeting of stockholders or directors may be held either within or without this state.

Fully paid stock may be issued for property, services or cash. The judgment of the directors respecting the value of the consideration is conclusive in the absence of fraud.

Florida corporations may hold stocks, bonds or securities of other corporations, real and personal property, within or without the state, without limitation as to amount.

They may purchase shares of their own capital stock and hold and reissue or cancel them.

Different classes of stock, with such preferences and voting powers or without voting power, may be issued as may be desired, and without limitation as to rate of dividends or relative amounts issued.

Florida corporations protect the private property of stockholders from liability for corporate debts.

Give their directors power to make and alter by-laws.

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Provide for cumulative voting, if desired.

Amend their charters from time to time.

Merge or consolidate with other corporations.

Florida does not assess a yearly privilege or franchise tax on capital stock of corporations.

Florida corporations may issue bonds, debentures or other obligations, without limit as to amount, and give bondholders power to vote, if desired.

May have perpetual existence.

May declare and pay stock dividends.

Provide for capitalization to any desired amount.

Fix the par value of their stock at any desired figure.

Keep all their books and records outside of Florida, except an original or duplicate stock ledger.

Withhold, restrict or enlarge the voting power of any class of stock, as desired.

Voting trusts may be created.

So we learn that not the least of Florida's attractions are her very liberal income and inheritance tax laws.

The benefits of the State's Corporation Law are apparent at once, and so, what with people eager to evade taxation, and corporations in the making desirous of launching their ventures under the most beneficial conditions, there is every reason to presume that there will be a considerable reception accorded these features of Florida's new laws.

CHAPTER XIII

WHAT ABOUT FLORIDA'S FINANCES?

NATURALLY where so much interest is being manifested in a given area—in this instance the area takes form as the state of Florida—the multitudes, whose attention is focused upon the area in the limelight, must be curious as to its financial standing.

Believing this to be the case the reader, who probably is one of the mass who are evincing such tremendous interest in Florida—will welcome the following statement from the pen of J. C. Luning, State Treasurer of Florida.

Mr. Luning, writing in *Outdoors Pictorial*, has said:

“The legislature of 1925 changed the fiscal year of Florida to end on June 30, instead of December 31, as heretofore. During the first six months of 1925 receipts in the state treasury amounted to \$14,329,615.61, and disbursements amounted to \$11,007,241.53. These six months are normally the most active of the calendar year, and both receipts and disbursements are higher than for the last six months. For the purpose of this article, the figures for the calendar year 1924 (which was also the fiscal year under the old law) will be referred to, and use will be made of figures appearing also in the report of the comptroller, as the comptroller's office and the treasurer's office, under the system of government in Florida, are coördinate branches of the Treasury Department.

“For the four years, 1921 to 1924 inclusive, of the administration of Governor Cary A. Hardee, of which

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the present comptroller and the present treasurer were members, total receipts amounted to \$56,131,848.55, and total disbursements to \$55,083,062. The balances in all funds January 1, 1921, amounted to \$2,270,950.98; December 31, 1924, \$3,319,737.53, an increase of 50 per cent. For the last year, 1924, receipts amounted to \$19,114,951.54; disbursements to \$18,707,788.71. These figures include expenditures on account of the drainage of the Florida Everglades, one of the world's greatest engineering and reclamation projects; the construction of a state-wide system of state and federal-aid roads, and an extensive program of state buildings. The expenditures on account of permanent projects and improvements have increased heavily during recent years, and at the present time constitute at least one-half, or more, of the entire expenditures of the state government.

"Receipts of the general revenue fund in 1924 amounted to \$4,332,190.60, of which approximately 60 per cent was from the direct tax levy. The second largest item of general revenue was the receipts from insurance companies and agents' taxes, amounting to \$653,668.44, or about 14 per cent of the total. This item will increase heavily during the present calendar year, as will the item of \$331,599.68, corporation charter taxes. The basis of insurance taxes is a little more liberal to the companies than last year, but the increase will come through additional companies and additional business, while an extremely liberal corporation law, enacted by the 1925 legislature, will increase the revenue from that source by multiplying the number of corporations procuring charters in Florida. General occupational license taxes amounting to \$357,361.95 in 1924, will show an increase through an increase in the number of business houses and the volume of business transacted in a rapidly growing state.

"Disbursements from the general revenue fund

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amounted to \$4,050,594.88, of which one-third was for educational purposes; support of the University of Florida at Gainesville, the Florida State College for Women at Tallahassee, the Florida School for the Deaf and Blind at St. Augustine, and the Florida Agricultural and Mechanical College for Negroes at Tallahassee. The state also disbursed to the counties, upon whom falls the principal burden of maintaining public schools, up to and including senior high schools, \$431,719.64, from the One Mill School Tax Fund. Taking the state as a whole, seventeen cents out of each dollar paid in taxes goes to the state government and eighty-three cents to the county governments. The state has no statistics on municipal taxation.

“Florida has virtually no state bonded debt, the \$601,567 of 3 per cent refunding bonds of 1901 and 1903 being owned by the state’s own educational funds, and these will be retired during the present administration through the operation of an act passed in 1921, converting the interest on state funds deposited by the treasurer in banks throughout the state, into a sinking fund for this purpose. This interest, in 1924, amounted to \$81,319.43. Practically all of the state money is deposited in banks, at interest, instead of being permitted to lie idle in the treasury vaults, ample security being required for such deposits.

“For the construction and maintenance of good roads, receipts in 1924 amounted to \$6,708,797.70. Slightly more than one-third of this was from the gasoline license tax; about one-fourth from motor vehicle licenses; \$1,071,287.04 from the United States government, and \$879,219.83 from the State Road Department and the counties.

“The assessed valuation of all property, real and personal, in the state for 1924 amounted to \$475,000,000. Through increases in values, and the work of the state tax equalizer, strongly supported by the present Gov-

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ernor, Hon. John W. Martin, it is estimated that the 1925 assessment will show an increase of not less than one hundred million dollars.

“Under the laws of Florida, the state treasurer is also the insurance commissioner of the state, and the rapid growth in the number of insurance companies under his supervision, as well as the volume of business transacted by them, speak forcibly of the commercial and industrial activity of the state as a whole. Insurance companies do not clamor for admission to states where business is not good.

“More than 400 insurance companies and fraternal benefit societies are now authorized to transact business in Florida, and the people of this state expended for insurance premiums last year approximately \$30,000,000, or 50 per cent more than all expenses of the state government, including Everglades drainage and good roads. The fire loss of Florida in 1924 showed the lowest ratio (to net premiums) of any state in the Union.

“Florida is on a great wave of prosperity, with room and resources for many millions of inhabitants, and assurances of the just rewards of ability, character and energy which make the man or the state truly great and successful. The ratification by the people of Florida at the last general election of the amendment to the state constitution prohibiting the legislature from levying an income or inheritance tax against citizens or residents of Florida, and exempting from all taxation household goods and personal effects of the head of a family to the value of \$500, has made a strong appeal to capitalists of other states to make Florida their domicile, and will doubtless result in bringing into the state for investment many millions of dollars—as is already witnessed by the amazing story of the present year—and will in addition afford a relief in matters of taxation to the less wealthy part of the population.

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Florida needs citizens and is doing all within reason to remove unjust burdens of government from the shoulders of her citizens. That homeseekers and investors are appreciative of these governmental reforms is attested by the tremendous migration to the state in recent months."

The Bank of America, at Madison Avenue and Fortieth Street, New York City, of which Edward C. Delafield is President, has recently made a compilation which discloses the fact that with the exception of two states, Florida has a lower per capita state debt than any other state in the Union. In the list of forty-eight states, Florida ranks forty-sixth.

The list is headed by South Dakota, with a per capita share of state debt of \$93.95. Oregon is second, with \$72 for each person residing within the state. North Carolina is third, with \$38.87, and Delaware follows close into fourth place with \$36.76.

Standing out in vivid contrast to these figures is the record of Florida, in forty-sixth place, with a per capita share of only 55 cents. The figure is bettered by only two other states—Indiana, in forty-seventh place, and Nebraska which takes last place with a "clean slate," Nebraska, at this time, has no state indebtedness.

The per capita average of all state debts throughout the United States is \$13.89. It is interesting to note that the average of the South Atlantic group, of which Florida is one, is only \$15.41.

By groups, according to geographical location, the states, and the group per capita average, are as follows:

New England Group.—Maine, New Hampshire, Vermont, Massachusetts, Connecticut and Rhode Island—\$22.00.

Middle Atlantic.—New York, New Jersey and Pennsylvania—\$18.03.

East North Central Group.—Ohio, Indiana, Illinois, Michigan and Wisconsin—\$9.48.

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West North Central.—Minnesota, Iowa, Missouri, North Dakota and South Dakota—\$15.24.

East South Central.—Kentucky, Tennessee, Alabama and Mississippi—\$6.48.

West South Central.—Arkansas, Louisiana, Oklahoma and Texas—\$5.61.

South Atlantic.—Delaware, Maryland, Virginia, West Virginia, North Carolina, South Carolina, Georgia and Florida—\$15.41.

Mountain.—Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah and Nevada—\$11.82.

Pacific.—Washington, Oregon and California—\$7.55.

The per capita average of the thirteen states usually considered as "southern states"—Kentucky, Tennessee, Alabama, Mississippi, Arkansas, Louisiana, Oklahoma, Texas, Virginia, North and South Carolina, Georgia and Florida—is within a fraction of \$8.60.

Florida's extraordinary growth during the past five years is told most impressively in the statistics of increased bank deposits and bank clearances.

Total bank deposits in the state have been increasing for some months at the rate of \$37,000,000 per month. The last report of the State Comptroller of the Currency has given the position of the 261 state banks as of June 30th, 1925, and when these figures are compared with those of the previous year a notable increase is at once evident.

Total resources have more than doubled between the two dates, the 1924 figures being \$179,046,923, while in 1925 they were \$362,119,232, or an increase in one year larger than the sum of the previous total. Deposits jumped from \$154,477,265 to \$332,399,856, or a gain of \$177,922,590.

The 57 national banks in Florida on June 30th, 1924, showed total resources listed at \$167,716,000, as compared with \$296,216,000 a year later, or a gain of \$128,500,000.

Records of banks in specific cities show the extent of increase in concrete form. On October 10th, 1924, the total deposits in Jacksonville banks was \$59,197,951, while on

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September 28th, 1925, the figure was \$125,561,000, or an increase of over \$66,000,000.

A striking example of how bank deposits have increased is offered herewith in the record of West Palm Beach where bank deposits have risen rapidly. The following totals, taken on March 14th of successive years, tell the story: March 14th, 1910, total deposits, \$551,387; 1920, \$3,446,071; 1922, \$6,132,373; 1923, \$10,329,379; 1924, \$12,490,801; 1925, \$26,888,204.

The soundness of the banks' condition is best attested, when, in considering the resource items of the 261 state banks, as indicated by the Comptroller of Currency's report of June 30th, it appears that bank officials are prudently keeping up a liquid position, despite the boom. The "banking house" item in the resources has increased \$1,519,649, from \$5,942,463 in 1924 to \$7,462,112 this year. This does not seem to indicate that a large amount of "inflated real estate" has been absorbed. In the same way, the item "other real estate owned" has increased only \$122,539, or from \$1,424,373 last year to \$1,546,912 this year, which is comparatively small. Securities owned have jumped from \$21,937,054 to \$38,830,476, and doubtless some of the securities are mortgage bonds.

Commenting on the foregoing figures, a New York banking writer has said:

"Unless the loan and discount item contains large amounts of concealed realty loans—and this seems highly improbable—it is evident that the Florida state banks have kept remarkably clear of real estate financing.

"The temptation to engage in it must have been almost overwhelming; perhaps it still is. Yet the Florida banks show a condition of liquidity which many banks in less beguiling surroundings might well envy."

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Whatever happens to realty values in Florida, it is evident that the very creditable good sense shown by Florida banks will mainly avoid there the wholesale collapses that followed the northwestern wheat land inflation in recent years.

CHAPTER XIV

HAS FLORIDA ADEQUATE TRANSPORTATION AND HIGHWAY SYSTEMS?

THE title of this chapter asks a question which anyone who has been in Florida in 1925 can easily answer.

Transportation in use throughout the civilized world is provided in three different ways. First comes the railroads, then individual transportation via one's motor car or bus systems, and finally the lanes of ocean travel.

Transportation in Florida by means of the railroad systems now operating in the state is entirely inadequate to the demands that are being made on the systems.

In previous years, during the summer months' travel, both freight and passenger, has always been at its lowest ebb. But the summer of 1925 witnessed so great an influx of people and such enormous freight shipments to Florida, that the Florida East Coast Railway has been compelled to issue a freight embargo on all non-essential materials.

It should not be difficult for the reader to appreciate the tremendous congestion of freight at Jacksonville, which is the northern terminus of the railroad, when such products as brick, cement, lumber and road-building materials are denied transportation.

Without them Florida's great building activity must cease, momentarily. But despite this fact, during the life of the embargo, no such materials can be brought further south in Florida than Jacksonville without special permit from the railroad officials, and to secure such a permit means to join a line of others waiting for similar permits, which of itself is so long that few would have the courage to await their opportunity to talk with the powers that be.

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There is not half enough trackage, nor even rolling stock, to care for the needs of the re-born state.

Even before one reaches Florida the pressure of the Florida crowds is encountered. You go blithely to the ticket offices, happy in the thought that you are Florida-bound. But, once arrived before the magic window where reservations are sold, you become aware of the fact that others, too, are going south. Through trains are sold well in advance.

Presuming you were fortunate enough to purchase the precious Pullman reservation, the first thing that impresses you upon arrival at Jacksonville are the piles of trunks overflowing the baggage ways. Congested waiting rooms and long queues in front of ticket windows acquaint you with the fact that thousands of people are going further south.

Wherever you go in Florida, south of Jacksonville, you struggle against this pressure of people. All trains carry extra cars to the physical limit, and the many special trains run each day simply add further to the already great congestion of the single track systems provided by Florida's railroads at this time.

Time-tables are worthless, for schedules are all awry. I recently drove from Jacksonville to Miami and beat the railroad's fastest train by many hours, even though I rested in Fort Pierce overnight.

Nor is the problem of transportation limited to the human cargoes. In the Jacksonville freight yards I recently saw more than a thousand freight cars which had been waiting a considerable time to be moved to their destination. Carloads of freight consigned to cities in Florida are being sidetracked as far north as Georgia.

The tangle which this congestion has caused will take months to unravel. Of course, though the embargo on all but perishables has long since been in force, the congestion continues just the same because feeding trunk lines are trying to pour their rolling stock onto Florida trackage.

Appreciating the transportation opportunity which exten-

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sive traveling has presented, a dozen or more well-financed bus lines are now operating between practically all important points in the state.

Bus travel has in recent years enjoyed much popularity and it is predicted that those systems now traversing the state will enjoy great prosperity. I found it necessary to make reservations to be certain that I would secure a seat, so great is the present demand. Much inland territory depends solely upon these bus systems as a means of transportation.

With these lines, too, schedules do not mean much, though it must be said that every effort is being made to run on regular time.

Most of the systems have comfortable, easy riding buses; such lines as the Van Dyke and Orange Belt possessing fleets of the most modern machines. In every instance the fare is less than on the railroad and the trip more comfortable and interesting.

If the reader is one who by chance has never traveled, he will be amazed, should he go to Florida, to note to what great extent individual transportation is relied upon these days by people who own motor cars.

A very clear picture of the density of motor travel in Florida can be obtained from the following tables, which show the volume of out-state travel over the Jacksonville-St. Johns River Bridge, which motorists must cross if they are headed south in Florida.

According to the records of the monthly report submitted to the Board of County Commissioners by the chief clerk of the Board, a total of 604,667 persons used the bridge during the month of August, 1925, and the sum of \$34,976 was collected in tolls. This represents approximately \$10,000 more than was collected in August, 1924.

It will be seen that 12,550 cars with out-state licenses crossed the bridge bound south and that these cars carried almost 50,000 passengers.

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The record of automobile traffic and the states the cars came from is as follows:

<i>State</i>	<i>Cars</i>	<i>Pass.</i>
Alabama	838	2,536
Arizona	37	133
Arkansas	18	65
California	225	1,009
Colorado	56	227
Connecticut	82	316
Delaware	16	71
Georgia	1,986	7,892
Idaho	2	5
Illinois	654	2,618
Indiana	836	3,245
Iowa	61	249
Kansas	102	403
Kentucky	415	1,642
Louisiana	132	529
Maine	28	107
Maryland	219	864
Massachusetts	175	695
Michigan	361	1,448
Minnesota	32	117
Mississippi	106	415
Missouri	195	766
Montana	43	175
Nebraska	64	251
Nevada	4	12
New Hampshire	39	143
New Jersey	370	1,479
New Mexico	10	37
New York	628	2,517
North Carolina	855	3,406
North Dakota	26	101
Ohio	696	2,765
Oklahoma	100	378

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<i>State</i>	<i>Cars</i>	<i>Pass.</i>
Oregon	12	39
Pennsylvania	469	1,877
Rhode Island	26	103
South Carolina	788	3,179
South Dakota	2	6
Tennessee	656	2,603
Texas	194	778
Utah	2	7
Vermont	37	132
Virginia	386	1,536
Washington	7	25
West Virginia	221	874
Wisconsin	50	197
Wyoming	27	105
District of Columbia	204	810
Canada	58	231
Totals	12,550	49,118

These records prove that foreign car travel over the bridge during August, 1925, was almost double that of the previous month, when 6,537 cars and 25,597 persons from forty-one states crossed the bridge.

Florida highways have been black with a stream of automobiles ever since late summer and it is reasonable to presume that the winter traffic will be heavier than ever. When one views the constantly moving line of cars headed south and west from Jacksonville, one quickly begins to realize to what extent the Florida trek is expanding. It seems almost impossible to believe that so many cars have left other sections of the country and gone into one southern state.

The Dixie Highway on the east coast, and the Montreal-Dixie Highway traversing the western portion of the state, are the strings upon which Florida has strung her pearls,

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both roadways being dotted with progressive cities, and cities in the making.

Probably one of the real reasons for the tremendous motor travel in the state is that many tourists who use their automobiles as their winter homes are attracted to Florida, where beauty of surroundings famed throughout the world and excellent roads abound.

No state in the Union is more delightful for winter touring than Florida. There are now more than 5,000 miles of surfaced roads made of macadam, brick, asphalt, shell and clay. Florida to-day stands among the first of the states in good roads building and most of the poor stretches along main trunk lines have been eliminated. Indeed, the development of Florida roads has enabled many an ardent motorist to enjoy his machine during the winter months.

The longest marine drive in the world is the Dixie Highway passing through Jacksonville, St. Augustine, Ormond, Daytona and West Palm Beach, to Miami, a distance of 377 miles, and then on to Royal Palm State Park, an additional distance of 41 miles.

This route, along the great American Riviera, is filled with picturesque surprises. Good fresh and salt water fishing can be enjoyed almost every mile of the route as well as fine hunting at various points along the way. The road skirts the Atlantic Ocean, the Halifax and Indian Rivers, following the picturesque route of the Florida East Coast Railway.

Automobiles can be shipped from the north to Jacksonville by steamer. Motorists desiring to tour Cuba can ship their cars from Miami over the Florida East Coast Railway to Key West and thence by the 8-hour car ferry to Havana, or can ship by steamer from Miami direct to Havana.

At Daytona, tourists for the west coast can take the great million-dollar Triangle Highway, the main trunk line to Tampa, 162 miles in length and one of the most important routes in the state. It passes through a beautifully

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wooded and lake region, by way of DeLand, Sanford, Winter Park, Orlando, Haynes City, Lake Alfred, and Lakeland. The first seven miles of this road is rock, the next seventy-seven brick, asphalt block to Plant City, and the balance wide brick.

The needs of motorists for parking places are officially provided by many cities, and they are assured of a genial welcome. On main lines of travel gasoline stations and garages are frequent, but in remote sections the tourist must expect to find gasoline slightly advanced over the usual prices.

May 1st, 1926, is scheduled as the day upon which the Tamiami Trail, the roadway leading across the southern end of the state of Florida and connecting the Gulf of Mexico with the Atlantic Ocean, will be opened to the public.

Though this announcement has already been made, the public is advised that the opening of the trail does not mean that it will be in first class condition. The road will be passable and usable in about eight months, but the final work of surfacing and bringing it up to the standard of state highways in Florida will still have to be done.

The Tamiami Trail will connect Miami and Tampa, whence it derives its name, the distance between the two cities being 147 miles. At present it is necessary to cross the state by use of the Conners' Highway from West Palm Beach, a roundabout way which adds approximately 100 miles to the trip.

The country tapped by the Tamiami Trail is some of the richest land in Florida from an agricultural standpoint. Lumbermen have estimated that in the area contiguous to the road is more than 2,000,000,000 feet of hardwood timber—maple, ash, oak and long leaf pine. Wild sugar cane grows rampant through the swampy stretches and is harvested now only by the Seminole Indians, whose homes have been in the Everglades since long before the white man discovered Florida.

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Henry Ford and Harvey S. Firestone already are conducting experiments in the production of rubber in Florida in the Everglades regions. Engineers who have examined the land traversed by the Tamiami Trail state unequivocally that it has the same characteristics of the rubber plantations in Sumatra, where the British are growing a large part of the rubber with which they are now supplying the world demand.

Close your eyes for a moment and concentrate on this picture. It is early in January up north. A couple of feet of snow blankets the ground. The mercury is making frantic efforts to drop through the bottom of the thermometer. People afoot make a squeaking noise every time they take a step in the frozen snow. The daily papers and national magazines picture the delights of Florida.

"Florida!" you exclaim, "that's the place for me."

Instantly your mind begins to work and a scheme is hatched whereby you will have a month's vacation. And just to be economical you'll drive down, thus not only saving money, but seeing the country as well. Great idea, what? And so you're off.

Now it is late in January, and you've just arrived on the outskirts of Lake Worthwhile, somewhere in Florida. A gentle breeze rustles the palm-fronds. The pearly lake waters caress the shore ever so gently as the breeze causes tiny wavelets to ripple shoreward.

About you there is a brave display of electric light bulbs strung from palms to moss-hung live oaks. Night will find them ablaze in all their glory, attracting, by the way, a thousand different varieties of things that fly.

Automobiles are parked wherever your gaze may rest. Some of them look more like centers from which have sprouted all manner of tent-like rooms.

Notice the license plates. Practically every state is represented.

Folding camp-tables and collapsible chairs are the rule. Cushions and flags, children and dogs—and tin cans.

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Stacks of them. Heaps of them. For now you are in the haunt of the tin-canner. The tin-canner, indeed, who ever since early December has been touring the state in the most amazing collection of automobiles your eyes have ever feasted on.

There are miniature bungalows, tiny Pullman cars, grotesque cottages on wheels, trucks converted to family use, and Tin Lizzies of every vintage and type, with every now and then just a plain undisguised automobile.

This is a tourist's camp, and I have just about decided that tourists who travel by car, preferring the privacy of their automobile to twenty-dollar-per-day rooms, subsist on canned food. Never have I seen so many stray tin cans as can be seen wherever tourists who travel on the highways park for the night.

But what matters the discomfort this method of travel must impose upon you? You are happy because you're seeing Florida, enjoying her warmth and sunshine, and it's not costing you a cent over the cost of the gasoline you consume.

It will interest motor tourists to know that one can live in tourist camps in southern Florida at a minimum cost. Tents and cottages can be rented by the day, week or month. Practically all Florida tourist camps are equipped with electric lights, good water and police protection. Most of them have fuel and cooking equipment. Showers are provided for those wishing them. Here is a list of cities where first class motor camps will be found.

East Coast.—Jacksonville, St. Augustine, Palatka, Daytona, New Smyrna, Titusville, Cocoa, Melbourne, Sebastian, St. Lucie, Fort Pierce, Stuart, Vero, West Palm Beach, Boynton, Delray, Fort Lauderdale, Dania, Miami.

West Coast.—Tampa, Clearwater, Tarpon Springs, Passagrille, St. Petersburg, Bradenton, Manatee, Sarasota, Fort Myers, New Port Richey, Safety Harbor.

Central Section.—High Springs, Gainesville, Ocala (Silver Springs), Orlando, Winter Park, Kissimmee, DeLand,

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Dade City, Lakeland, Okeechobee, Tavares, Eustis, Umattilla, Haines City, Inverness, Leesburg, Ft. Meade, Sebring, Arcadia, Lake City, Apopka, St. Cloud, White Springs, Zephyrhills, Brooksville, Lake Hamilton, Branford, Marianna, Pine Castle, Plymouth.

Northwest Section.—Pensacola, Apalachicola, Tallahassee, Monticello, De Funiak Springs, Lynn Haven, Millville, Campbellton, Chipley, Ellaville, Valparaiso, New Valparaiso, River Junction.

Perhaps the reader will be interested in knowing the distance by good roads, from points north, east and west, to Jacksonville. The mileage is as follows:

	<i>Miles</i>
Chicago, Ill.	1,211
Detroit, Mich.	1,120
Indianapolis, Ind.	985
Cleveland, O.	1,160
Cincinnati, O.	948
Pittsburgh, Pa.	1,240
New York City	1,244
Atlanta, Ga.	358
Washington, D. C.	1,018
Nashville, Tenn.	659
San Francisco, Cal.	3,300
Memphis, Tenn.	760
New Orleans, La.	600

And, having arrived in Jacksonville, you will want to know the distance from the "Gateway City," as Jacksonville is often called, to where you are heading for.

If you are going south, the mileage is:

	<i>Miles</i>
St. Augustine	40
Hastings	60
Daytona	114
Indian River City	166

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	<i>Miles</i>
Melbourne	202
Ft. Pierce	250
Palm Beach	309
Hollywood	359
Miami	377

and if your way takes you west, the mileage is:

DeLand	136
Sanford	155
Orlando	179
Kissimmee	197
Haines City	219
Lakeland	243
Plant City	255
Tampa	275
St. Petersburg	281
Sarasota	330

Florida roads are in excellent condition, most of them being hard-surfaced highways. Abundant opportunities are presented for rest and recreation along the road no matter where your destination may be, and there is the added probability of encountering vistas of rare scenic value.

The third means of transportation to and in Florida is provided by coastwise steamship lines, and these companies are matching in effort and service the attempts of the railroads and bus lines to care for people Florida-bound.

Ocean transportation is provided from Savannah, Charleston, New York, Philadelphia, Baltimore and Boston.

Splendid vessels are in these services and luxury of travel can be enjoyed by those disposed to pay for it. First class transportation from New York to Jacksonville can be had for as little as \$36.52, and this small sum includes three excellent meals per day and a comfortable berth in a first class cabin on the three-day trip.

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One of the companies who advertise a service between New York and Miami have recently brought from the Pacific Coast the finest coastwise steamship in America, and this vessel makes the 1,100 mile trip in less than forty-eight hours.

Three new steamships, costing \$1,250,000 each, are now being built at Newport News, Virginia, for another of the coastwise lines, while still another has two *de luxe* steamers in course of construction at the Newport News shipyards.

There are, all told, more than thirty vessels now in the Florida service and new ones are being added to care for the heavy winter traffic.

The St. Johns route is an exceptionally beautiful stretch of water some 170 miles in length between Jacksonville and Sanford, upon which the Clyde Steamship Company operates steamers carrying both passengers and freight.

Starting in the northwest corner of the Everglades, the tropical waters of the St. Johns River turn and twist seaward to freedom in the broad Atlantic. Past fan-like palms and huge moss-draped oaks, glowing orange and towering cypress trees; past strange woodland animal and stranger bird life; past all the dense foliage of a jungle forest, this brilliant waterway takes its course.

So rich is this section in startling verdure, so riotous in vivid coloring, that painters and poets, artists and writers, unite in calling this river country the most fascinating in the United States. They speak of the St. Johns as "The American Nile."

The route takes one through the very heart of tropical Florida, and if your destination be Orlando, Sanford, De Land, or Palatka, you would do well to use this means of transportation.

Meeting Florida's transportation needs is indeed a great problem for those systems now struggling to provide transportation in the state.

The double-tracking of the Florida East Coast Line, the extension of the Seaboard Air Line's tracks south of West

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Palm Beach to Miami and possibly even further, the double-tracking of the entire Atlantic Coast Line trackage from Washington, D. C., to Jacksonville, and the decision of the St. Louis and San Francisco Railroad Company to build 143 miles of track from Kimbrough, Alabama, to Pensacola, will do much to lighten the present transportation burden.

The latter road is also surveying from a point on the Birmingham division, which is preliminary to the building of a link of some 130 miles which will stretch to the Gulf of Mexico.

Pensacola has one of the finest harbors in the world and when the "Frisco" line has extended its service to that city, the Louisville and Nashville road, which until now has had a monopoly on the situation, will enter into active competition with the new road for the development of traffic through the port.

These facts make the future of the whole upper portion of Florida loom bright indeed.

The Georgia and Florida Railway, now running from Augusta, Georgia, to Madison, Florida, is planning extensions of its services which will open up a new line of travel from as far north as the Carolina mountains down through Georgia and into Florida. It is also known that negotiations are now under way for the extension of the Madison line to one or more leading points on the Gulf in the vicinity of Tampa.

Many other railroad enterprises and extensions are being mapped out for Florida. To-day railroad construction is more active in this state than in any other locality in the Union.

Not content to wait months at a time for the delivery of supplies to the cities they have developed, both Joseph W. Young and George E. Merrick, founders respectively of Hollywood-by-the-Sea and Coral Gables, have chartered their own vessels so the huge quantity of building materials

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required to carry on the development program of these two master enterprises would not be delayed in transit.

Practically every Florida port has some extensive improvement program under way which when completed will make it possible for ocean-going vessels to dock therein.

What is probably the most ambitious of these undertakings is the plan of building a harbor at Hollywood which will involve an outlay of approximately \$15,000,000.

General George N. Goethals, builder of the Panama Canal, is in charge of operations here, while at Boca Raton an inlet is being widened and jetties are being built at a cost of almost half a million dollars.

St. Augustine proposes the building of a sea-wall and Sarasota plans water-front improvements to cost upwards of a million dollars.

In Miami, the Peninsular Terminal Company announces plans for harbor improvements to cost \$10,000,000 while up in the Daytona and New Smyrna district a bond issue of \$1,500,000 has just been voted to permit the deepening of the ocean inlet and development of Daytona harbor.

In Tampa a large tract of land will be utilized for warehouses and docks.

Fort Lauderdale is to have a water-front development costing many millions of dollars.

These are but a few of the many harbor improvement enterprises now being planned, or already under way in Florida. The state realizes the tremendous value of her ocean frontage and everything will be done to insure a complete development of harbor facilities.

Travel to Florida has increased so greatly that the forty-five daily Pullman trains which the railroads of Florida advertised during the winter of 1924 will have to be doubled if the demand for reservations is to be at least partially met during the coming winter months.

In the spring of 1925 reservations for the north had to be made weeks in advance by people who desired to leave the state and there is every reason to believe that the same

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situation will exist in the spring of 1926, for the double-tracking of the railroads will hardly have progressed sufficiently by that time to make certain the elimination of this condition.

When one considers the additional burden of carrying out of the state many thousands of carloads of winter vegetables and fruits, it is simple to understand the problem that will face the railroads in handling the tremendous amount of passenger traffic the winter season is certain to produce.

It has been estimated that the value of the commodities in transit on the railroads of America every day is about \$300,000,000. So long as these commodities are en route they represent capital which is locked up and non-productive. At the rate of 5 per cent the interest on the total amount involved is about \$41,000 a day. Every day that is required for delivery, therefore, means a heavy interest charge that must be collected from somebody. Every day that can be saved means a consequent saving of interest charges.

Good transportation is almost priceless. Florida realizes this and is doing all in its power to rush along the work which when completed will insure the state an adequate transportation system.

CHAPTER XV

WHAT ABOUT FLORIDA'S SCHOOL SYSTEM?

THE development of Florida's school system is keeping pace with the development of the state.

Appreciating the necessity of caring for thousands of children of school age who have come to the state in the past year with the families they are a part of, state, county and city authorities have been unfaltering in their efforts to widen the scope of Florida schools.

Nor do I intend by that remark to convey the thought to the reader that Florida has, of recent years in particular, been backward in presenting her citizens with educational facilities and opportunities.

There are to-day in Florida 2,635 common schools, 272 high schools, four state schools of higher education, sixteen denominational schools and two state industrial schools, one of which is for boys and the other for girls.

The Florida State College for Women, situated at Tallahassee, is one of the finest institutions of learning I have ever seen. The 1,205 pupils in attendance have at hand every possible facility for the successful prosecution of their studies.

Prior to my inspection of the college I had heard this splendid university heralded as the equal of Vassar, Barnard or Bryn Mawr Colleges. Frankly, I was a bit dubious about that fact, but after my visit to Tallahassee, which included a visit to the college, I was quickly won over to the Florida way of thinking, for here is a thoroughly complete institute.

The friends of the college take pride in the fact that

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although the Florida State College for Women is the youngest of the state colleges for women in the south, it was the first among them to be recognized as a high-class standard institution of higher learning by the Association of Colleges and Secondary Schools of the southern states, and the first to be placed on the accepted list of colleges and universities approved by the Association of American Universities. This was made possible by the policy of the state to give to the young women in the state college just as good facilities as are furnished to the young men in any college or university.

The Florida State College for Women is organized into the following divisions: college of arts and sciences, school of education, school of home economics, school of music.

The University of Florida at Gainesville easily ranks as one of the leading universities of the south, and though only twenty-two years old, boasts of a student body numbering almost 1,500 young men.

These young men are enrolled in the various colleges, including the college of arts and sciences, the college of agriculture, the college of engineering, the college of law, the college of education, the college of pharmacy and the schools of business administration, architecture and of journalism.

Aside from offering courses to its student body, the university is putting the knowledge which is at the command of the university's staff of specialists and instructors, at the service of the men and women of the state who have passed school age and are already doing the work of the world.

Commonly known as the Extension Service, the work of this branch of the university's training is divided into two departments. One, the agricultural extension service, and the other the general extension service.

In the former, the United States Department of Agriculture coöperates with the university and state officials in rendering aid to those interested in agriculture.

Thus also does the general service make available to a sizable group of people vast stores of information which

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practically all of the other branches in the university offer.

Rollins College is another of Florida's schools of learning that believes it necessary to keep pace with the material progress the state is making.

This college ranks with leaders of its size throughout the Union, and with the presidency now in the capable hands of Hamilton Holt, a vigorous development plan is under way. The completion of Mr. Holt's expansion program will find Rollins College equipped with every line of educational apparatus, from laboratories and seminar libraries to moving pictures. The college is located at Winter Park, easily one of the beauty spots of the state, and much can be expected when the beautification of the college grounds and the erection of new buildings will have been completed.

Seven hundred students now enjoy the advantages of Rollins College, while Stetson University, named after John B. Stetson, its founder, also claims a share of attention because of the excellence of its educational facilities.

The Florida school for the deaf, dumb and the blind at St. Augustine, is a model institution of its kind, and shelters many whose afflictions makes it imperative that they seek their education in such an institution.

The reader may grasp the magnitude of the spread of education in the state from recent figures which prove that while in 1900 less than \$700,000 was expended by the state on education, 1925 saw a total of more than \$12,000,000 appropriated for the same purpose. At a session of the legislature in 1925, a bill providing free text books for all grades up to and including the sixth grade was passed.

A report covering the enrollment of schools, available in Tallahassee in October, 1925, indicated that in 1924 the total enrollment of schools other than private or parochial schools was 266,318, of which 195,204 were whites and 71,114 negroes. The actual school population, however, was 336,930, of which 229,405 were whites and 107,525 negroes.

Thus we see that some 70,000 children who should have been attending school were absentees, due probably in

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many cases to the fact that they live in remote regions, distant from schools, with the added handicap of means of transportation not being at hand.

Now, the tendency in Florida rural sections is toward the consolidated school idea. This plan when in full operation will remove the little rural school, all educational activities being confined to one central school building situated in the center of a district and providing motor bus transportation for its pupils.

An unusual feature about Florida's school system is the fact that the state owns 1,500,000 acres of land and the State Board of Education another 200,000 acres. The interest on the sums obtained from the sale of these lands is pooled and distributed to the schools of each county on a pro-rata average attendance basis.

Twenty-five per cent of the total sale price of state lands goes into the state school fund, while all money from the sale of state school lands goes into the school fund, the interest being distributed.

Thus school funds increase and taxes decrease, since the schools are, in a measure at least, self-supporting.

In Florida colleges and universities there is no tuition fee charged the state student, while only a very nominal fee is charged for students not residing in the state. Everything is done to encourage attendance at school and it should interest parents who intend to make future homes in the state to know that their children will be afforded educational opportunities on a par with the best in America.

CHAPTER XVI

WHAT ABOUT FLORIDA'S CLIMATE AND ITS RELATION TO HEALTH?

SO much has been said and written about Florida's climate, and there have been reflected in these sayings and writings so many diversified opinions, that the reader, should he not be familiar with Florida, probably is more confused by the abundance of these observations than by any facts he may have gleaned from them.

As a matter of fact, Florida has a splendid climate and the fame of that climate has certainly served in full measure to attract thousands of people to the state.

A person with a decided penchant for tracing effect to cause has recently come forth with his explanation of the instinctive reason for the migratory movement which is massing upon the Floridian peninsula.

This statistician advances the argument that the circle of chill is expanding as the circle of warmth about the Equator is contracting. We all know that it is natural for men, as for animals, to hug the radiator. All living things depend upon warmth for life and growth. So, he explains, thousands have, and millions will, migrate to Florida.

In commenting on his statements, *The Hollywood Magazine* has said:

"Perhaps he is right, though some might fail to find the explanation altogether adequate. That which admits of no doubt is easier to deal with. There can be no question that the past few years have brought Florida to the forefront of progress, and there is no

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occasion to burn the midnight taper to discover why. Florida's remarkable advancement within such a brief period is due to the foregathering within its borders of many resourceful people from many regions. States which are most backward are those in which the population has become static and stagnant, having been denied the influx of new people or the projection within their immediate vision of novel ideas and methods.

"The curricula of modern education includes travel as a desirable if not essential factor for the polish of the well-informed, because it gives breadth of conception and sharpens the senses of observation and sympathy, often causing one to be more appreciative of his own lot and opportunity. The value of attrition, the rubbing of elbows, is not to be underestimated.

"Upon such grounds are the rapid strides made by Florida accounted for. Nearly every Florida village has its Hampden, but he is not the obscure and unknown character of Gray's poem. The chances are he has risen to fame in some other state and has sought Florida for health or recreation. Little matter what the cause of his coming, that he is here is the vital and important fact, and Florida profits by his presence. Whether transplanted by the urge of climatic advantages, or by other cause or reason, it is inescapable that the aggregation of notables in Florida is great and growing and they are contributing to the acceleration of the pace by which this state is acquiring and achieving things worthwhile.

"The blighting effects of extreme winters have driven many of lofty position to seek less exalted employment in Florida. To recall the illustrious example of Andrew Jackson, who became road-overseer of his district after serving as the Nation's Chief Magistrate, is to lend effect to a practice which is not uncommon in Florida, though it is not to be imagined that we have grand

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dukes mowing lawns and Harvard professors driving taxicabs.

“It would be preposterous to think that Florida only is the gainer. Those pressed into service under new conditions have reacted to it with a thrill, experiencing an unaccustomed zest in all of it, just as a former Wall Street broker did who took up landscape gardening in his Florida home. He has done all the landscaping of public grounds for his adopted town and besides has made a new fortune by landscaping a subdivision and selling it because a discerning public insisted upon having some of it. Those who were wont to lift an eyebrow when Florida was mentioned a few years ago have been silenced and rendered immobile by the monstrous demand for Florida climate, which has come to be not only vocal but clamorous.”

Thus we see in this extract from *The Hollywood Magazine* a pleasant if somewhat elaborated word picture of the influence and magnetic power of Florida's climate.

Now, I have lived in Florida at various times of the year. I dare say that some part of each of the twelve months of the year has found me residing in the state. And since the reader is focusing his attention upon what I have to say about Florida, I am fair to both of us in presuming that my reactions to Florida's climate will be of interest.

First, let me say that the winter climate of Florida is exceptionally equable. A large portion of Florida is situated in a semi-tropical area. Were the state denied the manifold benefits of proximity to the Atlantic Ocean and the Gulf Stream, as well as the waters of the Gulf of Mexico, it would probably be unbearable most of the year.

But with those benefits above described actual facts, the climate is so modified as to eliminate both extremes at all seasons.

In the earliest days of Florida's present-century develop-

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ment these facts led wealthy northern residents to either establish homes in Florida or to patronize the infrequent hotels the state then boasted of. When one takes into consideration the fact that the southernmost resort cities in Florida are but forty-eight hours distant from New York, the advantage Florida has over California in commercializing her climate is very evident.

The convenience of Florida to the larger cities of the north, east of the Mississippi River, give the state a great advantage over California.

Such cities as St. Petersburg, Miami, West Palm Beach, Sarasota, Fort Myers, and others of lesser importance of which these cities are prototypes, base their entire participation in the Florida boom on their resort possibilities, and these resort possibilities are computed on a wealth of attraction fostered by an unmatchable climate.

On such a basis, the tremendous progress Florida's resort cities have registered is not overrated, for they will henceforth always attract thousands of people intent on seeking the benefits of Florida's climate. But attractive as the winter climate may be, there is the undisputable fact that in the summer months many uncomfortable days and nights are experienced in all parts of Florida.

This, of course, holds true of *all* sections of the country, and I make mention of this fact here, only so that no reader will gain the impression that because Florida excels in winter climate, she does likewise in the heated periods.

Nothing could be further from the truth—and yet I am free to state that I have been just as uncomfortable in New York, Chicago or Los Angeles during the summer months as I have been in Florida. Florida mosquitoes are no worse than Jersey mosquitoes, nor are they more numerous.

Perhaps at this time the reader will be interested in perusing a recent temperature and rainfall table, the veracity of which is attested by the signature of A. T. Pattillo, co-

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operative weather observer, United States Department of Agriculture. The table follows:

<i>Period of Time</i>	<i>Average</i>	<i>Average</i>	<i>Mean</i>	<i>Rainfall</i>
	<i>Max.</i>	<i>Min.</i>		
	<i>Temp.</i>	<i>Temp.</i>	<i>Temp.</i>	<i>by</i>
				<i>Inches</i>
September	87	69	78	10.55
October	82½	67½	75	12.04
November	75	57	66	.69
December	73	52	62½	4.04
January	72	50	61	1.16
February	74	50	62	.79
March	81	57	69	2.59
April	84	61	72½	2.81
May	85	63	74	6.64
June	88	70	79	11.32
July	91	71	81	7.91
August	93	71	82	8.75
Six Coldest Months ...	76¼	55¾	66	21.31
Six Warmest Months .	88	67½	77¾	47.98
For Year	82½	61⅝	71⅞	66.77

These statistics apply to the east-central portion of the state. In computing figures for the southernmost reaches of the peninsula, I find that there is very little difference between these figures.

How many people know that some of those most active in the affairs of the state journeyed there originally as semi-invalids? Most of these people were either prosperous or comfortably fixed and came to Florida seeking health in a milder climate. I know this to be a fact, because I have spoken to many such people. Only recently I drove from Orlando to Sanford with a lady who had come to Florida on a stretcher a year previous to the time I met her, yet on this day she was hale and hearty, restored in health, and actively engaged in business.

She is but one of the scores I have met who attributed

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their present physical condition to Florida's sunshine and its tonic value.

Of course I do not wish to give the impression that most of Florida's business men and women came to the state as invalids—nothing could be further from the truth. Those I have referred to—and while they are plentiful in number they are, of course, in the great minority—did arrive in Florida seeking health and having found it, remained to enjoy it. Participation in the business, industrial or agricultural life of the state was but a natural outcome of their continued residence in the state.

Few people know that 100 years ago Episcopal missionaries were sent to Florida. One of these at that time recommended to his superiors that Florida would be a fine place for tubercular patients, as they can easily live here and enjoy life.

To-day the prospects of wealth primarily attract many people to Florida. Yet, only a few years ago, it was the search for health which caused hundreds to seek out the coast cities which dotted the east coast of Florida as an abiding place. In the rush of people Florida-ward, intent only upon a fortunate dabble in real estate, the migration of those seeking new health has been entirely lost sight of. And yet Florida's claim of being able to provide renewed health for the ailing is not by any means the least of the reasons for her great increase in population. It is said, and I know of a number of concrete instances, that affections of the throat can be successfully cared for in Florida, while the sufferer from high blood pressure can be assured of relief because Florida's climatic conditions certainly tend to bring about a lowered pressure of blood.

Florida records fewer deaths caused by heat prostrations than any other southern state. An interesting table is offered for the inspection of the reader. This has been compiled from the twenty-first annual report of the *Mortality Statistics* in the United States Death Registration area, and is issued by the Bureau of the Census.

The table follows:

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California	40
Pennsylvania	24
Illinois	19
New York	16
Ohio	14
Massachusetts	13
Louisiana	11
Minnesota	9
Kansas	8
Virginia	8
Wisconsin	8
Michigan	7
New Jersey	7
Kentucky	6
Maryland	6
Mississippi	6
North Carolina	6
South Carolina	6
Indiana	5
Maine	5
Missouri	5
Tennessee	5
Connecticut	4
Nebraska	4
FLORIDA	4
Delaware	3
Rhode Island	3
Vermont	3
Washington	3
Colorado	2
New Hampshire	2
District of Columbia	1
Oregon	1
Utah	1
<hr/>	
Total	265

It has been widely remarked upon that Florida, hitherto

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famed chiefly as a national winter playground, has at last had a summer season. Undismayed by the tropic heat of the peninsula, thousands have flocked to Florida this last year in months, when traditionally, the Gulf and lower Atlantic shores should be deserted. And the result of this summer migration has been to prove to the visitor that climatic conditions are no more unbearable in Florida during the summer months than they are in other portions of the Union.

It must appear to the reader that Florida offers everything. And, as a matter of fact, the state *does* offer at least as much as any other state does, with the added probability that there is a greater chance of progressing, in Florida, regardless of what one's field of endeavor may be, than there is elsewhere.

The state is scenically beautiful. It is favored by location for commercial, industrial, and agricultural development. It possesses a climate which insures pleasant winter days and bearable summer days.

Opportunity stalks the newcomer if he will but bend his energies towards some useful endeavor. Success and health await you if you are willing to work and play here as you would in your present home locality, always, of course, providing your scheme of life is patterned on the loom of safety and sanity.

Climate is Florida's stock in trade and it will bring visitors to Florida as long as transportation continues and human activity endures.

During my recent visit to the state capitol at Tallahassee, I had occasion for a lengthy conference with T. J. Brooks, a very capable executive in the State Department of Agriculture. We discussed at length the relation of climate to a big population and it was pointed out to me that because climate has so great an effect on the distribution of vegetable and animal life, and, because of this, upon human life as well, a proper understanding of the climate of a country is necessary in order to have an accurate con-

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ception of its desirability as a place of residence or investment.

Mr. Brooks, waxing eloquent, told me that the mean annual temperature of two widely separated countries might be the same and yet the climates be quite different. For instance, the mean annual temperature of some sections has very low variations and the mean annual of other sections has very wide ranges of high and low temperatures. All of which leads to very different kinds of crops being suited to the various sections of the same mean annual temperature. The degree of humidity in these different sections of the same mean annual temperature also goes far toward determining the vegetation of the different sections, also the elevation, the soil, the winds, the length of seasons, are factors entering the equation of climate.

So neither the parallels of latitude nor the isothermal zone is an infallible guide in comparing the climates of different countries.

One of the prime reasons for the lack of extremes of temperature in Florida is that for the most part it is a peninsula extending into warm seas. But another contributory cause is astronomical: It has longer days of sunshine in the winter and shorter days of sunshine in the summer than the northern states, where extremes of heat and cold are so marked. Its mean annual temperature is from 68.8 to 72.3. Its highest temperature for thirty years was 107. Its lowest was in 1899, when at Tallahassee it went to zero. In the northern part of the state it went to 11 above zero in 1895-1918-1924. It lies between the parallels of 24 degrees 30 minutes 31 seconds north latitude and 79 degrees 48 minutes and 87 degrees 38 minutes west longitude.

These parallels of latitude lead through fourteen different countries. They include some historic places in both ancient and modern times. Crossing the Atlantic going eastward the Florida zone passes over northern Africa—Morocco, Algeria, Tunis, Tripoli, Egypt—from the Sahara

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Desert to the Mediterranean Sea. Here once flourished Carthage. Cairo, Egypt, is but a few miles off the parallel of Tallahassee. Egypt is the land of mysteries and antiquities—where history as written began; bordered by deserts and watered by the mystic Nile; the land of pyramids, sphinx and obelisks; the land of Pharaohs, of Joseph, of Israel's bondage, of Moses and deliverance; where the people were proficient in many of the arts when Europeans wore skins and lived in caves.

Next after Egypt is Arabia, the land of Moab and Sinai; of the sojourn of Israel for forty years in tents; the land of the Mohammedan and the roving Bedouin. The zone of Florida includes southern Palestine—the Holy Land; also Persia, the land of Babylonia, with Babylon (now in Turkey under British mandate) as the wonder city of the ancient world, in Asia.

The countries to the east of Persia, to the base of the Himalaya Mountains, represent a civilization older than any with a consecutive history. In the valleys of the Jumna and Ganges is a wonderfully fertile land that has been cultivated since before recorded time. In the valley of the Jumna is the famous Taj Mahal at Agra. This zone also includes Calcutta. The Himalaya Mountains have Mount Everest, the highest mountain in the world, the crest of which has never been trod by human feet. This peak is on a parallel passing just south of New Smyrna, Florida. Had Florida such a mountain it would radically change the climate of the state. The Florida zone does not scale these elevations, but curves southward and skirts Bengal and crosses southern China.

The zone of Florida passes through the rich valley of the Yangtze-kiang where a teeming population has lived for a greater number of years than on any other spot known to history. Tallahassee is practically on the same parallel as Hang Chow and Wu Chang, and includes Canton and Hongkong. Skirting southern Japan this zone leads us out into the broad Pacific and passes across the Hawaiian Islands and thence to the shore of southern California.

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Crossing the elevations near the coast we come to the Imperial Valley—once an extension of the Gulf of California and later an inland sea. The erosions from the Grand Canyon of the Colorado, brought down by the river and deposited in the gulf, finally filled a levee across the channel, leaving an inland sea of what was once the head of the gulf. Evaporation was fast and rainfall was light, eventuating in a desert below the sea level.

Extending up this valley and down the San Joaquin Valley, into the heart of the state, is a climate warmer than many latitudes far to the south. Southern California has millions of acres which can raise the same products as Florida, notwithstanding the most northern line of Florida is south of the most southern line of California. The Japan current with its tremendous volume of water warmed in the southern seas produces tropical breezes that mellow the climate far up the Pacific coast of North America, just as the Gulf Stream tempers the climate of western Europe, but the lines of isotherms drop southward at the Pacific coast because of a cool current from the north.

As we leave California eastward we come to the plains of Arizona and New Mexico, extending to the Rio Grande. Here for ages the earth has lain unshielded from the sun and unwatered by rivers, leaving a desert with a language all its own. The zone we have been following crosses southern New Mexico, Texas and Louisiana, reaching home on the waters of the Gulf of Mexico and fringing the states that border it. The zone of the same temperature embelting the southern hemisphere crosses Peru, Chile, Bolivia, northeastern Argentina, Paraguay, Uruguay and southern Brazil in South America. It then crosses the Atlantic, the best part of South Africa—the valley of the Orange River—crosses the Indian Ocean, the heart of Australia and back to South America across the warm southern seas. Mr. Brooks thus, through interesting résumé, has pointed out Florida's neighbors in climate in both the northern and southern hemispheres.

CHAPTER XVII

WHAT MEANS HAS FLORIDA TAKEN TO PROTECT THE INVESTOR?

THOUSANDS of people come to Florida for the sole purpose of dipping their hands into her magic pool of real estate, hopeful to withdraw them drenched with gold.

But can this really be done? Is there an absolute assurance that money will be made in Florida land?

There are some realtors and development companies who are of the opinion that this is the case if one is to judge from their advertising copy which has been broadcast throughout the country.

The writers of these advertisements must have received their inspiration from the words of the late William Jennings Bryan, who, in a moment of undue enthusiasm, declared that all one needed to do to make money in Florida real estate was to come to the state and regardless of where he stood, throw his hat in the air and wherever it landed a fortunate purchase of real estate was a certainty.

But is this actually the case? And can the word of advertising writers be taken seriously in all instances?

The answer is that such claims are most certainly not true. Nor is there any dearth of proof to substantiate my contention.

There is a special checking department in the offices of the Florida Development Board where all Florida advertising appearing in newspapers throughout the country is being carefully read, and in each instance where misleading statements are found the newspaper is advised.

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Throughout the north, west and east many newspapers refuse to pass on advertising copy until the Florida Board has had an opportunity to check up on the statements of the advertiser who offers Florida land. The *New York Times* and *Boston Transcript* are but two of scores of newspapers who have signified their intention of coöperating with the Board.

Only recently the Florida Development Board launched a bombshell upon a concern in Detroit selling lands in the Okeechobee region, when it reported to the *Detroit Free Press* that the advertising appearing in that newspaper was grossly misleading.

The *Free Press* immediately barred its columns to the operator and advised him it was done at the request of the Florida Development Board. The concern since then has submitted all of its advertising literature to the Board for inspection, with the assurance that any misleading statement therein will be corrected.

In its issue of November 4th, 1925, *Advertising and Selling*, one of the nation's leading periodicals of the advertising industry, stated on its editorial page, under the heading "Time the Truth Was Uncovered," as follows:

"Regardless of the future of Florida or of what our individual opinion may be concerning present-day conditions there, the fact remains that the advertising technique of some of its promoters constitutes nothing short of scandal. This indictment does not include all Florida real estate promotion. There are some notable exceptions which are altogether reputable and as sound as might reasonably be expected in these times of instability and soaring prices; but these exceptions are greatly overshadowed by the rank and file of ballyhoo shouters which are strangely reminiscent of the fake oil stock advertisements of a less enlightened day.

"To say that the truth is being violated is to put the situation in its mildest and most polite terms.

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Beautifully illustrated and suavely worded advertisements beguile the reader with exotic pictures of life in America's sub-tropics. All he need do is send his check to 'get in on' such-and-such a marvelous development. Close analytical perusal may disclose the fact that the 'developments' so charmingly described to the eye and the mind have as yet failed to develop and are merely proposals; that their sites are at present inhabited by alligators and are shielded from the burning rays of the southern sun by three or four feet of malaria infested water. Or, again, the most critical study of the advertisements may fail to uncover anything to this effect whatever. Motion picture scenery, trick photography, impressionistic art, distorted and unscaled maps—every twist and turn of the fake advertiser from the Year One appears in the Florida advertising of these unscrupulous promoters. Their publication advertising is bad enough, but their direct mail literature is several times worse. How any person above the category of a moron could accept at face value some of these statements passes our comprehension, but apparently the checks, properly made out and duly signed, keep pouring in just as they have done for every campaign of a similar nature to which the public reacted in the same way. And there will be the same grand howl when the crash comes, just as there has always been.

"We presume that the National Better Business Bureau is already taking action in the more flagrant of these violations of the truth. It is to be hoped that their findings will soon be published for the illumination of the public in general and the guidance of newspaper and periodical publishers in particular."

Florida herself realizes that there are too many "land sharks" operating in the state. The Florida Association of Real Estate Boards has recently sent a circular letter to

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all prominent realty boards throughout the United States in which fair warning is given against the "fakirs." In part the letter states:

"The Florida Association is earnestly trying to make the state safe for the investor. We realize that there are apt to be instances of fraudulent practices in every state where the activity is as great as it is here. Just recently the Orlando Realty Board was instrumental in breaking up a nation-wide wildcat scheme in which misrepresentation was made by mail."

So we see that though Florida is eager for development and extends a generous welcome to a new citizenry, she does not seek population on any but an honest appeal.

Florida's leading citizens, headed by Governor John W. Martin, have told me in person that they will not brook deception, and that all who attempt to profit through any but honest efforts will be driven from the state.

Miami is probably the hotbed of the undesirable realty broker. Here every downtown business street boasts of practically nothing but real estate offices.

But the path of the "fakir" is strewn with obstacles—his is no easy road to wealth, for his main avenue of appeal has been closed to his operations.

Olin W. Kennedy, General Manager of the Miami *Herald*, and Ross A. Reeder, who guides the destinies of the Miami *News*—two of the most powerful and reputable newspapers in the state—have both told me personally that their newspapers have refused thousands of dollars of advertising because they did not believe that the advertisers intended to, or were able to, live up to the promises they made.

A splendid example is thus being set for others with power to deny life to those who would milk dry the purses of well-meaning citizens who come to Florida seeking a site for their new home.

This activity looking toward the welfare and protection

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of the newcomer will continue as long as conditions warrant.

Another step toward safeguarding northern investors was recently taken when in those northern states which have realty boards and where all realtors are required to be licensed, such boards refuse licenses to new realtors who desire to sell Florida land in their territory until a thorough investigation of the land they offer for sale has been made through inquiry of the Florida Development Board.

Now probably the best testimony that much crookedness has actually been going on in Florida real estate transactions is the fact that, by act of the State Legislature, a new law became effective on September 30th, 1925, which made it a criminal act for anybody in Florida to offer real estate for sale unless they had received a license to do so.

Probably the simplest way for those of my readers who are unacquainted with the Florida situation to get an actual picture of the real estate activity which is sweeping the state, is to appreciate the fact that practically the entire normal population of Miami, in other words upwards of fifty thousand people, have been engaged in selling real estate.

To get a good idea of the tremendous volume of transactions being consummated daily, reflect for a moment on the above statement and then add the fact that almost all of them are making sales, and therefore profits in the form of commissions, and you may be able to comprehend the situation which, though this example cites Miami and environs specifically, is nevertheless a state-wide one.

Naturally where so much activity is rampant it is to be expected that some shady transactions would occur.

The state authorities as well as the city authorities are very eager that none but honest people be given the opportunity to deal in Florida land.

For that purpose the leading realtors of the state have cooperated with the authorities in framing the license law, which it is reasonable to presume will put a stop to many

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of the illegitimate realty operations which have been foisted upon an unsuspecting public.

It might be well for me to insert here the observation that, though in many instances prices for land completely out of proportion to its value have been secured, and again though land most unfavorably located and fraudulently advertised has been sold, no one, so far as I could discover, has actually lost any money, because the gambling activity is still so great that where property has been bought it has not been impossible to resell it.

But, if you are thinking of purchasing Florida land, beware, for this situation cannot continue forever.

It might interest the reader to learn how great fortunes were made in Florida by shrewd operators, and why the new laws and provisions of sale as set down by Florida realty boards make such procedure so difficult to-day.

Not so long ago it was possible for a buyer to purchase a piece of property costing, let us say, \$50,000, with a binding deposit of as little as \$250.

This deposit would bind the contract until the abstract was delivered to the purchaser by the seller.

Not infrequently it required as long as sixty days to deliver the abstract when an additional lengthy period was allowed for the "cash payment" on the purchase.

The deposit was known as a binder, and inasmuch as until quite recently the cash payment was usually very small, the purchaser was enabled to tie up many valuable tracts with a minimum investment.

With valuable acres tied up on contract and with the purchaser paying off this indebtedness in small payments, the state grew so rapidly, what with the tremendous development of Florida real estate and the activity in gambling in Florida lands, that in countless instances fortunes were made by holders of tracts who had in reality invested but a few hundred dollars.

These "shoe-string" operators became known as "binder boys," and it was not until they had reaped a harvest and

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had tied up thousands of acres and plots, actually worth millions of dollars according to present values, that the regular realtors awoke to the fact that they had been made the victims of their own desire to earn commissions on the sales they had consummated.

Though the activities of the "binder boys" were legitimate, the realtors saw that something would have to be done to either thwart their continued efforts to gain possession of land or to discourage their activities.

Therefore, in a session which was attended by representative real estate operators in and about Miami, a very clever plan of action was devised and put into operation.

Some weeks were spent in preparing for immediate use abstracts on hundreds of parcels of very desirable land in and about Miami. Those realtors who were interested in the new plan kept mum about their activities, with the result that no one was the wiser.

Then one fine day a group of would-be land purchasers arrived from New York.

With them came a very considerable fortune which was to be used in snapping up—on binders—as much desirable land as was available.

Inquiry at leading real estate agencies in Miami revealed the fact that much of such land was obtainable, and the New York operators were jubilant.

They purchased as much land—on binders—as their funds could command, and when their capital was exhausted those realtors who had so carefully laid their plans some time before their arrival swooped down upon the luckless band and demanded their "cash payment."

The northerners asked for their abstracts, and lo and behold, these were instantly forthcoming, having been prepared weeks before.

Since the binder agreement provided that immediate cash payment be made upon delivery of the abstracts, the group found themselves unable to meet their obligations, and as

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well, unable to offer for sale the lands they held on "binder."

The result was they were completely wiped out, and from that day to this, buying land on "binder" has been practically discontinued.

This was but one of many ways devised by legitimate developers and brokers to discourage gambling in Florida lands.

The uninformed person outside of Florida looks upon the present situation from one of two viewpoints. But unfortunately, both of these viewpoints are wrong.

The commoner one of the two is that it is only necessary to buy Florida land, regardless of location, character, or price, to make enormous profits. The other is that all of the activity now going on in Florida is nothing more than a "bubble boom" which will shortly burst to the consequent financial loss of all concerned.

In both viewpoints there is lacking a sense of proportion and recollection of economic values. What is happening in Florida to-day bears no resemblance to an oil boom or other similar bubble formed only upon industrial hopes.

The rapid development of any section always attracts the wily fox whose business it is to trade on the gullibility of the credulous and sell property of little or no value at a high price. Florida has some of these gentry, but now the state, the chambers of commerce, and the better business bureaus are doing all in their power to nullify the dishonest real estate dealers' opportunities for profits.

Walter W. Rose, Chairman of the Real Estate Brokers' Registration Board, told me recently that one of the best means of foiling the illegitimate realty broker is the new act of the legislature which went into effect on September 30th, 1925.

Now all brokers and salesmen must have a new license for which application must be made to the county judge of the district where the applicant resides. Each application for a license must be accompanied by an affidavit of

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two citizens who are freeholders, stating that the applicant bears a good reputation for honesty and fair dealings. The county judge forwards the Registration Board one copy of the application and the copy of the affidavit. If no objection to the granting of the license is made within ten days from date of filing, then the county judge shall issue the license. If the Board or any individual under oath files objections, then the county judge must set a date for a hearing on the application not less than ten nor more than twenty days from date of objection filed. Written notice is given the applicant in order that he may be heard in person or by counsel.

It will be the purpose of the Real Estate Brokers' Registration Board to exercise relentlessly all powers granted it under the law. As provided in the act the Board is empowered to investigate all persons doing a real estate business in the state without a license and to investigate those brokers and salesmen who have a license to ascertain if they are violating any of the provisions of the law.

The office of the Board has been established in Orlando, and an efficient staff, including field men, is being organized to put the law in full operation immediately. General counsel will be employed to assist in the prosecution of all violations of the law.

Henceforth only real estate brokers can advertise or offer land for sale. Section eleven of the new law makes it a criminal offense for any person to knowingly authorize or direct the publication, advertising or distribution of any false written statements or representation concerning any land or subdivision offered for sale.

It has been suggested that the law could be materially improved by requiring any person or corporation putting on a subdivision to file with the Real Estate Board a plan showing in detail the improvements to be made as an inducement to the public to buy land and require the approval of the Board.

It is not certain whether this amendment to the new act

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will be ratified, but whether it is or not, it is plain that the purpose of this new Florida legislation is to protect the investors, large and small, and have the real estate activity so general in Florida recognized as worthy of the public's esteem and confidence.

(A complete transcript of the new Real Estate Law will be found in the Appendix.)

CHAPTER XVIII

WHAT ABOUT FLORIDA'S FUTURE?

THE preceding chapters of this volume have attempted to answer, in simply phrased text, pertinent questions on the tongue of everyone interested in Florida. No attempt has been made to elaborate upon the truth. Frankly, that has not been necessary, for Florida's charms and possibilities are now known from the Atlantic to the Pacific and from the Gulf to Canada.

It remained for the people of this great nation to re-discover Florida, and with that an accomplished fact there began an unprecedented development and growth, the record of which makes this newest of romantic chapters in Florida's history read like a fairy-tale.

And now people are asking, "What about Florida's future?" This question, coming on the heels of the great expansion program which has brought Florida so clearly into the public eye, makes it appear that the force of the Florida speculation wave has been great enough to overshadow the brilliance of Florida's building and land development records.

Forget the stories of overnight fortunes; forget the fact that thousands of people go to Florida for the sole purpose of gambling in her lands. Forget all this, but if you would arrive at a truthful answer to your question about Florida's future, remember that her resources and charms have not been overdrawn—they are real and tangible—they are actually there.

Practically all of America's population knows this now and the proximity of Florida to the major portion of our

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population, coupled with the innate curiosity of our race, is going to cause a continual stream of people to pour into the state.

Some will be seeking fortune, others health, some will be tourists, others seeking sites for new homes.

But regardless of who they will be and what their mission may be, Florida will henceforth be the mecca of millions.

An ever-increasing desire of the human race is to enjoy life. To many, the winter months with their bitter cold days presented a problem which only the comparatively recent expansion of wealth in America has solved.

To-day with prosperity at hand, those who seek to evade the rigors of a northern winter can leave behind the sleet and ice and snow. In thirty hours they can be in a new land within their own land, where health and sunshine, peace and prosperity is abroad. Thousands know this and other thousands find it out each day. So the procession to Florida gains in numbers daily.

With the new population arriving in Florida, some of it to remain for the winter only, some of it intent upon making the state their new homeland,¹ cities are in the making, while present cities are developing so fast that census figures are of value for only a very short time.

Couple the activity of a new population with the fact that the state actually possesses the charms and unlimited resources her press agents claim for her, and it should not be difficult to see a vision of the future Florida.

Barely the fringe of Florida's vast agricultural acreage is now being tilled. Does the reader know that in Asiatic countries whole families can and do support themselves upon the yield of an acre of ground no richer than Florida's acres?

Mid-western farms, with a yield of anywhere between \$20 to \$60 per acre, have built up thriving communities in their vicinities. The largest proportion of Florida land will return a profit of at least \$100 per acre, with count-

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less proofs of instances in which the profit has been closer to \$1,000 per acre. Is it unreasonable then to ascribe to Florida's agricultural possibilities the certainty of the state's future, and does not that future loom rosy indeed?

Florida will one day be a commonwealth of vast agricultural and commercial power with industrial strength constantly growing. But her ever-increasing population and her basic resources alone do not assure this, for the latter Florida has always possessed.

There is a more potent reason than either of the above two facts for my belief in Florida's future.

That reason is the *spirit* of the new Florida. That spirit, which is so evident on all sides, in all communities regardless of their size, is simply unconquerable. Gone are the days when Florida slept away her summers, arousing herself sufficiently during the winter months to extract enough of the coin of the realm from the tourists to provide for her year-round needs.

To-day Florida is awake! Acutely so. Needing only the stimulus of a new population which brought untold wealth to the state, there is now being put into actual use an energy, which though always possessed by Floridians, has been allowed to lie dormant, as appeal after appeal to northern capital was ignored.

For Floridians have tried in vain for many years to instill as strong a belief in the state's virtues in the hearts of northern visitors as they themselves have always had.

But now the tables have been turned, and in many instances those very northerners who scoffed at her possibilities are flocking to her friendly acres, intent upon remaining there permanently.

The new spirit of Florida is amazing, even to one who, like myself, is accustomed to the spirit of such metropolitan centers as New York, Chicago, and Los Angeles.

I venture to say that when the day comes that Florida shall have acquired the new statehood she is now bending all her energies and capital to win, much of the credit for

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the transition will be due to the spirit of her citizens. I am convinced that new capital alone, which has been pouring into the state in an unending flood, will not be responsible for the Florida of the future. To the spirit of the native Floridian will have to go a fair measure of credit when in future days the praises of the state are sung, for that spirit will have been responsible not only for the expending of considerable energy and effort, but as well for the enacting of much legislation which will have made the state safe only for legitimate enterprises, regardless of what their nature may be.

Floridians are conscious of the responsibility which rests upon them now. The interests of newcomers must be safeguarded and everyone who is anyone in the state recognizes that fact.

They know that their new citizens must be protected from the swindlers who have been attracted to the state by countless tales of quickly-found wealth.

We have already learned what the state government has done to protect investors in Florida lands. We know that the organized realtors of the state have been doing all in their power to frame such legislation as will make the efforts of crooks, who were preying upon the newcomers, fruitless. And those leading representatives of the realty fraternity I have spoken with—and they are countless in number—have assured me that their vigilance will never cease.

Florida knows that every dissatisfied visitor, every man and woman who has been gouged by hotelkeepers and others with whom they must come in contact in their daily life, will become an enemy of the state. Ill fame can spread as quickly as fame itself.

The same word of mouth and press advertising which has spread Florida's fame can be used to retract complimentary statements, and this can be accomplished with more speed, for unfortunately, more people will stop to listen to scandal about, than words of confidence in, the

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subject under discussion, be that subject an individual, a group, a company, or even a state.

Florida courts no criticisms. She is angling for enthusiasm only, and her state, county and city governments are doing much to make it impossible for undesirable citizens to operate within her boundaries.

Commissions of all kinds to regulate prices in an effort to stop gouging have been formed by the government, by civic bodies and industrial bodies.

Hotel rates are being regulated and food prices kept to a sane level, for the spirit that has been born in Florida is an intelligent one. The citizens know that the present interest in Florida is their golden opportunity to attract thousands of homeseekers. They know, too, that unless the newcomers are protected they will return to their former homes and a most unfavorable reaction from the progress the state is making will set in.

They know that the present activity in land sales can mean nothing to the future of the state unless the land is inhabited. In countless instances the land is being sold by northerners who have acquired control of it, and who will, more than likely, take their profits out of the state.

Florida's profit must come from settled land; so Florida is doing everything possible to bring about the settling of her lands.

The freedom from income tax and inheritance tax returns will attract thousands of people who are dissatisfied over tax conditions in their native states, while the freedom from a state income tax must instantly strike business concerns as being a most favorable piece of legislation.

Florida's general property tax will always be lower than similar taxes in other states, for such state expenditures as highway building, improvements on state properties in which the people have a direct interest, such as institutions of all kinds, swamp-land drainage costs and other outlays, are practically all financed by bond issues and

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special taxes which are not reflected in a higher general tax rate.

This condition assures a minimum general property tax.

Burdensome legislation of any kind will not be tolerated, for Florida knows it will take even more than climate to make year-round residents of winter visitors, from which the state is gaining most of her new permanent residents.

To date there has been no pause in the steady expansion of population and the power it possesses to purchase the necessities and the luxuries of life.

Regardless of what the future of Florida's real estate market may be, the fact remains that the state is now, and will in future continue to be, a magnet of sufficient strength to draw unto itself an ever-increasing population.

It is very probable that a readjustment of realty values will have to come, for the financial power behind the speculation boom, which has, and still is at this writing, sweeping the state, has in the majority of instances forced prices of those lands in which speculation has been rife to levels entirely out of proportion to its true value.

This of course is a fact but few Floridians will admit. It is the opinion of this writer that the sooner this readjustment period comes the quicker Florida will be headed towards an honest development of her lands, for those who purchase now, with a few exceptions, are intent only on resales.

Still, the future of the state looms bright indeed. A new population is arriving every day and those industries which are required to serve a rapidly-increasing population must and will develop, for in practically all cases these industries are in very under-developed condition.

The spirit of Florida, both the spirit of her old citizens and of her new ones, will undertake to provide for the needs of the new citizenry. After all, everyone coming to Florida is not intent upon gambling in her golden acres. People with foresight see the tremendous possibility of the business and industrial opportunities now

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open in all portions of the state. The investment in commercial enterprises of all kinds which these people are making speak well for the future of the state.

Perhaps a scene I recently witnessed in Sanford will not only interest the reader, but give him a clear picture of this Florida *spirit* I dwell so much upon.

On November 4th, 1925, I had the good fortune to attend a Kiwanis Club meeting in Sanford, as the guest of Forrest Lake, Mayor of Sanford. Perhaps I should say, Mayor Extraordinary, for I found this gentleman a most unusual man.

It has never been my pleasure to meet a more affable city executive, nor one who exhibited so many outward symbols of pep and power as this man proved he possessed in his every action and word.

Yet the enthusiasm, the energy, the will to do and the determination to do what is to be done, which stamped this man in an instant as being most unusual, is characteristic of all Florida to-day. It is this kind of man—and there are hundreds like him in Florida to-day—who is typical of that spirit I refer to so often in preceding paragraphs. As his guest I was given a seat at his table, and having settled down to the pleasant task of dining, I was startled when a moment later my gray-haired host rose to his feet and cried, "Let's sing, boys!"

"Aye," shouted an answering chorus, and in a moment someone had slipped to the piano and I heard the opening bars of that time-worn hurdy-gurdy classic, "Yes, We Have No Bananas."

"All ready?" asked the Mayor. Nods in every section of the room advised him of the singers' readiness to begin, and leading them himself, his strong voice brought me Sanford's conception of this former favorite melody:

"Yes, we have no old fossils,
We have no old fossils to-day.
In 1920 we had them aplenty,

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But now they have all passed away.
We have a live Chamber of Commerce,
Rotary and Kiwanis,
But now we have no old fossils,
There are none left in Sanford to-day."

There you have the spirit of Sanford—and the spirit of Sanford is the spirit of Florida. The state will progress. She will not now be denied. She has yielded her secrets, and the population and wealth, the energy and spirit which those secrets have attracted, makes Florida's future stretch golden before her.

A critical survey of Florida which I made after a recent conference with Nathan Mayo, the state's very competent Commissioner of Agriculture, revealed the following facts and figures. I am repeating the figures here in this compact form, regardless of the fact that they have already appeared in different parts of this volume, because I believe that many students of conditions in Florida will welcome such a handy summary.

Mr. Mayo is, of course, one of Florida's most ardent boosters. Despite this fact, I found the man exceedingly quiet spoken. He impressed me as being entirely satisfied to allow the figures and records of his highly important department to speak for themselves.

So I listened intently to his well selected words, and in summarizing what he had to say we learn that more than 1,100 miles of coastline make Florida accessible to all the seaports of creation. Her location is particularly favorable to commerce with Cuba, the Bahama Islands, the West Indies and spacious South America. Water transportation is being extensively developed as a communication artery that leads to the northern centers of consumption. Florida is 2,000 miles closer to the American center of population than California. European dealers now buy generously of Florida's food offerings. It is only a seven-day voyage to deliver citrus or other food commodities to the far side

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of the Atlantic. Efficient refrigeration prevents deterioration during the salt sea ride to market.

The prosperity of the state is reflected in its income. The annual return from manufacturing amounts to more than \$150,000,000. The tourists spend at least \$100,000,000 a year in Florida. The naval stores' business is worth in excess of \$20,000,000 a year to the state, while the lumber trade foots up to \$30,000,000 and is as valuable as the total fruit crop. The minerals enterprise is worth about \$20,000,000 a year, while the fishing commerce adds another \$14,000,000 to the state's income. The revenue from field and truck crops, milk, butter, eggs, poultry and livestock figures approximately \$64,000,000 a year.

For the information of those who are interested in Florida as a prospective place of permanent abode, the following facts and figures may prove of value. In the manufacturing line, Florida produces certain novelties which have been built into fairly large businesses. For example, the manufacture of perfumes, tapioca, paper from saw grass, and lumber and brushes and brooms from palmetto trees are extraordinary enterprises. The making of containers in which fruits and vegetables are shipped is another industry which is growing rapidly. Naval stores, syrup making, canning and the manufacture of commercial fertilizers are other outstanding industries. The more than 200 different species of trees with the long-leaf pine as the king-pin variety, spread over millions of acres, have been one of the leading sources of cash revenue. Even to-day the forests yield a larger income than any other one crop. Reforestation and better methods of forestry practice in handling the remnant stands assures building materials for posterity.

The fishery resources and aquatic life of Florida are more diversified than any other country or state of similar size can offer. Sport fishing attracts visitors from all over the map. Commercialized fishing has proved so profitable that several thousand professional anglers devote their time

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exclusively to the work. The notable oyster beds in Apalachicola Bay and its environs and those in other Floridian waters are extensive enough to satisfy the demands of the rest of the country.

Last year Florida ranked thirty-second in the race of the states for foreign trade. The total trade of the United States with foreign flags amounted to \$4,498,151,936, and of this total, Florida's share aggregated \$27,459,986. The exports of lumber amounted to \$7,007,299, the resin shipments sold for \$5,211,792, the return from foreign sales of fertilizers and materials was \$5,106,331, while the spirits of turpentine trade summed up to \$3,341,563.

The population of Florida is cosmopolitan. In 1920, when Uncle Sam fostered his last official head counting survey, there were 638,153 whites and 329,487 negroes, 518 Indians, 181 Chinese, 106 Japanese and 25 residents of all other nationalities in Florida. Of this population, the native-born whites are 13.8 times more numerous than the foreign-born whites. The present population is 1,250,000.

In Florida, under present conditions, you will meet permanent residents who converse in several different tongues. The many seaports in the state facilitate direct travel to and from overseas' countries. English, Spanish, French and German are the commonplace language of every-day discourse. Other inhabitants speak the Italian, Portuguese, Roumanian, Dutch, Flemish, Swedish, Norwegian, Greek, Polish, Slovak, Russian, Bulgarian, Yiddish, Hebrew, Magyar, Finnish, Turkish, Chinese and Japanese languages.

There is no other state in the Union which is operated at less cost and more efficiently than Florida. The state government is something quite different from the orthodox millrun. The Governor and his cabinet, elected by popular vote, perform the manifold duties which in the majority of other states are handled by special and expensive boards and bureaus. Strange to tell, Florida is one of a few American states which is entirely free of debt.

Florida expended about \$100 per capita for new buildings

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constructed during the last twelve months. This extensive campaign of raising new homes and office structures has not made serious inroads on the available building supplies. Timber experts estimate that there is still enough raw lumber in the state to erect 200 additional cities as large as Jacksonville, the gateway to the oldest state of this nation.

An ambitious statistician latterly computed the total mileage of salt and fresh water frontage in the state of Florida. This final figure ran up to the astonishing total of 9,500 miles, as there are more than 30,000 lakes in Florida. This is an adequacy of seashore and lakeside frontage for the dwellings of 5,000,000 people.

Florida farmers use 6,242 miles of intrastate railroad in marketing their crops raised for domestic consumption. The state boasts 10,250 miles of improved highway. A network of good roads links together all the agricultural sections. Many farmers avail themselves of shortcut marketing by maintaining motor trucks and delivering their produce directly to the wholesalers, retailers or consumers. Florida has persistently fostered the building of permanent roadways ever since the advent of the automobile. Even to-day, this drive is not finished. Uncle Sam, co-operating with the state, county and district officials, will expend \$11,000,000 this coming year in highway construction.

The Department of Commerce in Washington, D. C., has official data to prove that Florida is well along the highway toward a total property valuation in excess of \$6,000,000,000. During a recent decade the wealth of the state increased from \$921,796,000 to \$2,423,602,000. From that day to this, the upward trend has continued. Economists best qualified to discuss this topic predict that the sum aggregate value of Florida by 1930 will overlap the \$6,000,000,000 figure.

Here is every indication of a bright future for Florida. The reader has but to use his own vision to see the future

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state as I see it. I have endeavored to set down the facts as they actually exist, and in conclusion desire to present the words of Thomas A. Edison, who foresaw the future of Florida years ago when America boasted of a population of only 90,000,000 people. At that time Mr. Edison said: "There is but one Florida, and 90,000,000 people are going to find it out." The only difference is that to-day there are 120,000,000 people to find it out, and that they are doing this is proven by the astounding fact that in less than thirty months more than 300,000 people have taken up a residence within the confines of those broad, flat acres whose attractions stamp Florida as the glittering jewel of the old south, and the flashing gem of the new south.

CHAPTER XIX

IS FLORIDA A VENTURE OR A CERTAINTY?

IS Florida a venture or a certainty? That is a question most people are conjuring with. And yet it is a question whose answer should not be difficult to find.

Suppose we use, for example, the two words quality and quantity. If one purchases a commodity because the price is cheap and a large quantity is offered, is there not a great chance of the value of the purchase taking the form of a venture? If, however, a reasonable amount of a commodity is purchased at a fair price, is there not the likelihood that the value of the purchase is a certainty?

You will, I am confident, agree with me in both suppositions. So it is in Florida. When you buy quality you rest easy; when you buy quantity you are uncertain. If you would court Dame Fortune in Florida you must remember that.

There is nothing transient or temporary about Florida's exploitation. We know now that it is more in the nature of an awakening.

Nor is the magnet which is drawing thousands of people from every state in the Union to Florida merely a boom, or its counterpart—speculative excitement.

What is happening in Florida to-day is really the result of a broader understanding on the part of capitalists and settlers alike, of Florida's advantages and opportunities.

There has been a gradual approach to this new day in Florida. A long, dark night period preceded the dawn. The merits of the state, the true values she has to offer, amaze people who are making inquiry about Florida for the first time.

Her permanent assets are nature's own gift. They are

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enduring, and include a pleasant climate, a floral beauty of sufficient grandeur to delight the most exacting eye, and a soil so productive that it could support almost twenty times her present population, while her rivers and lakes and the vast reaches of ocean and gulf which completely surround the state on three sides abound in immense quantities of the most delectable species of fish.

These are gifts which can never be taken from Florida. Is it any wonder then, that with this knowledge now common property, thousands are flocking to Florida?

Intelligent, discerning people are coming to Florida in ever-increasing numbers. Accustomed to comfort and convenience in their mode of living these people will settle only where the opportunity to couple Florida's advantages with those other accustomed advantages is offered.

They will not venture into this state to make their permanent homes here unless they see for themselves that there is every certainty of their securing what they seek, and are accustomed to.

Matching brains, skill, and tremendous capital with the demand of such desirable citizens are a group of organizations who have, for the sole purpose of creating new cities and earning a just financial reward, of course, secured what are probably among the most valuable and desirable home lands in Florida.

There are marvelous developments already practically successfully completed and now being enjoyed to the full. Plans for others are being born each day, so it is perhaps fitting that such a volume as this should make mention of those who have earned approval by the sheer merit of their accomplishments.

Florida's future as a resort is absolutely assured. Of that I am certain. Thousands of people are seeking sites upon which to build winter homes, while still other thousands come to Florida each winter, content to spend just a month or so going about the state.

For this latter class numerous hotels are provided where

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accommodations can be had for from five to fifty dollars per day. These hotels quite naturally are located in the very center of things, so to speak, because those who patronize them seek easy approach to the varied attractions the state has to offer. It is, therefore, a significant fact that such magnificent hostelries as the Miami-Biltmore, the San Jose-Vanderbilt, the Miami Shores, the Cloister and Ritz-Carlton and the Hollywood Hotel should locate in the very heart of developments, which in many cases only two years ago existed only in the blueprint stage.

The writer has painstakingly warned the reader against the too small development unit and against the land fakirs and swindlers who are operating in many sections of Florida. But by that same token he deems it fair and fitting that those developments, which in his opinion can safely be labeled as legitimate, should as well be introduced to his inquiring public.

The demand for Florida real estate has given the unscrupulous dealer the most gorgeous opportunity of his life, but this demand has been created largely through the widespread advertising of civic bodies and land companies whose motives were most honorable and commendable. There can be no question that those who have taken the initiative in bringing Florida's manifold advantages to the attention of the outside world have been actuated by honest purposes and legitimate ambitions. Yet the demand, once awakened, has exceeded expectations; and the problem now is to provide those who would purchase property of proved or potential value, with guidance, and to keep the unwary from being hoodwinked.

My recent tour of the state disclosed to me some half dozen developments which are not only thoroughly legitimate, but about which, because of their national advertising, considerable interest has been aroused.

It is difficult to-day to pick up a Sunday newspaper, a weekly or monthly periodical without running across an advertisement of such Florida cities as Coral Gables, Hol-

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lywood, Miami Shores, Boca Raton, San Jose, Davis Islands and a few more. They are, after all, representative of much of the development for which Florida is to-day being credited.

The public—having read at length and in detail the advertising manager's idea of what these developments are like—will probably be interested in reading the writer's unbiased view of these places, and of the men who are responsible for their creation.

I say this advisedly, for hundreds of people have asked me just what they really are like. Therefore, suppose we begin at the most northerly end of the state and take a flying trip down the famed east coast. We will tarry just long enough at the new cities for us to get what, though it will be just a fleeting glimpse, will nevertheless be comprehensive enough to permit of a clear picture of the actual development activity going on.

I ask the reader to remember that I am not making the claim that these developments are the only legitimate ones in the state nor do I say that here, investments of absolute soundness are a certainty. What impressed me was the work actually accomplished and the financial standing of those who have fathered this work. These are then to my mind, the most important developments—those most likely to interest the reader.

I have personally met the men who guide the destinies of these developments and I have personally inspected these developments. I have noted the tremendous strides which have been made since my last visit to them, and therefore have not only the paper records of their progress, but my own knowledge of the situation to guide me in the conclusions I have arrived at.

In Jacksonville, a magnificent office has just been opened with a handsome street entrance facing on Laura Street. Here dozens of clerks and stenographers apply themselves to a multitude of duties. Executives occupy handsome private offices.

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The day I visited this new office I saw a kindly old gentleman, now passed his sixty-third year, standing on a balcony which runs along the rear of the high-ceilinged space occupied by the new offices. This man was tall, robust, perfectly groomed, a fresh rose adorned his coat lapel, a twinkle shone in his merry eyes. I was conscious of his presence the moment I entered, and I followed his eyes until mine rested upon the busy scene I have described above.

The office was the new home of Telfair Stockton & Company, and the man Telfair Stockton himself. This was the day he dedicated the new edifice to public service, and I saw in that moment I gazed at him, the reflection of pride he felt in the achievement which had made this superb center of activity possible.

He roused himself to welcome me, and we discussed the events which had led him from a humble beginning, years before, to his present place of affluence and influence in the community where he makes his home.

So I learned that to Telfair Stockton must go the credit for having been Florida's first successful sub-division operator. Making a beginning in what then was a remote section outside the city limits of Jacksonville, this organization brought success to a project which had previously failed. To-day that section is a part of Jacksonville and is served by first-class street car service. Thus through the efforts of this master realty expert success was made of failure and Jacksonville has a thriving community section.

But of greater importance are the newer and more modern developments sponsored by the Stockton organization. There's San Marco, a small and select tract where hundreds of attractive homes have been erected recently. And Avondale, where some of Jacksonville's most beautiful homes are located. Most of us know that the home is the most valuable of all material possessions, because it has a greater influence over life and character, a greater effect

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upon success and happiness than any other single thing that can be bought with money. Upon its location will depend the return to you and your family of the fullest measure of health and happiness. Avondale's 220 acres, with its picturesquely curved boulevards, its sixteen parks bordered with well paved roadways, and with all city improvements, offers an ideal situation for a home. Those homes I saw already built in Avondale represent very high ideals indeed.

In Avondale there has been created, of a timbered tract along the St. Johns River, a charming residential section. In 1920, this tract was an eyesore to hundreds who had built homes in this vicinity. Many offers had been made the owners but all were refused until the Stockton organization, prompted by a vision of the future, made an offer for the land which the owners accepted. And in the five years elapsing from the time of purchase there has risen on the once heavily timbered tract, a residential park of the very highest type.

From what I could gather, a newer, better and bigger development than any yet launched will one day soon be announced by the Stockton firm.

After all, an individual, an institution, or a nation grows in happiness, strength and wealth through service. They become great through the quality and extent of their services to the common good.

The growth of the house of Telfair Stockton & Company represents a significant parallel to that of Florida. From its own beginning in 1884 this firm has been closely identified with the state's development, and is likewise enjoying to-day the returns of years of steady, consistent development.

Nearly half a century of constructive endeavor and a long study of the service rendered others has built a complete organization. An organization which offers an efficient and dependable service in all lines of real estate activity, and

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that to-day embraces the entire state, with offices in four principal Florida cities.

That is the story of Telfair Stockton and the organization he heads, and I dare say that is what Telfair Stockton was day-dreaming about on that October day when I came to inspect the company's new home.

Further along the banks of the majestic St. Johns other Jacksonville capitalists, headed by Messrs. Charles G. Strickland and John C. Cooper, have opened for development an immense tract of land admirably situated and known as San Jose.

Located on the Dixie Highway with a two-mile frontage on the river, San Jose comprises over 1,000 acres of naturally beautiful land, twenty feet above water level. Great building activity is causing a new city and residential park to rise on this site. A handsome administration building is now completed and the San Jose Country Club will open early in January, 1926. The erection of stores to fill the wants of residents in the new city is progressing rapidly. An immense tourists' hotel will throw open its doors with the coming of the new year (1926), while the San Jose golf course, built by Donald Ross, noted authority, will be ready for play during the 1925-26 winter season. A swimming pool is being built and the San Jose Yacht Club promises to be a boatmen's mecca.

Bus transportation will be provided between Jacksonville and San Jose and every modern convenience for living in peace and comfort is assured. I saw gangs of men, comprising both skilled and common labor, toiling through the day to bring to maturity the great development plans of this new city.

Splendid sites have been donated by the owners for churches and schools. Sewerage experts assured me that San Jose's sewerage system would be the most approved pattern.

John Walen, of Cambridge, Massachusetts, famous city planner who laid out the plan of San Jose, has assured all

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who purchase home-sites here of sufficient area upon which to build an attractive home, as most of the lots offered for sale by the San Jose Estates organization average 75 x 150 feet.

That this was a popular decision is attested to by the fact that I saw scores of beautiful homes being erected in San Jose during my visit there. But of paramount importance is the announcement made by the New York Vanderbilt Hotel interests that they propose to immediately begin the erection of a magnificent hotel in the very heart of San Jose. The new hostelry will be known as the San Jose-Vanderbilt and will be a link in the chain of hotels the Vanderbilt Hotel interests are operating.

I am convinced that not many years will elapse ere this section will be a city in itself. The logical growth of Jacksonville will point in the direction of San Jose. Located on the Dixie Highway—which will soon link Key West with Portland, Maine—San Jose's future is assured. I say this not only because of the new city's admirable location but as well because the record for integrity, honesty of purpose and actual achievement in other endeavors, coupled with sound financial standing of the men at the helm of this development, is unimpeachable.

Day and night, unceasingly, San Jose's progress holds to scheduled time. Almost every day or week sees another milestone denoting this progress. San Jose is no longer in embryo. It has developed so steadily and rapidly that today, even the least imaginative of us may readily visualize and comprehend the beauty and charm of San Jose when it will have arrived at the peak of development.

I have spent hours with Charles G. Strickland and John C. Cooper. I know their aims and purposes, and I am confident that both these men and their associates will lend their time and talents to the fulfillment of the promises they are making a trusting public which is so liberally assisting in making of San Jose a suburban masterpiece.

Forty miles from Jacksonville is St. Augustine, the oldest

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city of America. Until recently the old city has been content to doze in the tropical sunshine, but now, with the coming of the D. P. Davis organization from the west coast, there is presented a scene of activity entirely foreign to St. Augustine.

Indeed, the coming of Mr. Davis and his able associates means that a new day has dawned for St. Augustine, which, like the parent state, has been rediscovered.

But this time no soldier of fortune has come to Florida shores. The new era brings to St. Augustine, in the person of D. P. Davis—a dreamer among dreamers and yet a man of action among men of action—a man who represents that rare type who can couple with the gift of conception the forcefulness to bring to a successful conclusion any enterprise he associates himself with. And it is a vast enterprise indeed that Mr. Davis now heads in his St. Augustine activities.

To appreciate who this man D. P. Davis is—or rather what his capabilities are—it is necessary that I go back six years in the history of the present Florida development wave.

Then, residential sites within three miles of Miami's City Hall went begging at \$165 each. Buyers could not be found by those realtors to whom the sale of these lots—now listed at thousands of dollars each—was entrusted. Along came young D. P. Davis, then in his early thirties. The land appealed to him and making the acquaintance of the owners he proposed, in return for its exclusive sales listing, to spend \$1,000 in advertising it.

The exclusive listing secured, he set about to advertise the land; and so well did he tell his story that in a short time the land was sold and he had made \$40,000.

Thus through the unerring vision of young Mr. Davis the beginning of activity in Miami sub-division projects was made. What that beginning has led to is now history as is what that same D. P. Davis has accomplished since his first Florida venture.

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To him must go much of the credit for developing many tracts of undeveloped Miami lands, which, under the wand of his genius, were transformed into sections of beautiful residences.

Hotels, apartments, homes and business blocks rose on land formerly thought almost valueless. A native Floridian by birth, this man loaned his energies to the upbuilding of the projects he fathered until time, and a constantly growing financial standing, took him to Tampa.

Here he created what development experts unite in conceding is one of the most amazing cities ever to rise upon undeveloped land. Nestling in the clear waters of Tampa Bay at the mouth of the Hillsborough River were a tiny group of tropically verdured delta isles where the man had played as a boy. It is recorded that in his mind's fancy he had visualized these islands inhabited and that upon their shores he had caused to be born a splendid city.

With this picture persistently running through his thoughts, he finally opened negotiations for the purchase of the islands and to-day these formerly barren islands are known throughout the nation as Davis Islands, the property representing one of the best located home-site lands in the state.

In offering the Davis Islands for sale, all known records in real estate salesmanship were broken by the Davis organization when hundreds of people stood in line for 40 hours to invest \$3,000,000 in the first units.

To-day, little over a year from the time Davis Islands property was first offered to the public, the development plans proposed by Mr. Davis at the time of his opening sale are well under way. Already the Administration Building; the Venetian, Spanish, Watson and Moore apartments, the Davis Islands Tennis Club, already christened by a nationally sponsored tournament; scores of beautiful homes, representing the acme of architectural perfection and blending with the tropical atmosphere visioned by Davis, are completed. Nearing completion are the Davis Islands Coli-

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seum, the largest building of its kind in the United States save one, at Cleveland, Ohio; a \$750,000 apartment-hotel; the first of several 100-room hotels; a business block; four coöperative apartments; numerous smaller apartments, and more homes. Construction has also begun on the Davis Islands Country Club, one of the most attractive and complete buildings of its type in the south; a \$2,000,000 hotel; the Gasparilla Apartments, costing \$1,750,000; the Palazzo-Firenze Apartments, costing \$360,000; additional apartments and hotels and scores of homes.

The coming of Davis and the development of his Islands marked a new era in Tampa, just as did Davis and his first sub-division in Miami. Almost immediately, the city became a great center of real estate activity, outdistancing many sections of Florida which previously had occupied the limelight. Numerous intensive developments were launched and the daily transfers in properties reached millions.

Nor was Davis's influence confined to selling. His record construction campaign stirred others to emulation. As a result, building permits in Tampa during 1925 bid fair to exceed \$20,000,000; more than three times the total for last year. Setting the pace is Davis and his Islands with a contribution of at least one-third of the grand total.

But great as Mr. Davis's achievements have been to date, the work now claiming his attention bids fair to establish new records for this master developer and his associates, among whom is numbered Arthur V. Milam, Speaker of the House in the Florida Legislature.

The scene of Mr. Davis's newest activity is laid just 2,200 feet from St. Augustine's municipal center. And yet it is not in St. Augustine, for true to his former love of developing property surrounded by water, Mr. Davis has secured control of five separate islands located directly off St. Augustine in the Matanzas River. The first unit of 1,500 acres in Anastasia Island, one of the most historic along the Atlantic seaboard, is now being offered the public, and the public confidence Davis has won is reflected in the

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responses the public is making to his announcements. This is a fact I have witnessed, therefore my willingness to record it in this volume.

Twenty miles of waterfront will be included in Davis Shores and this entire waterfront will be protected by a substantial and at the same time ornamental sea wall. Fifty miles of streets and boulevards with 100 miles of sidewalks and curbing will traverse the development, and a comprehensive system of illumination will be employed.

The new city Mr. Davis is now constructing will be in the corporate limits of St. Augustine and will be connected with the mainland by a concrete causeway.

The coming of D. P. Davis to St. Augustine marks a new era for the city, one which will doubtless place St. Augustine in the front rank of Florida cities of real importance.

A full measure of credit is due this man Davis for the absolute fulfillment of all promises made to those who have purchased land from him. I have seen what he has done in Davis Islands and what he is now doing in Davis Shores, and I feel entirely free to say that when he has completed his present development Florida will be richer in the possession of one of the most beautiful and perfectly planned resort and residential park cities the state can boast of.

Mine is indeed a sincere regard for this modest man, who, by dint of intense mental application, has won fame and fortune for himself and added prestige for his native state.

Between St. Augustine and Palm Beach stretches an expanse of land just as favored by location as is any in Florida. But, though there is intense building activity going on in this section, I found nothing actually accomplished in the way of a large land developing project to attract my attention.

But just a short distance south of West Palm Beach is Boca Raton, where, touched with the wand of the Alad-

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din of good fortune in the person of Addison Mizner, world-famed architectural genius, a new city is being born.

Most favorably situated at a point approximately midway between Miami and Palm Beach, the city of Boca Raton is taking form so rapidly that even now, with but a few scant months separating the date of my visit to the city of Addison Mizner's dreams and the date of its actual birth, the first structures are rising where not so long ago a rambling Florida jungle defied admittance to the passer-by.

It required a man of Addison Mizner's foresight and imagination—a man possessed of a great wealth of creative genius—to see the possibilities of the site which has been selected for the making of Boca Raton. And having sensed at first sight that here was the ideal location for his city, this master artist and draftsman hesitated not an instant in formulating the plans which are each day bringing Boca Raton, the completed city, to an early maturity.

Quite recently I walked along the paved pathways of Boca Raton and marveled how the Mizner executives have solved the enigmas of engineering and the riddles of road-building.

On all sides was bustling activity. The hum of the hammer and the sing-song of the saw proclaimed aloud that a great dreamer's dream was coming true.

For years the founder of Boca Raton has traveled the face of the globe, seeking just such acres as he has finally found at Boca Raton. When first he glimpsed the miniature jungle bordered on one side by the Dixie Highway and on the other by the broad reaches of the Atlantic Ocean, it is recorded that the man exclaimed, "Here shall my city rise."

Nor can it be doubted that this widely traveled dreamer could have found a site more ideal for his purpose than the one he finally chose.

Residents of Boca Raton will enjoy every convenience and comfort of living. The ultra-modern in everything will

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be observed in the construction and design of its hotels, casinos, clubhouses and civic centers.

Wide walks and splendid roadways already invite inspection, and on the day of my visit countless motor cars left the much traveled Dixie Highway in answer to the allurements of the broad and easily traversed streets which beckoned to the passer-by and prompted a tour of inspection of the newest southern Florida wonder city.

Already it is announced that the world-famed Ritz-Carlton Hotel system will extend its operations to Florida, and Boca Raton is the place that has been selected for the building of a magnificent hotel to be known as the Boca Raton-Ritz-Carlton.

There will be three golf courses, tennis courts, polo and aviation grounds and private bathing beaches. Boca Raton streets will be 60 to 220 feet wide. Many lakes and canals are being dredged to accommodate pleasure craft of all descriptions. A school is in the making and residences of unusual beauty, designed by Addison Mizner himself, are now being built.

Inspired by Rio de Janeiro's famous Botafogo, El Camino Real will, when completed, challenge the world to equal its length, breadth and beauty. El Camino Real will traverse the property east and west and north and south—a stately highway from 160 feet to 210 feet wide. El Camino Real indicates the marvelous conception—the splendor—the magnificence in construction which Addison Mizner is applying to Boca Raton.

I know Addison Mizner. I know the high ideals which have guided his every activity, and being familiar with his work I know that all who locate in Boca Raton will see promises fulfilled—not only because fulfilled promises are part of the code of the men in power here, but also because theirs is the good fortune to possess the abundant means so vital to the growth and development of their splendid project—the means, incidentally, which too few of Florida's well-meaning community developers possess.

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Can you dream a dream of tropical grandeur? Can you picture in your mind floral splendor—magnificent and awe-inspiring burnished gold sunsets—or sunrises whose iridescence is multiplied in the dancing waters of the broad Atlantic from which they spring with the coming of dawn? Can you visualize the poetry of a tropic night? And having done all this, link to these marvels of imagination—which in Florida and Boca Raton are actualities—the facts of the rise of Boca Raton and you will have a picture of the coming city.

To me each step on the newly-paved streets was akin to a step on the fabled magic carpets of Old World legends, for I saw all about me the beauty of Spanish architecture taking form in the buildings being erected in answer to the demand for homes and shelter within the limits of Boca Raton.

I am convinced that Boca Raton will rise to a well-merited prominence among the delightful settlements which dot the lower east coast of the newest golden state. Where the rare talents of Mr. Mizner are loaned—there development must come. Addison Mizner is a genius, and though his great gifts have always been known, it is in the rôle of empire builder that he shall gain his greatest fame.

Some twenty miles south of Boca Raton is Hollywood, indeed a miracle city. Here a noteworthy transformation has been accomplished in the time Joseph W. Young has spent in bringing Hollywood to its present place in the sun.

Four short years ago a sandy wilderness—Hollywood today boasts a population of over 5,000.

The strides Hollywood has made in the two years just ended are remarkable. In the winter of 1923 I visited Hollywood and saw a barren waste of sandy land—and a network of cement sidewalks. Very recently I stood on the same spot and saw what a remarkable transition has taken place since last I visited Hollywood. Gone were the wide open spaces, the sand, the dust. Replacing the

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1923 scene of desolation was such a picture as only a well laid out, well populated city could present.

What manner of man is this Joseph W. Young who is responsible for the gigantic undertaking which he has led to such undreamed of heights?

On the day I met him I found him in his office in the Hollywood Administration Building, poring over the plans for the building of the \$15,000,000 harbor at Lake Mabel. He impressed me as being a giant possessed of a far-reaching vision. He has been trained in the school of accomplishment, and is not a product of the universities where academic generalities are taught.

His parents wanted him to be a minister. He might have been a good minister. But, as a youngster his tendencies did not send him along the boyhood paths that make for the development of at least the conventional minister.

His parents were not rich. They might have been poor—as most parents are; at least, he was a newsboy in San Francisco. He had an organizing mind at that time—perhaps a political one. He organized the newsboys into something like a Union and was elected President.

The newsboy wanted to be a publisher. And he published his own paper, a journal of questionable circulation and more questionable returns. At least, it gave him the desire to be a publisher, a desire which he never alleviated until at Hollywood he established a newspaper and a magazine, the latter devoted to the general broad interest of Florida.

But, as is the case with George E. Merrick, builder of Coral Gables, whose avocation is writing—Joseph W. Young was not destined to win real fame as a publisher, any more than George E. Merrick is destined to become a writer of note.

Fate cast Young in the rôle of builder and she cast him well, for it is as a city builder and planner that this man will be remembered.

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What he has accomplished in Hollywood in four years' time is worthy of a lifetime's effort. To-day there is reflected in the \$18,000,000 building program a city whose hotels, beach, casinos, natatorium, golf links, recreation fields, and homes are as beautiful and substantial as any to be found anywhere along Florida's east coast.

The magnificent new Hollywood Hotel, directly on the ocean, and costing upwards of \$3,000,000 to build and furnish, is ready to receive scores of guests eager for the opportunity to enjoy the rare hospitality this modern structure offers. To glimpse it is to know that he whose vision prompted its being must indeed be capable of building about it such a city and such homes as are fitting to be its companions.

And that is just what Joseph W. Young has done and will continue to do.

Close by Hollywood is Sunylan, whose conception is attributed to L. T. Cooper, millionaire realtor and sportsman of Dayton, Ohio, and Miami.

To the creative genius and compelling energy of this man must be credited the development of such communities as El Portal, Ocean Drive Estates and Santa Rosa Beach.

Now, at Pompano, directly on the Dixie Highway, Sunylan is taking shape, and when I visited this newest Cooper development I saw a picture of activity—what with gangs of men clearing the land while others surveyed the cleared spaces preparatory to building the roads and laying the walks—which spells a quick transition for the beautiful and favorably situated tract from its present state to a well laid out residential section.

A 100-foot Boulevard is now being built directly to the nearby ocean. Hotels and apartment houses are planned, and construction is well under way of many attractive homes.

So popular are the developments sponsored by L. T. Cooper and so certain are those who purchase lands in them that they will be developed as the Cooper interests

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promise they will be, that the 665 home-sites the first Sunylan unit comprised were sold to a waiting public on the very first day they were announced for sale and a total of \$2,301,100 was realized by their sale.

Recent purchasers of property in Sunylan claim it is their intention to immediately erect hotels and apartment houses, while the development company is now building thirty homes to range in price from \$7,500 to \$15,000 each.

A new office building is being erected in Sunylan, and, to facilitate the even flow of traffic, the Dixie Highway at Sunylan will be widened for a distance of a mile and a half, a park running down the center creating two 80-foot one way thoroughfares.

Associated with Mr. Cooper is L. N. Conrad, also a former resident of Dayton, Ohio, and to this man as well as Mr. Cooper must go considerable credit for the conception of such a community as Sunylan promises to become.

It is probably of interest to the reader to know that I found in Sunylan one of the few Florida developments making a particular appeal to the man who, while he desires to enjoy all the beauty and benefits of Florida's new and modern cities, does not, nevertheless, wish to expend too large a sum in obtaining such privileges. In Sunylan, every known modern convenience for the pursuit of a pleasant community life will be installed. Broad avenues and wide streets, ample lighting facilities, and beautification of the building sites is assured. I have seen the plans for Sunylan and know that those who conceived them are well able to build accordingly. Therefore I feel no hesitancy in telling the reader what I know about Sunylan and the men back of it.

Leaving Sunylan and approaching Miami one comes upon the growing community of Fulford-by-the-Sea, named after old Captain Fulford, who lived on the site of the present city.

Fulford is located on the Dixie Highway at the head of Bay Biscayne with direct access to the Inland Waterway,

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the Atlantic Ocean via the Baker Haulover, and the Royal Glade Canal to Lake Okeechobee. Due to the configuration of the land, the Miami-Miami Beach-Fulford Loop Drive and the Miami-Hialeah-Fulford Loop Drive pass directly through the property. The West Dixie Highway now under construction also traverses the property north and south. Fulford is at the crossroads of Dade County's principal highways, where more traffic is found than in any other section between Miami and West Palm Beach, and history will repeat itself here as it has done because of similar conditions, in Seattle, Kansas City, El Paso and other large and fast growing cities of the United States.

The average elevation of Fulford is more than fifteen feet above sea level, and being built on coquina rock base with a rolling contour, it has a natural drainage unsurpassed by any property in the Miami territory. During the tropical rains of the summer of 1925, Fulford was 99 per cent free of water. Here is a fact that is worthy of consideration. Drinking water at Fulford comes from wells on its own properties. It is soft and palatable, and chemists' reports over a period of two years grade it as the finest drinking water in southern Florida.

Fulford is adequately zoned, and is the only zoned city of its kind on the east coast of Florida if not in the entire state. Its plan of development represents the thoughts of prominent city planners together with the advice of 70 Chambers of Commerce of the leading cities of the United States.

In the center of the development is a 10-acre central park. This is bounded with 125-foot of paved streets, making it possible to park several thousand automobiles without congestion. Facing the park all property has been reserved for civic buildings and it is on these sites that the company is erecting a 400-room hotel, Chamber of Commerce, Government Postoffice, Community Church, Civic Auditorium, Fraternal Hall, Fire Station, City Hall, and other structures necessary to a large city.

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Surrounding the civic center is the business district, and around this comes the apartment and hotel district. This in turn is encircled with the residential sections. Because of the size of the development several neighborhood business districts will be added and the same zoning system will be carried out. Under this modern arrangement property owners will always be protected in the knowledge that there is a place for each class of occupancy and each occupancy must be in its place.

The narrowest street in Fulford is 80 feet wide. Every street will be parked in order to reduce traffic accidents to a minimum and the parkways will be planted to trees and flowers. Main business and residential boulevards vary in width from 100 to 250 feet wide. A highway known as the Royal Glade Canal runs through Fulford, the canal proper being 90 feet wide with 80-foot roadway on either side. When completed this scenic highway will be two and a half miles in length. In Fulford only three full sized residential lots can be cut out of an acre of land.

Development work at Fulford is now going ahead at a rapid pace. I have seen splendid roads cut through the pine woods; sidewalks, 12 feet wide in the business district and 5 feet wide in the other districts, are being laid—built to government specifications so they will last a lifetime. A Concert Crescent and Administration Building have been completed on the property. A cement block power plant is in operation in the industrial section, and property has been set aside for the early construction of a lumber yard. The developers plan to begin construction of the first unit of fifty homes and the first of these is now under way. At least 750 houses will be erected by the company during the course of development at Fulford. These are in addition to scores of homes being erected by private individuals.

I was greatly impressed with the future possibilities of this well situated development. A Florida East Railroad passenger and freight station has been on the property for

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some time and as has been already learned, the city is favored by location inasmuch as half a dozen prominent thoroughfares are in the immediate vicinity.

My meeting with M. C. Tebbetts, who is the leading light in the development of this property, convinced me that here was a man, who like those others whose achievements have already been recorded, is well qualified to undertake the huge task of building a city, and that he has judged well the demands of a buying public is evidenced not only from the sales his organization has made but as well from the liberal way in which the potential homeseeker has been considered in the laying out of Fulford.

It is estimated that the cost of the new Fulford Apartment Hotel will be close to \$3,000,000 when the 420-suite structure shall have been completed. I have seen the plans for this splendid building and it is very probable that it will compare favorably with others of a similar type now being erected in the Miami territory.

The new A. A. U. motor speedway is being erected in Fulford, and I learned from the developers that this racing plant, which opens to the public in January, 1926, with the holding of the first motor racing program, will represent the first unit in a combination of outdoor sports and recreational pursuits that it is hoped will make Fulford the center of such activities in Florida. Ray Harroun, noted racing pilot, has been in charge of the building of the new speedway.

Of interest to radio enthusiasts is the fact that in Fulford is the home of Station WGBU, and it is recorded that points as distant as London, England, have picked up concert programs from this popular Florida station.

Fulford, like other well financed and well managed Florida developments, is destined to win its measure of public approval in the form of the development of the land. People will come here to live as they will to other Florida cities in the making where the same care is being taken to promote only the highest type of dwellings and

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where restrictions make it impossible for undesirable activities to be launched.

I must pause a moment and depart from the theme of this chapter of my story at least long enough to register the observation that, though this chapter must greatly interest the reader, the fact remains I am actually sorry I have attempted it. Yet to tell the story of the development of Florida means that the story of the development of such centers as Boca Raton, Hollywood, San Jose, Avondale, Coral Gables, the D. P. Davis Properties, Fulford and Sunylan must be told, for they are representative of the huge building program which has come to be known in the general terms of "the development of Florida."

But, as I have already said, I am sorry I have attempted this chapter, since those of my readers who have never been in Florida must find it difficult to comprehend or appreciate the tremendous work that is going on in such centers as those described in these lines.

Not only will such appreciation be difficult, but there is added the further handicap of the insufficiency of mine, or any other words, in bringing to the untraveled person a picture that will actually give an insight into what is going on in the way of land development in Florida to-day.

It is such a phenomenon as the world has never witnessed. Imagine a nation more prosperous than any other in the world suddenly finding itself possessed of a veritable paradise within 40 hours' travel of more than half of its 120,000,000 population, and having that picture in your mind, couple to it the fact that a goodly percentage of those people are wont to enjoy life to the full.

Then place before these people a vista of a land whose fame is achieved not only because it is a recreational section second to none in the world, but as well because it is a land where the soil is as fertile as it is in the valley of the Nile. What is the logical outcome of the sudden realization that the course of life may be pursued to greater advantage

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in this new land than in many other sections of the country?

There is certain to occur a flocking to the flowered acres for which the new land is famous, and with that an accomplished fact, as it now is in Florida, what more logical thing than that those familiar with prosperity should demand luxury in every shape and form.

That is the situation in Florida to-day. How long it will last I dare not venture to predict. This much I know; there are now in the making some half dozen cities in Florida that for beauty of conception and splendor of design cannot be equaled on the surface of the earth. A sweeping statement for a writer to make, I concede, yet it is the simple truth. I am endeavoring to tell the reader about these cities and I ask that full credence be placed in what I say, for much of what I describe I have actually seen and that other portion I have not glimpsed I *have* seen the plans for, and I know the men who vouch for their fulfillment. Knowing them, I do not hesitate to speak of what they propose to do.

Though a description of the activities of these men must read like an Arabian Nights' story, the fact remains that all I say of them and the work they are doing is actually true.

Having thus unburdened myself, let us resume our jaunt over southern Florida.

Midway between Fulford and Miami, on a site favored by nature and location, still another of the amazing developments which dot the east coast is springing to life.

Sponsored by Hugh Anderson, whose activities in developing the Miami section of southern Florida are already so well known, Miami Shores is now being built. This is the newest creation of this master developer who gained fame and a considerable portion of fortune through the conception of the famed Venetian Islands in Biscayne Bay.

Miami Shores will equal in beauty and magnificence sister developments of a like standard. Under an extension

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of the Miami city limits, announced during the summer of 1925, the major portion of Miami Shores is now in the city limits—is actually a part of Greater Miami.

This city building project which is so admirably situated along more than three and a half miles of Biscayne Bay—now spoken of as America's Mediterranean—comprises over 2,600 acres which lie across every northern approach to the city of Miami. Nine miles of water frontage on bay, lake, stream and canal add immeasurably to the remarkably scenic and potential commercial advantages of this newest of Hugh Anderson's developments.

In describing the location of Miami Shores—which when completed will represent, besides the mainland section at Arch Creek, a large island of some 500 acres connected with the mainland by a causeway and an additional tract of 804 acres to the south, thus forming one magnificent stretch of land, I recall the words of J. A. Riach, prominent Miamian, who said to me, "There is an unmistakable natural beauty in the very 'lay of the land' at Miami Shores." Having been over every foot of the new city's site I find it not at all difficult to agree with this gentleman. There is beauty to the gradual sloping tract which stretches along the much traveled Dixie Highway.

It is impossible to enter Miami from the north, whether by motor car, motor boat or train, without coming through or by the side of Miami Shores. So much for the location of this development.

To write of what is being done here without using superlatives is indeed difficult. For to have traversed the great boulevard stretching from the Dixie Highway to the bay, as I have, and to have witnessed the work going on without being profoundly impressed, is impossible.

Among the outstanding building projects in the \$35,000,000 building and development program recently announced was the decision to build 200 homes in addition to the fifty already completed and the fifty others now under way. These will cost between \$10,000 and \$50,000

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each and will represent approximately \$4,000,000 worth of individual homes.

At the water's edge there will be a combined Country and Yacht Club surrounded by both a complete golf course and yacht basin.

The boulevard, which is rapidly nearing completion, is a majestic thoroughfare with two 60-foot drives and is divided by a palm-bordered waterway 75 feet wide. This scenic canal gradually widens to almost 150 feet at its entrance to the bay. At the point where the canal waters mingle with the bay waters the two drives bridge over the mouth of the waterway to the beautiful plaza entrance of the Miami Shores Causeway, which will stretch across the bay to Miami Shores Island.

Here, too, is the spot selected for the novel outdoor theater for pageantry, playlets, or concerts.

The business section of this development will be ample to supply the needs of the entire community. A casino will rise on the ocean front and the plans I have seen call for the erection of a structure embodying all features to be found in similar buildings in the world's most exclusive resorts.

Surrounding the new railway station, a community park and lake will add scenic value to the visitor's first glimpse of Miami Shores. Four park sites, involving an aggregate of 25 acres, have been set aside for the use of the public, while two school sites have been donated to the county board of public instruction by the developers.

A Detroit syndicate has approved plans for the erection of a modern hotel structure, which will be the first and probably most imposing of many similar structures the locality will boast of.

This structure will be decidedly Mediterranean in appearance; while the shore line of the entire tract is being made irregular to give apparent reason for the irregularity of the building plan, which permits of a delightful series

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of terraces, sunken gardens and unusual ground plans hauntingly reminiscent of southern Italy.

Those associated with Hugh Anderson in the conception of this master development are to be hailed as men possessing rare vision, for I am confident there will rise in Miami Shores a city and residential area which will not only be in keeping with the splendor and beauty of present day development in the state but entirely representative of it.

Out in the bay these men are creating a cluster of magnificent jewels in the form of a series of five islands, which when completed will be known as Venetian Isles and which it is promised will be the counterpart, both in beauty and development, of Venetian Islands—that other noteworthy and highly successful Anderson development project.

To the credit of the Anderson organization it must be said that in conceiving these Venetian Isles they have so planned them that there will be given to all of the people—whether or not they own property on them—the opportunity to enjoy both their admirable location and beauty, for a marvelous waterfront boulevard—the Drive of the Campanili—will stretch along each of the five isles, this highway being continuous because of the viaducts which will connect the isles.

The drive gains its name by virtue of the fact that it is the purpose of Anderson and his engineers to erect on the center of the recreational park on each isle a campanile tower or belfry tower patterned after those to be found in Venice, Italy.

Pleasant to view by day, those towers will, when illuminated at night, make an imposing sight and add much to the attractiveness of the Biscayne Bay skyline.

The boulevard itself will be 100 feet wide, and a 20-foot parkway will adjoin it. This parkway will be continuous, and is to be built between the roadway and the water's edge along the entire length of each isle. The whole 6-mile drive will, when completed, be dedicated to the perpetual use of the public, and to the mind of this writer,

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there is a great public service reflected in the generous thought responsible for this unusual departure from the usual plan of excluding other than owners from such properties.

Hugh Anderson knows the pulse of the great mass of the people, for he is truly representative of them.

Making a humble beginning as a hotel clerk at a small mountain town in east Tennessee, he has been in constant touch with people from the very beginning of his noteworthy career. Like many others who have won their financial spurs in and about Miami, Anderson began his upward climb with but a few thousands and an unbounded faith in Miami. To his foresight must be credited the purchase of an old wooden bridge which stretched across Biscayne Bay and the building of a chain of islands along it. The islands an accomplished fact, he replaced the ramshackle wooden structure with a concrete viaduct. The success of Venetian Islands—which are a separate development from the new Venetian Isles—was instantaneous.

And now there is reflected in the fact that, in a few short months, more than two-thirds of all the Miami Shores property has been sold, a striking testimonial of the public's confidence in Hugh Anderson.

And now last, but most certainly not least, comes my impression of Coral Gables. Here I can record a more definite picture, for this city is well on its way to creating heretofore undreamed of records in growth and development.

Ten thousand people reside in Coral Gables, and there is in this city as magnificent a network of highways and boulevards as I have ever glimpsed in an area of similar size, regardless of where my world-wide travel has taken me.

Coral Gables is truly a city—magnificent in conception—superb in actual construction.

From whence came this name—Coral Gables? Is it, as is the case with numerous unimportant Florida sub-divisions which are trying to ape the efforts of the state's real empire

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builders, just a high-sounding name tacked on to a tract of unimposing land, or can it be directly traced to the land? Is it really symbolic of the area it designates by name?

You have but to see the place to know that its name belongs to it. That is my answer to hundreds who have asked me about Coral Gables and why its founder named it so.

And to that founder has been given a privilege few men have enjoyed—an opportunity few could have embraced as he has had they been presented with it.

For there is, in the development of the broad acres George E. Merrick and those associated with him own, a city, well on the road to maturity, so beautiful and delightful, so superbly situated and conceived, that I am frank to say not many could have done what this man has accomplished.

And the marvel of it all is that Merrick has achieved in actuality, in a few short years, at least the first picture in the series of pictures he must have dreamed ere he could have begun the gigantic task of transforming a thickly wooded section so large as the site of Coral Gables is, into the pleasant and home-like community it is now well on the way to becoming.

Where the Italian motif has been adopted architecturally in Miami Shores, in Coral Gables we see beautiful evidences of Spanish design.

In the handsome public buildings of Coral Gables one can discern that the architect realized his inspiration from such famous edifices as the Giralda and the Alcazar of Seville, the Tower of San Pablo in Valladolid and the famed Gate of Justice of the Alhambra.

I have seen all about in Coral Gables most inviting homes. And there are schools, hotels, apartment houses, and business blocks in generous numbers.

Early in November, 1925, I met George E. Merrick. Quite naturally, I asked him to tell me what had been accomplished in Coral Gables. The man is not a careless

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speaker. Idle words do not flow casually from his lips. He is deliberate in his speech, and he never speaks unnecessarily. Coral Gables is his entire life. To bring it ever forward is his ambition. My question banished the preoccupied look upon his face. His eyes brightened, and as he echoed my words, I learned that there are almost 1,000 homes now built in Coral Gables; 100 miles of paved streets, between 50 to 100 feet wide, have been laid; while over 150 miles of sidewalks are in use and 45 miles of white-way lighting have been provided. A rapid transit electric line is now being constructed between Miami, about 6 miles north, to the civic center of Coral Gables.

Five hundred acres have been developed for parks and golf courses. There will be 40 miles of waterfront in Coral Gables when projected canals are completed. Six miles of bay front surrounds the property.

Fifty business buildings are occupied with the various businesses necessary to Coral Gables community life, while the schools have a student capacity of over 1,500 pupils.

The Miami-Biltmore Country Club, constructed at a cost of over \$1,000,000, and the magnificent Miami-Biltmore Hotel, costing in excess of \$6,000,000, will welcome visitors in January, 1926. The cornerstone of the University of Miami will be laid with the coming of the new year and work will be rushed on the building of this \$5,000,000 school of learning.

The public schools already completed have cost \$250,000 and the splendid Sisters of St. Joseph Convent involved an outlay of \$300,000. The University High School cost a million, and the cost of the huge Coral Gables Sanitarium will run high in the millions, the present estimated cost being \$7,500,000.

There is an excellent Military Academy in the new city and the Mahi Temple (Masonic Order) and golf course will cost another half million.

Many apartments and hotels are in various stages of construction while scores of homes are being built to meet

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the demands of an eager public. A stupendous building program, you will agree. Yet, amazing as these figures are, they are correct, for Merrick and his associates have announced a \$100,000,000 building project to bring Coral Gables at least to the first stage of completion.

What manner of person is this George E. Merrick? Frankly, I was surprised by his youth. I had not imagined that he was so young, for certain it is this man is not much past forty. He is tall, heavy set, has a fair complexion and strikes one as having once played football, though he probably had to forego that pleasure, since during his college years he was recalled to the home circle to replace his departed father, a New England preacher.

Some twenty-eight years prior to the telling of this tale the Merrick family arrived in Miami, then boasting of a population of less than 500. Seeking health through life in the mild southern Florida climate, the elder Merrick engaged in tropical fruit and vegetable growing. His sole and entire capital, the result of years of meager ministerial savings, represented less than \$1,000.

But this gentleman possessed a vision both far-seeing and prophetic. Fortune smiled upon him when he invested his tiny fortune in the then cheaply priced virgin lands surrounding Miami.

The property he bought in those early days was destined one day to become famed throughout the English speaking world as the first section of Coral Gables. This particular tract was selected because of the fact that it possessed the highest elevation of all the lands about Miami.

From that first 160-acre purchase, consummated by Merrick, Sr., the present holdings of those who own the Coral Gables development have increased to more than 3,000 acres among the most desirable acreage in the Miami territory.

To-day over \$16,000,000 has been expended in improving the land, and every effort has been made to unite beauty with utility.

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Coral Gables is a fact. It is no longer intangible. It is there to be seen and to be enjoyed by those who seek a new home, or merely a winter home.

And the man who made this city possible—this man George E. Merrick—what kind of man is he, you wonder. My answer is not hard to find. It is quite simple, and such an answer indeed as he of whom I write would enjoy. Why, Merrick—he is a man of achievement whose goal will never be reached, for no sooner does it loom before him than he conceives some new expansion for “his” city, compelling him to begin all over the battle for its successful conclusion.

And so I have endeavored to tell the story of most of Florida’s major land developments. My version may differ somewhat from the advertising manager’s, but in justice to those executives, I am happy to say that theirs is simply a different technique in telling the same tale.

The development of this state so far accomplished since the early days of the boom represents so stupendous an accomplishment that it becomes almost a phenomenon. Certain it is, that nowhere in the annals of history has so much been accomplished in so short a time.

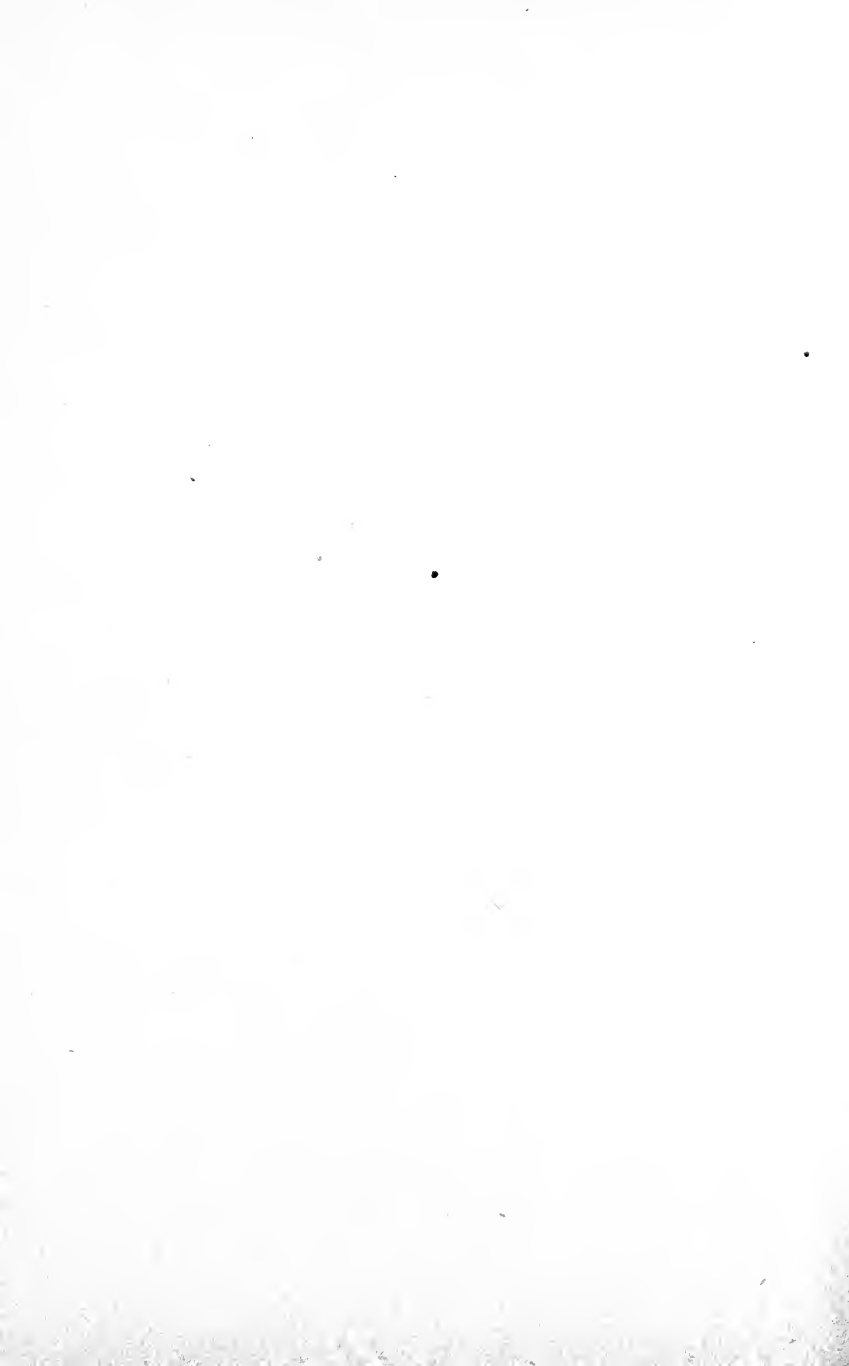
And much more will be accomplished; but I ask my readers not to see in this statement a certainty that land purchased in any section of Florida will prove profitable.

There is more land in Florida that has very little prospect of ever becoming really valuable than there is land about which there is every probability of a continued rise in value. Be careful where you buy, and from whom. There is an old adage which advises people to follow the crowds. I am not giving that advice to the reader, though in passing I may say that those numbers who have purchased home-sites in any of the recognized and thoroughly legitimate Florida developments possess, in their ownership of these lands, at least property that is favorably located and whose development lies in very capable hands.

Some day, when Florida writes the names of her great

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sons in her Hall of Fame, the names of those who by their vision and boundless energy have contributed so materially to her development and to the wealth and standing of the state, men like Addison Mizner, George E. Merrick, Hugh M. Anderson, Charles G. Strickland, John C. Cooper, M. C. Tebbetts, D. P. Davis, L. T. Cooper and Joseph W. Young will be honored, for these men have accomplished things worth while. I know they have, for I have seen what they have accomplished.



APPENDIX I

1925 FLORIDA COUNTY INDEX

Herewith is presented a survey of the State of Florida, credit for the preparation of which is due T. J. Brooks, Chief Clerk of the Department of Immigration, State Capitol Building, Tallahassee, Florida.

I am conscious of the privilege extended me to incorporate this very valuable material in this volume, this being the first opportunity the general public has had to scan the official 1925 county figures indicating the gain in growth and development of Florida counties over previous years.

Every effort has been made to give a complete résumé of the conditions in each county; thus it should be appreciated that where the county officials did not make a complete report, the information lacking was unobtainable.

By way of explanation it is well to state here that the figures to be found after the name of each county seat represents the population of the city.

ALACHUA

Area: 784,480 acres.

Not in farms: 498,463. In farms: 286,017. In actual cultivation: 89,775.

Population 1925: 32,584

Total assessed valuation: \$9,734,-967.

Total county millage: $24\frac{3}{4}$; state millage: $10\frac{1}{2}$.

Railroads: A. C. L.; S. A. L.; T. & J.

Educational institutions:

State University for Men.

High Schools, 11; Elementary Schools, 81.

Crop values: \$2,212,367.

Manufactures: \$1,691,469.

Minerals: Phosphate, limestone, mineral waters, clay, sand.

Incorporated towns: 9.

Number of post offices: 30.

Number of rural routes: 23.

County seat: Gainesville, 8,466.

BAKER

Area: 379,520 acres.

Not in farms: 367,188. In farms: 12,332. In actual cultivation: 9,207.

Population 1925: 5,561.

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Total assessed valuation: \$2,081,-
853.

Total county millage: 19; state
millage: 10½.

Railroads: A. C. L.; S. A. L.;
G. S. & F.

Educational institutions:

High Schools, 1; Elementary
Schools, 28.

Crop values: Not reported.

Manufactures: \$840,400.

Minerals: Clay, sand.

Incorporated towns: 2.

Number of post offices: 5.

Number of rural routes: 4.

County seat; McClenny; 335.

BAY

Area: 499,840 acres.

Not in farms: 488,029. In
farms: 11,811. In actual
cultivation: 679.

Population 1925: 11,873.

Total assessed valuation: \$2,813,-
741.

Total county millage: 44; state
millage: 10½.

Railroads: A. & St. A. B.; J. C.
& St. A.

Educational institutions:

High Schools, 4; Elementary
Schools, 32.

Crop values: Not reported.

Manufactures: \$421,800.

Minerals: Sand, marl.

Incorporated towns: 4.

Number of post offices: 22.

Number of rural routes: 0.

County seat: Panama City,
2,134.

BRADFORD

Area: 191,360

Not in farms: 156,544. In

farms: 34,816. In actual
cultivation: 16,163.

Population 1925: 7,024.

Total assessed valuation: \$2,105,-
899.

Total county millage: 40; state
millage: 10½.

Railroads: G. S. & F.; S. A. L.;
T. & J.

Educational Institutions:

High Schools, 2; Elementary
Schools, 27.

Crop values: \$536,175.

Manufactures: \$147,500.

Minerals: Mineral water.

Incorporated towns: 4.

Number of post offices: 8.

Number of rural routes: 5.

County seat: Starke, 1071.

BREVARD

Area: 656,000 acres.

Not in farms: 636,964. In
farms: 19,036. In actual
cultivation: 7,813.

Population 1925: 12,841.

Total assessed valuation: \$6,738,-
544.

Total county millage: 36; state
millage: 10½.

Railroads: F. E. C.

Educational Institutions:

High Schools, 4; Elementary
Schools, 22.

Crop values: \$536,451.

Manufactures: \$1,505,502.

Minerals: Coquina, marl.

Incorporated towns: 6.

Number of post offices: 32.

Number of rural routes: 0.

County Seat: Titusville, 2,081.

BROWARD

Area: 775,680 acres.

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Not in farms: 751,680. In farms: 24,000. In actual cultivation: 8,000.
Population 1925: 14,256.
Total assessed valuation: \$6,316,-474.
Total county millage: 38; state millage: 10½.
Railroads: F. E. C.
Educational institutions:
High Schools, 2; Elementary Schools, 13.
Crop values: \$1,250,402.
Manufactures: Not reported.
Minerals: Limestone, marl, peat.
Incorporated towns: 3.
Number of post offices: 6.
Number of rural routes: 1.
County seat: Ft. Lauderdale, 5,625.

CALHOUN

Area: 696,968 acres.
Not in farms: 602,454. In farms: 94,514. In actual cultivation: 16,564.
Population 1925: 11,365.
Total assessed valuation: \$2,217,-531.
Total county millage: 30; state millage: 10½.
Railroads: A. N.; M. & B.
Educational institutions:
High Schools, 3; Elementary Schools, 30.
Crop values: \$443,019.
Manufactures: \$470,000.
Minerals: Clay, marl.
Incorporated towns: 2.
Number of post offices: 15.
Number of rural routes: 3.
County seat: Blountstown, 1,101.

CHARLOTTE

Area: 496,640 acres.

Not in farms: 490,640. In farms: 6,000. In actual cultivation: 2,000.
Population 1925: 3,390.
Total assessed valuation: \$1,914,-916.
Total county millage: 27¼; state millage: 10½.
Railroads: A. C. L.; C. H. & N.
Educational institutions:
High Schools, 2; Elementary Schools, 8.
Crop values: Not reported.
Manufactures: Not reported.
Minerals: Marl, sand.
Incorporated towns: 1.
Number of post offices: 11.
Number of rural routes: 0.
County seat: Punta Gorda, 1,635.

CITRUS

Area: 396,800 acres.
Not in farms: 369,574. In farms: 27,226. In actual cultivation: 6,265.
Population 1925: 5,374.
Total assessed valuation: \$3,292,-211.
Total county millage: 39; state millage: 10½.
Railroads: A. C. L.; F. C. & G.; S. A. L.
Educational institutions:
High Schools, 2; Elementary schools, 23.
Crop values: \$303,838.
Manufactures: Not reported.
Minerals: Phosphate, limestone, sand, gypsum.
Incorporated towns: 2.
Number of post offices: 8.
Number of rural routes: 0.
County seat: Inverness: 1,271.

APPENDIX

CLAY

Area: 394,100 acres.
Not in farms: 372,650. In farms: 21,450. In actual cultivation: 5,783.
Population 1925: 4,855.
Total assessed valuation: \$1,916,436.
Total county millage: 25; state millage: 10½.
Railroads: A. C. L.; G. S. & F.; S. A. L.
Educational institutions:
High Schools, 1; Elementary Schools, 36.
Crop values: \$267,287.
Manufactures: \$130,000.
Minerals: Clay, marl, mineral water.
Incorporated towns: 2.
Number of post offices: 13.
Number of rural routes: 2.
County seat: Green Cove Springs, 1,605.

COLLIER

Area: 1,267,200 acres.
Not in farms: Not reported.
In farms: Not reported. In actual cultivation: Not reported.
Population 1925: 1,256.
Total assessed valuation: \$1,766,400.
Total county millage: 53; state millage: 10½.
Railroads: A. C. L.
Educational institutions:
High Schools, 0; Elementary Schools, 9.
Crop values: Not reported.
Manufactures: Not reported.
Minerals: Marl, limestone, peat.

Incorporated towns: 3.
Number of post offices: 6.
Number of rural routes: 0.
County seat: Everglades, 151.

COLUMBIA

Area: 506,880 acres.
Not in farms: 299,404. In farms: 207,476. In actual cultivation: 79,780.
Population 1925: 15,551.
Total assessed valuation: \$4,000,000.
Total county millage: 26; state millage: 10½.
Railroads: A. C. L.; G. S. & F.; S. A. L.
Educational institutions:
High Schools, 2; Elementary Schools, 59.
Crop values: \$1,609,479.
Manufactures: \$325,000.
Minerals: Phosphate, limestone, clay, sand.
Incorporated towns: 2.
Number of post offices: 7.
Number of rural routes: 10.
County seat: Lake City, 4,279.

DADE

Area: 1,292,160 acres.
Not in farms: 882,829. In farms: 409,331. In actual cultivation: 39,434.
Population 1925: 111,332.
Total assessed valuation: \$37,484,581.
Total county millage: 41; state millage: 10½.
Railroads: F. E. C.; Miami Beach Ry. Co.
Educational institutions:
High Schools, 5; Elementary Schools, 43.

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Crop values: \$3,019,752.
Manufactures: \$830,000 (exclusive of sugar refinery).
Minerals: Limestone, peat, marl, sand.
Incorporated towns: 10.
Number of post offices: 21.
Number of rural routes: 5.
County seat: Miami, 69,754.

DE SOTO

Area: 392,320 acres.
Not in farms: 329,572. In farms: 62,748. In actual cultivation: 12,308.
Population 1925: 8,061.
Total assessed valuation: \$3,288,815.
Total county millage: 44½; state millage: 10½.
Railroads: A. C. L.; C. H. & N.; East & West Coast.
Educational institutions:
High Schools, 1; Elementary Schools, 13.
Crop values: \$1,467,589.
Manufactures: \$3,680,000.
Minerals: Marl, river pebble, phosphate.
Incorporated towns: 1.
Number of post offices: 6.
Number of rural routes: 2.
County seat: Arcadia, 4,185.

DIXIE

Area: 467,200 acres.
Not in farms: 451,325. In farms: 15,875. In actual cultivation: 5,329.
Population 1925: 4,236.
Total assessed valuation: \$1,991,446.
Total county millage: 30; state millage: 10½.

Railroad: A. C. L.
Educational institutions:
High Schools, 1; Elementary Schools, 19.
Crop values: Not reported.
Manufactures: \$259,000.
Minerals: Limestone.
Incorporated towns: 1.
Number of post offices: 6.
Number of rural routes: 0.
County seat: Cross City, 710.

DUVAL

Area: 500,480 acres.
Not in farms: 373,937. In farms: 126,543. In actual cultivation: 2,940.
Population 1925: 123,396.
Total assessed valuation: \$65,913,825.
Total county millage: 27¼; state millage: 10½.
Railroads: A. C. L.; F. E. C.; G. S. & F.; Jax. Terminal Co.; S. A. L.
Educational institutions:
High Schools, 5; Elementary Schools, 65.
Crop Valuation: \$1,226,579.
Manufactures: \$21,900,000.
Minerals: Clay, peat, sand, ilmenite, rutile, zircon, mineral water.
Incorporated towns: 5.
Number of post offices: 21.
Number of rural routes: 9.
County seat; Jacksonville, 95,450.

ESCAMBIA

Area: 420,480 acres.
Not in farms: 370,304. In farms: 50,176. In actual cultivation: 15,073.

APPENDIX

Population 1925: 43,457.
Total assessed valuation: \$14,-
749,288.
Total county millage: 37½;
state millage: 10½.
Railroads: Gulf Ports Terminal
Ry.; L. & N.; M. S. B. & P.
Educational institutions:
High Schools, 6; Elementary
Schools, 52.
Crop values: \$911,515.
Manufactures: \$5,500,000 (esti-
mated).
Minerals: Clay, gravel, sand,
mineral water.
Incorporated towns, 1.
Number of post offices, 18.
Number of rural routes: 6.
County seat: Pensacola, 25,305.

FLAGLER

Area: 314,240 acres.
Not in farms: 302,240. In
farms: 12,000. In actual
cultivation: 4,000.
Population 1925: 2,203.
Total assessed valuation: \$1,557,-
121.
Total county millage: 36½;
state millage: 10½.
Railroads: F. E. C.
Educational institutions:
High Schools, 1; Elementary
Schools, 5.
Crop values: \$35,744.
Manufactures: Not reported.
Minerals: Coquina, marl, ocher,
sand
Incorporated towns: 1.
Number of post offices: 9.
Number of rural routes: 2.
County seat: Bunnell, 505.

FRANKLIN

Area: 346,240 acres.

Not in farms: Not reported.
In farms: Not reported. In
actual cultivation: Not re-
ported.
Population 1925: 5,239.
Total assessed valuation: \$1,894,-
983.
Total county millage: 21½;
state millage: 10½.
Railroads: Apalachicola North-
ern; G. F. & A.
Educational institutions:
High Schools, 2; Elementary
Schools, 5.
Crop values: Not reported.
Manufactures: \$707,000.
Minerals: Marl, sand.
Incorporated towns: 2.
Number of post offices: 6.
Number of rural routes: 0.
County seat: Apalachicola, 3,003.

GADSDEN

Area: 345,600 acres.
Not in farms: 287,121. In
farms: 58,479. In actual
cultivation: 33,608.
Population 1925: 24,935.
Total assessed valuation: \$4,686,-
490.
Total county millage: 21; state
millage: 10½.
Railroads: A. C. L.; Apalachi-
cola Northern; Central of
Georgia; G. F. & A.; L. &
N.; S. A. L.; P. & H.
Educational institutions:
High Schools, 5; Elementary
Schools, 72.
Crop values: \$2,085,518.
Manufactures: \$800,000 (esti-
mated).
Minerals: Fuller's earth, clay,
gravel, sand, limestone.
Incorporated towns: 5.

APPENDIX

Number of post offices: 13.
Number of rural routes: 8.
County seat: Quincy, 2,771.

GLADES

Area: 453,760 acres.
Not in farms: Not reported.
In farms: Not reported. In actual cultivation: Not reported.

Population 1925: 2,467.
Total assessed valuation: \$1,564,-341.

Total county millage: 26; state millage: 10½.

Railroads: A. C. L.; M. H. & C.
Educational institutions:

High Schools, 1; Elementary Schools, 10.

Crop values: Not reported.
Manufactures: \$800,000 (estimated).

Minerals: Marl, peat.

Incorporated towns: 2.

Number of post offices: 7.

Number of rural routes: 0.

County seat: Moore Haven, 705.

GULF

(Included in Calhoun)

HAMILTON

Area: 337,920 acres.

Not in farms: 264,002. In farms: 73,918. In actual cultivation: 34,276.

Population 1925: 9,904.

Total assessed valuation: \$2,114,-030.

Total county millage: 33½; state millage: 10½.

Railroads: A. C. L.; G. S. & F.

Educational institutions:

High Schools, 3; Elementary Schools, 51.

Crop values: \$672,736.

Manufactures: \$244,000.

Minerals: Mineral water, limestone, clay.

Incorporated towns: 3.

Number of post offices: 3.

Number of rural routes: 6.

County seat: Jasper, 1,724.

HARDËE

Area: 391,680 acres.

Not in farms: 318,970. In farms: 72,710. In actual cultivation: 7,740.

Population 1925: 10,178.

Total assessed valuation: \$3,167,-042.

Total county millage: 68; state millage, 10½.

Railroads: A. C. L.; C. H. & N.

Educational institutions:

High Schools, 6; Elementary Schools, 19.

Crop values: \$1,106,137.

Manufactures: \$25,000.

Minerals: Phosphate, sand, peat.

Incorporated towns: 3.

Number of post offices: 11.

Number of rural routes: 6.

County seat: Wauchula, 2,688.

HENDRY

Area: 748,880 acres.

Not in farms: 742,501. In farms: 6,379. In actual cultivation: Not reported.

Population 1925: 1,111.

Total assessed valuation: \$1,989,-491.

Total county millage: 31½; state millage, 10½.

Railroads: A. C. L.; M. H. & C.

Educational institutions:

High Schools, 1; Elementary Schools, 5.

APPENDIX

Crop values: Not reported.
Manufactures: \$42,175.
Minerals: Marl.
Incorporated towns: 1.
Number of post offices: 4.
Number of rural routes: 0.
County seat: La Belle, 542.

HERNANDO

Area: 318,080 acres.
Not in farms: Not reported.
In farms: Not reported. In actual cultivation: Not reported.
Population 1925: 4,723.
Total assessed valuation: \$2,442,-869.
Total county millage: 53; state millage: 10½.
Railroads: A. C. L.; S. A. L.; Tampa Northern.
Educational institutions:
High Schools, 1; Elementary Schools, 18.
Crop values: Not reported.
Manufactures: Not reported.
Minerals: Limestone, phosphate, clay.
Incorporated towns: 1.
Number of post offices: 6.
Number of rural routes: 2.
County seat: Brooksville, 1,745.

HIGHLANDS

Area: 668,160 acres.
Not in farms: Not reported.
In farms: Not reported. In actual cultivation: Not reported.
Population 1925: 6,752.
Total assessed valuation, \$3,151,-878.
Total county millage: 31¼; state millage: 10½.

Railroads: A. C. L.; S. A. L.
Educational institutions:
High Schools, 2; Elementary Schools, 8.
Crop values: \$1,151,197.
Manufactures: Not reported.
Minerals: Sand, clay, peat.
Incorporated towns: 3.
Number of post offices: 7.
Number of rural routes: 0.
County seat: Sebring, 1841.

HILLSBOROUGH

Area: 663, 040 acres.
Not in farms: 534,070. In farms: 128,970. In actual cultivation: 13,575.
Population 1925: 133,384.
Total assessed valuation: \$40,-399,750.
Total county millage: 42; state millage: 10½.
Railroads: A. C. L.; S. A. L.; T. N.; T. & G. C.; T. S.
Educational institutions:
High Schools, 6; Elementary Schools, 85.
Crop values: \$5,377,003.
Manufactures: \$18,914,000.
Minerals: Limestone, marl, sand, mineral water.
Incorporated towns: 3.
Number of post offices: 26.
Number of rural routes: 17.
County seat: Tampa, 94,743.

HOLMES

Area: 302,720 acres.
Not in farms: 213,934. In farms: 88,786. In actual cultivation: 40,179.
Population 1925: 12,422.
Total assessed valuation: \$2,096,-074.

APPENDIX

Total county millage: 19; state millage: $10\frac{1}{2}$.

Railroads: L. & N.

Educational institutions:

High Schools, 2; Elementary Schools, 61.

Crop values: \$812,976.

Manufactures: \$324,000.

Minerals: Marl and clay.

Incorporated towns: 5.

Number of post offices: 6.

Number of rural routes: 7.

County seat: Bonifay, 1,185.

INDIAN RIVER

(Included in St. Lucie.)

JACKSON

Area: 600,960 acres.

Not in farms: 370,460. In

farms: 230,500. In actual cultivation: 127,508.

Population 1925: 33,122.

Total assessed valuation, \$4,755,-634.

Total county millage: 29; state millage: $10\frac{1}{2}$.

Railroads: A. & St. A. B.; A. F. & G.; L. & N.; M. & B.

Educational institutions:

High Schools, 6; Elementary Schools, 79.

Crop values: \$3,063,400.

Manufactures: \$1,420,121.

Minerals: Limestone, clay, gravel, sand.

Incorporated towns: 8.

Number of post offices: 18.

Number of rural routes: 21.

County seat, Marianna, 3,069.

JEFFERSON

Area: 374,400 acres.

Not in farms: 197,149. In

Area: 670,080 acres.

farms: 177,251. In actual cultivation: 89,274.

Population 1925: 13,827.

Total assessed valuation: \$2,987,-202.

Total county millage: $27\frac{1}{4}$; state millage: $10\frac{1}{2}$.

Railroads: A. C. L.; L. O. P. & G.; S. A. L.

Educational institutions:

High schools, 5; Elementary Schools, 17.

Crop values: \$629,839.

Manufactures: \$1,340,960.

Minerals: Limestone and clay.

Incorporated towns: 6.

Number of post offices: 12.

Number of rural routes: 9.

County seat, Monticello, 1,776.

LAFAYETTE

Area: 341,120 acres.

Not in farms: 297,555. In

farms: 43,565. In actual cultivation: 6,964.

Population 1925: 4,694.

Total assessed valuation: \$1,145,-601.

Total county millage: 25; state millage: $10\frac{1}{2}$.

Railroads: L. O. P. & G.

Educational institutions:

High Schools, 1; Elementary Schools, 26.

Crop values: \$832,222.

Manufactures: \$364,870.

Minerals: Phosphate and limestone.

Incorporated towns: 1.

Number of post offices: 4.

Number of rural routes: 3.

County seat, Mayo, 397.

LAKE

Area: 374,400 acres.

Not in farms: 197,149. In

Area: 670,080 acres.

APPENDIX

Not in farms: 520,080. In farms: 150,000. In actual cultivation: 20,000.
Population 1925: 18,870.
Total assessed valuation: \$11,990,710.
Total county millage: $33\frac{1}{2}$; state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; S. A. L.; T. & G.
Educational institutions:
High Schools, 8; Elementary Schools, 46.
Crop values: \$2,078,858.
Manufactures: Not reported.
Minerals: Clay, sand, peat, diatomaceous earth.
Incorporated towns: 8.
Number of post offices: 31.
Number of rural routes: 2.
County seat, Tavares, 719.

LEE

Area: 565,760 acres.
Not in farms: 515,051. In farms: 50,709. In actual cultivation: 16,620.
Population 1925: 12,154.
Total assessed valuation: \$7,476,509.
Total county millage: $45\frac{1}{8}$; state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; C. H. & N.
Educational institutions:
High Schools, 2; Elementary Schools, 20.
Crop values: \$3,117,296.
Manufactures: Not reported.
Minerals: Marl, ocher.
Incorporated towns: 3.
Number of post offices: 17.
Number of rural routes: 2.
County seat, Fort Myers, 6,674.

LEON

Area: 457,600 acres.
Not in farms: 231,070. In farms: 226,530. In actual cultivation: 57,931.
Population 1925: 20,049.
Total assessed valuation: \$5,428,766.
Total county millage: $29\frac{3}{4}$; state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; Cen. of Ga.; G. F. & A.; S. A. L.
Educational institutions:
High Schools, 4; Elementary Schools, 55. Florida State College for Women.
Crop values: \$1,200,574.
Manufactures: \$1,743,120.
Minerals: Limestone, sand and clay.
Incorporated towns: 1.
Number of post offices: 9.
Number of rural routes: 4.
County seat: Tallahassee, 6,415.

LEVY

Area: 734,720 acres.
Not in farms: Not reported. In farms: Not reported. In actual cultivation: Not reported.
Population 1925: 10,636.
Total assessed valuation: \$3,405,623.
Total county millage: 24; state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; F. C. & G.; S. A. L.
Educational institutions:
High Schools, 3; Elementary Schools, 52.
Crop values: \$663,110.
Manufactures: Not reported.

A P P E N D I X

Minerals: Limestone, flint, phosphate.

Incorporated towns: 4.

Number of post offices: 18.

Number of rural routes: 4.

County seat, Bronson, 493.

LIBERTY

Area: 526,720 acres:

Not in farms: 510,212. In farms: 16,508. In actual cultivation: 4,315.

Population 1925: 4,849.

Total assessed valuation: \$1,173,-491.

Total county millage: 26; state millage: 10½.

Railroads: Apalachicola Northern.

Educational institutions:

High Schools, 1; Elementary Schools, 14.

Crop values: \$110,200.

Manufactures: Not reported.

Minerals: Marl, clay, sand.

Incorporated towns: 0.

Number of post offices: 13.

Number of rural routes: 1.

County seat: Bristol, 1,001.

MADISON

Area: 460,160 acres.

Not in farms: 332,788. In farms: 127,372. In actual cultivation: 58,370.

Population 1925: 15,549.

Total assessed valuation: \$3,533,-231.

Total county millage: 31; state millage: 10½.

Railroads: G. & F.; S. G.; W. C.; S. A. L.

Educational institutions:

High Schools, 5; Elementary Schools, 50.

Crop values: \$787,681.

Manufactures: \$622,945.

Minerals: Limestone and clay.

Incorporated towns: 4.

Number of post offices: 8.

Number of rural routes: 10.

County seat: Madison, 2,234.

MANATEE

Area: 499,840 acres.

Not in farms: 482,734. In farms: 17,106. In actual cultivation: 3,643.

Population 1925: 23,056.

Total assessed valuation: \$7,150,-273.

Total county millage: 33; state millage: 10½.

Railroads: E. & W. C.; S. A. L.; T. S.

Educational institutions:

High Schools, 2; Elementary Schools, 49.

Crop values: \$1,455,498.

Manufactures: \$2,818,107.

Minerals: Fuller's earth, marl, clay, mineral water.

Incorporated towns: 6.

Number of post offices: 18.

Number of rural routes: 5.

County seat: Bradenton, 7,306.

MARION

Area: 1,054,080 acres.

Not in farms: 796,116. In farms: 257,964. In actual cultivation: 58,991.

Population 1925: 27,162.

Total assessed valuation: \$9,004,-021.

Total county millage: 47; state millage: 10½.

Railroads: A. C. L.; F. C. & G.; S. A. L.; T. & J.

APPENDIX

Educational institutions:
High Schools, 7; Elementary
Schools, 74.
Crop values: \$3,643,265.
Manufactures: \$6,800,918.
Minerals: Limestone, phosphate,
sand, clay.
Incorporated towns: 10.
Number of post offices: 42.
Number of rural routes: 7.
County seat, Ocala, 6,721.

MARTIN

(Included in Palm Beach.)

MONROE

Area: 704,000 acres.
Not in farms: Not reported.
In farms: Not reported. In
actual cultivation: Not re-
ported.
Population 1925: 14,260.
Total assessed valuation: \$6,935,-
590.
Total county millage: 30; state
millage: 10½.
Railroads: F. E. C.
Educational institutions:
High Schools, 1; Elementary
Schools, 7.
Crop values: Not reported.
Manufactures: Not reported.
Minerals: Limestone, calcareous
sand.
Incorporated towns: 1.
Number of post offices: 9.
Number of rural routes: 0.
County seat: Key West, 13,701.

NASSAU

Area: 403,200 acres.
Not in farms: 332,112. In
farms: 71,088. In actual
cultivation: 5,068.

Population 1925: 9,643.
Total assessed valuation: \$3,608,-
614.
Total county millage: 27¾;
state millage: 10½.
Railroads: A. C. L.; G. S. & F.;
S. A. L.
Educational institutions:
High Schools, 3; Elementary
Schools, 44.
Crop values: Not reported.
Manufactures: \$640,020.
Minerals: Clay, mineral water.
Incorporated towns: 3.
Number of post offices: 8.
Number of rural routes: 3.
County seat: Fernandina, 3,078.

OKALOOSA

Area: 611,840 acres.
Not in farms: 538,471. In
farms: 73,369. In actual
cultivation: Not reported.
Population 1925: 9,793.
Total assessed valuation: \$2,572,-
048.
Total county millage: 27; state
millage: 10½.
Railroads: A. F. & G.; L. & N.
Educational institutions:
High Schools, 6; Elementary
Schools, 37.
Crop values: \$423,955.
Manufactures: Not reported.
Minerals: Clay, marl and sand.
Incorporated towns: 3.
Number of post offices: 17.
Number of rural routes: 9.
County seat: Crestview, 843.

OKEECHOBEE

Area: 478,080 acres.
Not in farms: 470,598. In
farms: 7,482. In actual
cultivation: 980.

APPENDIX

Population 1925: 4,169.
Total assessed valuation: \$2,682,-
142.
Total county millage: 50; state
millage: 10½.
Railroads: F. E. C.; S. A. L.
Educational institutions:
High Schools, 1; Elementary
Schools, 10.
Crop values: \$100,496.
Manufactures: \$110,000.
Minerals: Marl.
Incorporated towns: 1.
Number of post offices: 2.
Number of rural routes: 0.
County seat: Okeechobee, 1,920.

ORANGE

Area: 594,568 acres.
Not in farms: 480,884. In
farms: 113,676. In actual
cultivation: 27,626.
Population 1925: 38,325.
Total assessed valuation: \$18,-
029,700.
Total county millage: 37; state
millage: 10½.
Railroads: A. C. L.; F. E. C.;
S. A. L.; T. & G.
Educational institutions:
High Schools, 6; Elementary
Schools, 36.
Crop values \$3,939,014.
Manufactures: Not reported.
Minerals: Sand, clay, peat.
Incorporated towns: 18.
Number of post offices: 20.
Number of rural routes: 7.
County seat: Orlando: 22,255.

OSCEOLA

Area: 867,840 acres.
Not in farms: 792,840. In
farms: 75,000. In actual
cultivation: 5,037.

Population 1925: 10,755.
Total assessed valuation: \$5,363,-
100.
Total county millage: 30½;
state millage: 10½.
Railroads: A. C. L.; F. E. C.
Educational institutions:
High Schools, 2; Elementary
Schools, 15.
Crop values: \$784,893.
Manufactures: \$178,000.
Minerals: Sand, peat.
Incorporated towns: 2.
Number of post offices: 10.
Number of rural routes: 4.
County seat: Kissimmee, 3,833.

PALM BEACH

Area: 1,612,400 acres:
Not in farms: 1,542,499. In
farms: 69,901. In actual
cultivation: 7,538.
Population 1925: 37,139.
Total assessed valuation: \$11,-
981,542.
Total county millage: 47; state
millage: 10½.
Railroads: F. E. C.; S. A. L.
Educational institutions:
High Schools, 5; Elementary
Schools, 40.
Crop values: \$2,337,651.
Manufactures: Not reported.
Minerals: Marl, sand, peat.
Incorporated towns: 5.
Number of post offices: 31.
Number of rural routes: 0.
County seat: West Palm Beach,
19,146.

PASCO

Area: 490,880 acres.
Not in farms: 455,852. In
farms: 35,028. In actual
cultivation: 8,830.

APPENDIX

Population: 1925: 11,599.
Total assessed valuation: \$5,186,-
953.
Total county millage: $40\frac{1}{2}$;
state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; S. A. L.;
T. N.; T. & G. C.
Educational institutions:
High Schools, 4; Elementary
Schools, 27.
Crop values: \$1,041,906.
Manufactures: \$6,358,100.
Minerals: Limestone, clay, min-
eral water.
Incorporated towns: 6.
Number of post offices: 17.
Number of rural routes: 5.
County seat: Dade City, 1,776.

PINELLAS

Area: 187,520 acres.
Not in farms: 156,292. In
farms: 31,228. In actual
cultivation: 12,551.
Population 1925: 51,714.
Total assessed valuation: \$26,-
223,606.
Total county millage: $33\frac{3}{4}$;
state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; T. & G. C.
Educational institutions:
High Schools, 6; Elementary
Schools, 34.
Crop values: \$1,893,733.
Manufactures: \$2,500,000 (esti-
mated).
Minerals: Marl, sand, mineral
water.
Incorporated towns: 11.
Number of post offices: 17.
Number of rural routes: 5.
County seat: Clearwater, 5,004.

POLK

Area: 1,220,480 acres.

Not in farms: 923,628. In
farms: 296,852. In actual
cultivation: 11,447.
Population 1925: 63,925.
Total assessed valuation: \$23,-
049,714.
Total county millage $36\frac{1}{2}$;
state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; C. H. & N.;
K. V.; S. A. L.
Educational institutions:
High Schools, 10; Elementary
Schools, 89.
Crop values: \$7,391,298.
Manufactures: \$3,763,159.
Minerals: Phosphate, sand, peat,
clay.
Incorporated towns: 15.
Number of post offices: 37.
Number of rural routes: 11.
County seat: Bartow, 4,593.

PUTNAM

Area: 481,280 acres.
Not in farms: 450,434. In
farms: 30,846. In actual
cultivation: 9,459.
Population 1925: 17,027.
Total assessed valuation: \$6,700,-
999.
Total county millage: $27\frac{1}{2}$;
state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; F. E. C.;
G. S. & F.
Educational institutions:
High Schools, 2; Elementary
Schools, 35.
Crop values: \$2,577,506.
Manufactures: \$75,000.
Minerals: Clay, sand, gravel,
peat.
Incorporated towns: 5.
Number of post offices: 26.
Number of rural routes: 4.
County seat: Palatka, 7,208.

APPENDIX

SANTA ROSA

Area: 656,000 acres:
Not in farms: 566,612. In farms: 89,388. In actual cultivation: 29,862.
Population: 1925: 14,599.
Total assessed valuation: \$3,613,-561.
Total county millage: $30\frac{1}{2}$; state millage: $10\frac{1}{2}$.
Railroads: L. & N.
Educational institutions:
High Schools, 2; Elementary Schools, 35.
Crop values: \$472,286.
Manufactures: \$1,390,696.
Minerals: Clay, mineral water.
Incorporated towns: 1.
Number of post offices: 11.
Number of rural routes: 4.
County seat: Milton, 2,190.

SARASOTA

Area: 355,840 acres.
Not in farms: 342,424. In farms: 13,416. In actual cultivation: 519.
Population 1925: 10,050.
Total assessed valuation: \$6,256,-733.
Total county millage: 52.606; state millage: $10\frac{1}{2}$.
Railroads: C. H. & N.; E. & W. C.; S. A. L.; T. S.
Educational institutions:
High Schools, 1; Elementary Schools, 13.
Crop values: \$458,042.
Manufactures: \$100,000 (estimated).
Minerals: Marl, limestone.
Incorporated towns: 2.
Number of post offices: 9.
Number of rural routes: 1.
County seat: Sarasota, 5,529.

SEMINOLE

Area: 205,440 acres.
Not in farms: 166,170. In farms: 39,270. In actual cultivation: 6,828.
Population 1925: 14,738.
Total assessed valuation: \$5,977,-659.
Total county millage: 39; state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; F. E. C.; S. A. L.
Educational institutions:
High Schools, 4; Elementary Schools, 26.
Crop values: \$2,366,364.
Manufactures: Not reported.
Minerals: Peat, mineral water.
Incorporated towns: 3.
Number of post offices: 10.
Number of rural routes: 2.
County seat: Sanford, 7,262.

ST. JOHNS

Area: 389,120 acres.
Not in farms: 347,194. In farms: 41,926. In actual cultivation: 10,900.
Population 1925: 16,426.
Total assessed valuation: \$6,202,-921.
Total county millage: $43\frac{1}{2}$; state millage: $10\frac{1}{2}$.
Railroads: F. E. C.
Educational institutions:
High Schools, 2; Elementary Schools, 18.
Crop values: \$1,876,738.
Manufactures: \$400,723.
Minerals: Coquina, clay, ilmenite, rutile, zircon, peat.
Incorporated towns: 2.
Number of post offices: 20.
Number of rural routes: 0.

APPENDIX

County seat: St. Augustine,
10,458.

Number of rural routes: 5.
County seat: Bushnell, 500.

ST. LUCIE

Area: 615,948 acres.
Not in farms: 542,616. In
farms: 73,332: In actual
cultivation: 15,586.
Population 1925: 11,778.
Total assessed valuation: \$7,422,-
219.
Total county millage: 44½%;
state millage: 10½%.
Railroads: Fellsmere; F. E. C.
Educational institutions:
High Schools, 2; Elementary
Schools, 18.
Crop values: \$1,270,484.
Manufactures: \$120,362.
Minerals: Marl, sand.
Incorporated towns: 2.
Number of post offices: 15.
Number of rural routes: 1.
County seat: F. Pierce, 3,319.

SUMTER

Area: 373,120 acres.
Not in farms: 301,031. In
farms: 72,089. In actual
cultivation: 21,619.
Population 1925: 7,916.
Total assessed valuation: \$3,234,-
266.
Total county millage: 49; state
millage: 10½%.
Railroads: A. C. L.; S. A. L.
Educational institutions:
High Schools, 6; Elementary
Schools, 27.
Crop values: \$1,813,776.
Manufactures: Not reported.
Minerals: Limestone, gypsum.
Incorporated towns: 7.
Number of post offices: 11.

SUWANNEE

Area: 442,880 acres.
Not in farms: 312,023. In
farms: 130,857. In actual
cultivation: 33,901.
Population 1925: 16,205.
Total assessed valuation: \$4,703,-
914.
Total county millage: 23; state
millage: 10½%.
Railroads: A. C. L.; S. A. L.;
L. O. P. & G.
Educational institutions:
High Schools, 1; Elementary
Schools, 71.
Crop values: \$2,247,266.
Manufactures: \$753,000.
Minerals: Limestone, phosphate,
sand.
Incorporated towns: 2.
Number of post offices: 10.
Number of rural routes: 13.
County seat: Live Oak, 2,837.

TAYLOR

Area: 668,800 acres.
Not in farms: 647,566. In
farms: 21,234. In actual
cultivation: 6,476.
Population 1925: 13,113.
Total assessed valuation: \$4,197,-
047.
Total county millage: 36; state
millage: 10½%.
Railroads: A. C. L.; S. A. L.;
L. O. P. & G.; S. G.; W. C.
Educational institutions:
High Schools, 2; Elementary
Schools, 30.
Crop values: \$277,019.
Manufactures: Not reported.

APPENDIX

Minerals: Limestone, phosphate,
mineral water.
Incorporated towns: 2.
Number of post offices: 11.
Number of rural routes: 6.
County seat: Perry, 2,479.

UNION

Area: 153,600 acres.
Not in farms: 111,932. In
farms: 41,668. In actual
cultivation: 2,864.
Population 1925: 4,873.
Total assessed valuation: \$1,710,-
666.
Total county millage: $36\frac{1}{4}$;
state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; G. S. F.
Educational institutions:
High Schools, 1; Elementary
Schools, 26.
Crop values: \$236,273.
Manufactures: \$202,927.
Minerals: Mineral water.
Incorporated towns: 1.
Number of post offices: 5.
Number of rural routes: 2.
County seat: Lake Butlet: 768.

VOLUSIA

Area: 718,720 acres.
Not in farms: 651,016. In
farms: 67,704. In actual
cultivation: 26,154.
Population 1925: 40,165.
Total assessed valuation: \$22,-
606,846.
Total county millage: $23\frac{1}{2}$;
state millage: $10\frac{1}{2}$.
Railroads: A. C. L.; F. E. C.
Educational institutions:
High Schools, 10; Elementary
Schools, 37. Stetson Uni-
versity.

Crop values: \$2,215,084.
Manufactures: Not reported.
Minerals: Mineral water, co-
quina, marl, sand.
Incorporated towns: 14.
Number of post offices: 40.
Number of rural routes: 1.
County seat: De Land, 5,799.

WAKULLA

Area: 385,280 acres.
Not in farms: 336,362. In
farms: 48,918. In actual
cultivation: 13,175.
Population 1925: 5,811.
Total assessed valuation: \$1,013,-
529.
Total county millage: $44\frac{1}{2}$;
state millage: $10\frac{1}{2}$.
Railroads: G. F. & A.; S. A. L.
Educational institutions:
High Schools, 2; Elementary
Schools, 34.
Crop values: \$286,627.
Manufactures: \$94,875.
Minerals: Marl, limestone, min-
eral water, sand.
Incorporated towns: 0.
Number of post offices: 9.
Number of rural routes: 3.
County seat: Crawfordville, 329.

WALTON

Area: 700,800 acres.
Not in farms. 676,313. In
farms: 24,487. In actual
cultivation: 20,000.
Population 1925: 13,664.
Total assessed valuation: \$3,444,-
752.
Total county millage: 26; state
millage: $10\frac{1}{2}$.
Railroads: C. of G.; L. & N.
Educational institutions:
High Schools, 2; Elementary

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Schools, 57. Palmer College.
Population 1925: 10,420.
Total assessed valuation: \$2,026,491.
Crop values: \$503,665. Total county millage: 27½%;
Manufactures: \$1,678,872. state millage: 10½%.
Minerals: Marl, clay, sand. Railroads: B. C. & St. A.; L. & N.
Incorporated towns: 2. Educational institutions:
Number of post offices: 12. High Schools, 1; Elementary
Number of rural routes: 7. Schools, 48.
County seat: De Funiak Springs, 2,359. Crop values: \$832,118.
Manufactures: \$1,200,481.
Minerals: Limestone, clay.
Incorporated towns: 2.
Number of post offices: 7.
Number of rural routes: 6.
County seat: Vernon, 1,201.

WASHINGTON

Area: 396,800 acres.
Not in farms: 312,660. In farms: 84,140. In actual cultivation: 31,876.
County seat: Vernon, 1,201.

APPENDIX II

The New Real Estate Law of Florida

Effective September 30, 1925

AN ACT Providing for the Licensing, Regulating and Registering of and Defining the Terms "Real Estate Brokers" and "Real Estate Salesmen," Empowering the County Judges to Grant, Suspend or Revoke Licenses and Prescribing the Procedure; Creating the Real Estate Brokers' Registration Board, Providing for Appointments of its Members, its Powers and Duties, Providing for its Expenses to be Paid Out of the "Real Estate Brokers' Registration Fund" Herein Created, Prescribing Certain Offenses and the Penalties for Violating the Provisions Thereof.

Be It Enacted by the Legislature of the State of Florida.

Section 1. The administration of this Act shall be and is hereby vested in the County Judges of the State of Florida by and with the assistance of the real estate brokers' registration board, hereinafter referred to as "the Board", which is hereby created, said Board to consist of three persons to be appointed by the Governor whose vocation for at least ten years prior to their appointment has been that of a real estate broker; one member shall be appointed for one year; one member shall be appointed for two years; one member shall be appointed for three years, and, until their successors are appointed and qualified. Thereafter the term of the members of said Board shall be for three years and until their successors are appointed and qualified; members to fill vacancies shall be appointed for the unexpired term.

Following the qualification of the members of the Board they shall immediately organize for business and each year as the new member is appointed the Board shall reorganize and select from its number a chairman, who shall be the executive officer of said Board and a secretary. Two members of said Board shall constitute a quorum and may promulgate such necessary rules and regulations as are deemed advisable.

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The Board shall establish and maintain its headquarters at a place designated by said Board, which designated place may be changed in the discretion of said Board.

The members of the Board shall serve without compensation, but they shall be reimbursed for their actual and necessary expenses incurred in the performance of their duties.

The Board shall employ and at its pleasure discharge a secretary and such attorneys, clerks and assistants as shall be deemed necessary and shall outline their duties and fix their compensation.

The Board shall obtain such office space, furniture, stationery, fuel, light and other things for the proper convenience and necessity of said Board.

The Board shall adopt a seal by which it shall authenticate its proceedings.

All registration fees collected by the County Judge under the provisions of this Act shall be paid into the State Treasury and kept in a special fund to be known as "Real Estate Brokers' Registration Board Fund," which is hereby created, and the funds so created be and the same are hereby appropriated and made available for the uses of said Board.

All expenses incurred by the Board under the provisions of this Act shall be paid out of the Real Estate Brokers' Registration Board Fund in the State Treasury upon warrants of the Comptroller, when vouchers therefor are exhibited, approved by the Board, provided that the total expense incurred by said Board shall not exceed the total of said Real Estate Brokers' Registration Board Fund.

The Board be and it is hereby empowered and it shall be its duty to investigate persons doing real estate business in this State without a license and take such proceedings as shall be necessary to require said persons to secure a license and to investigate those persons who have licenses either as brokers or salesmen to ascertain if they are violating any of the provisions of this law, and keep a book in which shall be registered the names of all persons holding a license either as real estate broker or salesman and also keep a record showing the names of all persons whose licenses have been suspended or revoked, or to whom license has been refused.

The Board shall at least semi-annually publish said registration list of names and addresses of all licensees and of all persons whose license has been suspended or revoked for one year, together with such other information relative to the enforcement of this Act as it may deem of public interest by sending one of such lists to each County Judge of the State of Florida and shall be filed by said Judge. Such lists shall also be mailed to any person upon request.

Sec. 2. A Real Estate Broker is and shall be any person, firm, partnership, co-partnership, association, or corporation who for a

A P P E N D I X

compensation or valuable consideration sells or offers for sale, buys or offers to buy, or negotiates the purchase or sale or exchange of real estate, or who leases or offers to lease, rents or offers for rent, any real estate or the improvements thereon for others, as a whole or partial vocation.

A real estate salesman is and shall be any person who for a compensation or valuable consideration is employed either directly or indirectly by a real estate broker, owner, or lessor, to sell or offer to sell, or to buy or offer to buy, or to negotiate the purchase or sale or exchange of real estate, or to lease, to rent or offer for rent any real estate, or to negotiate leases thereof, or of the improvements thereon, as a whole or partial vocation.

One act for a compensation or valuable consideration of buying or selling real estate of or for another, or offering for another to buy or sell, or exchange real estate, or leasing, or renting, or offering to rent real estate, except as herein specifically excepted, shall constitute the person, firm, partnership, co-partnership, association or corporation performing, offering or attempting to perform any of the acts enumerated herein, a real estate broker or a real estate salesman.

The term real estate broker or real estate salesman shall not apply to any person, co-partnership, association or corporation, who as owner or lessor shall perform any of the acts, aforesaid, nor to persons acting as attorney-in-fact under a duly executed power of attorney from the owner authorizing the final consummation by performance of any contract for the sale, leasing, or exchange of real estate, nor to include the services of an attorney-at-law in the performance of his duties as such attorney-at-law; nor to include, while acting as such, a receiver, trustee in bankruptcy, administrator or executor, nor to include a trustee acting under a trust agreement, deed of trust, or will, or the regular salaried employees thereof.

Sec. 3. It shall be unlawful for any person, firm, partnership, co-partnership or corporation to do business as a real estate broker or salesman until they or it shall have paid the license and registration fee, as follows: The annual fee for each real estate broker license shall be \$10; the annual registration fee for each real estate broker in addition thereto shall be \$3; the annual license for each real estate salesman shall be \$5, and in addition thereto an annual registration fee of \$1.50; said registration fees shall be paid into a special fund of the State Treasury known as the Real Estate Brokers' Registration Board Fund. No person shall be permitted to recover in any court in this State for services rendered or claimed to have been rendered in the sale or purchase of real estate, unless such person has, at the time of such transaction, complied with the provisions of this Act as to payment of license fees.

Sec. 4. Every applicant for a real estate broker's or salesman's

APPENDIX

license shall apply in duplicate to the County Judge wherein he resides, or if a partnership, co-partnership or corporation, in the County in which the principal place of business is located. Said application shall be on blanks prepared and furnished by the Real Estate Brokers' Registration Board. The application shall be accompanied by the license fee of \$10.00 and the registration fee of \$3.00 if a broker, and \$5.00 license fee and \$1.50 registration fee if a real estate salesman. The application shall also be accompanied by the affidavit of two citizens stating in said affidavit that they are citizens and freeholders, that they are not related to the applicant and have owned real estate for a period of one year in the county in which said applicant resides or has his place of business, and shall state that the applicant bears a good reputation for honesty, truthfulness, fair dealing and competency and recommending that a license be granted to the applicant.

Every applicant for a broker's license shall state the name of the person, firm, partnership, co-partnership, association or corporation with which he will be associated in the business of real estate, and the location of the place, or places, for which said license is desired, and set forth the period of time engaged in the real estate business, and if license has been refused or revoked in this or in any other State and shall be properly sworn to before a notary public or other officer duly authorized to administer oaths.

Every applicant for a license shall furnish a sworn statement setting forth his present address, both of business and residence, a complete list of all former places where he may have resided or been engaged in business during the last five years, and the length of such residence, together with the name and address of at least one real estate owner in each of said counties where he may have resided or have been engaged in business.

Every applicant for a salesman's license shall, in addition to the requirements of this section, also set forth the period of time engaged in the real estate business, stating the name and address of his last employer and the employer into whose service he is about to enter. Every application for a real estate license shall be accompanied by the registration fee herein prescribed.

Every non-resident applicant in addition to the above shall at the time of making application file an irrevocable consent that suits and actions may be commenced against such applicant in the proper court of any county of this State in which a cause of action may arise in which the plaintiff may reside, by the service of any process or pleading authorized by the laws of this State on the Chairman of the Real Estate Brokers' Registration Board; said consent stipulating and agreeing that such service of such process or pleadings on said Chairman of Real Estate Brokers' Registration Board shall be

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taken and held in all courts to be as valid and binding as if due service had been made upon said applicant in this State; said instrument containing such consent shall be authenticated by the seal thereof, if a corporation, or by the acknowledged signature of a member or officer thereof, if otherwise. All such applications, except from individuals, shall be accompanied by the duly certified copy of the resolution of the proper officers or managing board, authorizing the proper officer to execute the same. In case any process or pleadings mentioned in the case are served upon the Chairman of the Real Estate Brokers' Registration Board it shall be by duplicate copies, one of which shall be filed in the office of the Board and the other immediately forwarded by registered mail to the main office of the applicant against which said process or pleadings are directed.

Sec. 5. When the County Judge shall have received application for real estate broker's or salesman's license in duplicate, together with the license and registration fees he shall forthwith forward to the Board one copy of the application for license and the copy of the affidavits and recommendations attached. Upon receipt of said application the same shall be registered in a book kept by the Board for that purpose. If no objection to the granting of the license is filed with the County Judge within ten days from the date of filing the application for license, a license shall be granted to the applicant. If the Board under its seal or any individual under oath files objections to the issuance of the license within the ten-day period, the County Judge shall set the application down for hearing on the application and objections at a date not less than ten days from date of filing said objections, nor more than twenty days and shall notify in writing the applicant of any charges made ten days prior to said hearing and shall afford said applicant an opportunity to be heard in person or by counsel in reference thereto. Such written notice may be served by delivery of same personally to the applicant or by mailing same by registered mail to the last known business address of said applicant. At such hearing said Judge shall receive such evidence from the applicant and the objector as shall go to the merits of the application and the objections filed, and may continue the hearing from time to time as justice may demand, and if upon hearing the County Judge shall determine that the applicant does not bear a good reputation for honesty, truthfulness and fair-dealing and is not competent to transact the business of a real estate broker or salesman in such manner as to safeguard the interests of the public, he shall sustain the objections and deny the license.

Sec. 6. When any County Judge shall deny, suspend or revoke any real estate broker's or salesman's license, he shall immediately notify the Board and such Board shall note on their registration book the action of the Judge. When the County Judge shall issue

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a license it shall be under the seal of the County Judge and in such form and size as shall be prescribed by the Board. This license shall show the name and address of the licensee and if salesman's license, the name of the broker, owner or lessor by whom employed, the amount of the license and the year for which granted.

Sec. 7. The Board shall prepare a certificate of registration certifying that the person whose name appears thereon is a registered licensed real estate broker or salesman, and if salesman, shall contain the name and address of his employer. Such certificate shall be forwarded to the County Judge immediately upon receipt of the application for license by the Board and the registration of the name of the applicant in the registration book, and the County Judge shall deliver said certificate of registration to the applicant at the same time and only if he shall grant a license to the applicant.

Sec. 8. When a real estate broker's license is granted to any co-partnership or association or to any corporation, this shall entitle it to designate one of its members or officers, who, upon compliance with the terms of this Act, shall, without payment of any further fee, upon the issuance of said broker's license, be entitled to perform all of the acts of a real estate salesman. The person so designated, must make application for a salesman's license which application shall accompany the application of the real estate broker, and be filed with the County Judge at the same time. If, in any case, the person so designated by a real estate broker shall be refused a license by the County Judge, or in case such person ceases to be connected with such real estate broker, said broker shall have the right to designate another person who shall make application as in the first instance. Every license shall expire on the 30th day of September of each year. Before any real estate broker or salesman shall have a new license issued to him for the ensuing year, he shall file with the County Judge application for license in duplicate but not accompanied by affidavit and recommendations, together with the license fee and the registration fee which shall be the same as for the issuance of the original license and the County Judge shall send a copy of the application to the Board. Such County Judges shall issue or deny the new license at the same time and in the same manner as the original license has been issued.

Sec. 9. The revocation of a broker's license shall automatically suspend every real estate salesman's license granted to any person by virtue of his employment by said broker, pending a change of employer and the issuance of a new license. Such new license shall be issued without charge, if granted during the same year in which original license was granted.

Every real estate broker shall maintain a place of business in the State, shall erect and maintain a sign in a conspicuous place on the

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premises to indicate that he or it is a licensed real estate broker and the name of said broker. The size and form of such sign shall be prescribed by the Board. If the real estate broker maintains more than one place of business, a certificate of registration shall be issued by the Board for each branch office. Notice in writing shall be given to the Board by each licensee of any change of principal business location, or if salesman, of change of employer, whereupon the Board shall issue a new certificate showing new address or new employment, without charge. The change of business location, or if salesman, of employer, without notification to the Board, shall automatically cancel the license theretofore issued.

Sec. 10. When any person shall file a verified complaint, or the Board shall file a complaint under its seal, charging any person, real estate broker or salesman with obtaining a license by false or fraudulent representation, or being guilty of:

- (a) Making any substantial misrepresentation, or
- (b) Making any false promises of a character likely to influence, persuade or induce, or
- (c) Pursuing a continued and flagrant course of misrepresentation, or making of false promises through agents or salesmen or advertising or otherwise, or
- (d) Acting for more than one party in a transaction without the knowledge of all parties for whom he acts, or
- (e) Accepting a commission or valuable consideration as a real estate salesman for the performance of any of the acts specified in this Act, from any person, except his employer, who must be a licensed real estate broker, or
- (f) Representing or attempting to represent a real estate broker other than the employer, without the express knowledge and consent of the employer, or
- (g) Failing, within a reasonable time, to account for or to remit any moneys coming into his possession, which belong to others, or
- (h) Being unworthy or incompetent to act as a real estate broker or salesman in such manner as to safeguard the interests of the public, or
- (i) Paying a commission or valuable consideration to any person for acts or services performed in violation of this Act, or
- (j) Any other conduct, whether of the same or of a different character from that hereinbefore specified, which constitutes improper, fraudulent or dishonest dealing.

The County Judge shall set a date for hearing said charges not less than ten days, nor more than twenty days from the date of filing such complaint, and shall notify the person, broker or salesman against whom the charges have been filed in writing not less than ten days before the date of the hearing and shall afford the person

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charged an opportunity to be heard in person or by counsel in reference thereto. Such written notice may be served by delivery of same personally to the person against whom complaint is made, or by mailing same by registered mail to his or its last known business address.

At such hearing the Judge shall receive such evidence from the person charged and the party filing the complaint, and from the documentary evidence and witnesses that may be presented, and may continue the hearing as justice may demand, and if upon hearing the County Judge shall determine that the person, real estate broker or salesman, against whom the complaint has been filed, is guilty of violating any of the provisions of this Act, the Judge shall suspend or revoke any license under the provisions of this Act, if otherwise, he shall dismiss the complaint. The County Judges of the State of Florida be and they are hereby empowered to suspend or revoke any license issued under the provisions of this Act.

Any unlawful act or violation of any of the provisions of this Act by any real estate salesman, employee, or partner or associate of a licensed real estate broker, shall not be cause for the revocation of a license of any real estate broker, partial or otherwise, unless it shall appear to the satisfaction of the County Judge that said employer had guilty knowledge thereof.

Any person violating provisions of this Section is guilty of a misdemeanor and shall be punished as hereinafter provided.

Sec. 11. Every officer, agent or employee of any company, and every other person who knowingly authorizes, directs or aids in the publication, advertising, distribution or circulation of any false written statement or representation concerning any land or subdivision thereof offered for sale, and every person who with knowledge that any advertisement, pamphlet, representation or letter concerning any said land or subdivision contains any written statement that is false or fraudulent, issues, circulates, publishes or distributes the same, or shall cause the same to be issued, published or distributed, or who, in any other respect wilfully violates or fails to comply with any of the provisions of this Act, shall be guilty of a misdemeanor, and shall be punished as hereinafter provided. It shall be the duty of the County Solicitor and State's Attorney, in and for each County, to prosecute all violations.

Sec. 12. That on and after the 30th day of September, 1925, it shall be unlawful for any person, co-partnership, association or corporation to act as a real estate broker or real estate salesman, or to advertise, without first obtaining a real estate broker's license. No co-partnership, association or corporation shall be granted a license unless every member or officer of such co-partnership, association or corporation who actively participates in the brokerage business of

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such co-partnership, association or corporation, shall hold a license as a real estate broker, and every employee who acts as a salesman shall hold a license.

Sec. 13. Any person or corporation violating any of the provisions of this Act shall upon conviction thereof, if a person, be punished by a fine of not more than five hundred (\$500) dollars, or by imprisonment for a term not to exceed six (6) months or by both, such fine and imprisonment, in the discretion of the Court, and if a corporation, be punished by a fine of not more than one thousand (\$1,000) dollars. Any officer or agent of a corporation or member or agent of a co-partnership or association who shall personally participate in or be accessory to any violation of this Act by such co-partnership, association or corporation, shall be subject to the penalties herein prescribed for individuals.

Sec. 14. Any portion or portions of this Act which may be declared invalid shall not affect the validity of the remaining portions thereof.

Sec. 15. Any portion or portions of any law or laws in conflict with this Act, be and the same are hereby repealed.

Sec. 16. This Act shall take effect on its becoming a law.

Approved May 26, 1925.

REAL ESTATE BROKERS' REGISTRATION BOARD

Orlando, Florida.

WALTER W. ROSE, *Chairman.*

Board Members:

Walter W. Rose, Orlando.

Thos. C. Hammond, Tampa.

Wm. R. Rannie, Jacksonville.

So that the transfer of property may be facilitated, a new standard form of "deposit receipt" has been adopted. This deposit receipt is known as the "binder," and in the form that it has been approved by the Miami Realty Board, it is reproduced herewith.

MIAMI REALTY BOARD STANDARD FORM NO 1

DEPOSIT RECEIPT

Miami, Florida,192..

Receipt is hereby acknowledged of the sum of:

.....Dollars (\$)

from

as a deposit on account of the purchase price of the following

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described property upon the terms and conditions as stated herein.

Description of property
.....
.....

Purchase priceDollars (\$)

Terms and conditions of sale
.....
.....

Taxes, insurance, interest, assessments, rents, liens certified or pending, and other expenses or revenue of said property shall be paid, assumed or pro-rated as follows:

It is hereby agreed that this transaction shall be closed and the purchaser shall pay the balance of the first payment and execute all papers necessary to be executed by him for the completion of his purchase within days after delivery to him of an abstract of the said property; otherwise the sum this day paid shall be retained by the seller as liquidated and agreed damages, and the seller shall be relieved from all obligations under this instrument.

The seller is to furnish an abstract showing his title to be good and marketable, but in the event that the title shall not be found good and marketable, the seller agrees to use reasonable diligence to make the said title good and marketable, and shall have a reasonable time so to do, and if after reasonable diligence on his part said title shall not be made good and marketable within a reasonable time, the seller may, at his option, return the money this day paid and all moneys that may have been paid to him under this contract, and thereupon he shall be released from all obligations hereunder.

This contract shall be binding upon both parties when approved by the owner of the property above described.

.....Broker
I, or we, agree to purchase the above described property on the terms and conditions stated in the foregoing instrument.

Witness:(Seal)
.....(Seal)
.....

I, or we, agree to sell the above mentioned property to the above named purchaser on the terms and conditions stated in the above instrument.

Witness:(Seal)
.....(Seal)
.....

I, or we, agree to pay to the above signed broker, as commis-

APPENDIX

sion, the sum of
Dollars (\$)) or one-half of the deposit, in case same is
forfeited by purchaser, provided the same shall not exceed the
full amount of the commission.

Witness: (Seal)
..... (Seal)
.....

In the "cash payment" space is inserted the amount of the deposit made at the time of signing the binder. If the property is encumbered by mortgages which the purchaser assumes, these mortgages are enumerated in the blanks under "Terms." Here such information as the amount of the mortgages, the period for which they run, the interest rate and due dates, as well as the dates of payment, are set down.

Frank A. Reilly, prominent New York attorney, in speaking of this new "Deposit Receipt," in the *National Magazine* has said:

"The purchaser is required to execute documents assuming mortgages, and to sign new mortgages when part of the purchase price is being paid by way of such instruments. The large number of re-sales and the fact that each seller usually takes a portion of his profit in cash and the balance by way of a mortgage inferior to all then existing mortgages, has caused as many as eight or nine mortgages to be outstanding on one piece of property. A recent sale of Flagler Street frontage in Miami is reported to have been at a price of \$25,000 per front foot—and one can readily see what numerous transactions, each with substantial profits, must have recorded the history of such property from the time a few years ago when it could not have been worth more than \$1,000 a front foot.

"As soon as the binder is signed, the abstract is brought down to date by the Seller, and delivered to the Buyer so that he and his attorneys may inspect it and see if there is any flaw in the record. The abstract shows the recorded transactions covering the property

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and should show an unbroken continuity of title and proper assignments thereof, all duly recorded in the county where the property is located, up to the present owner. The binder contracts also provide that: 'It is understood and agreed that a warranty deed is to be given to the Buyer by the Seller upon compliance with the terms thereof.'"

It is important that persons signing contracts for recording in Florida should note the peculiar form of acknowledgment required for husband and wife. The acknowledgment for the wife must be taken separately and apart from her husband, and it is necessary to show that it was made without any undue influence on the part of the husband. All recorded documents of married persons must be acknowledged by both husband and wife to eliminate any question of dower rights. The standard form is as follows:

FORM OF ACKNOWLEDGMENT

State of..... }
County of..... } SS:

I, an officer authorized to take acknowledgments of deeds according to the laws of the State of Florida, duly qualified and acting, **HEREBY CERTIFY** that there did personally appear before me
.....
to me personally known, and this day acknowledged before me that executed the foregoing instrument, and I **FURTHER CERTIFY** that I know the said person making said acknowledgment to be the individual described in and who executed the said instrument **AND I FURTHER CERTIFY** that said is known to me to be the wife of said and that she this day acknowledged before me, separately, and apart from her husband, that she executed the said instrument freely and voluntarily and without compulsion, constraint, apprehension or fear of or from her husband, for the purpose of relinquishing and conveying all of her right, title and interest in the property therein described, whether of dower or separate estate.

IN WITNESS WHEREOF, I hereunto set my hand and official seat at, said County and State, this day of, A. D. 19....

APPENDIX III

Florida Carload Shipments, 1924-1925

Here is presented a comprehensive survey of carload shipments of agricultural products out of the state during the 1924-1925 (fiscal year) season:

ALACHUA		<i>Product</i>	<i>Carloads</i>
<i>Product</i>	<i>Carloads</i>	Potatoes	12
Beans	122	Peppers	1
Tomatoes	29	Strawberries	201
Peppers	8	Cabbage	6
Cucumbers	502	Watermelons	52
Lettuce	62	Mixed Vegetables	12
Cabbage	214		
Potatoes	85	Total	313
Watermelons	741		
Mixed Vegetables	102		
Total	1,865		
		BREVARD	
		Tomatoes	45
		Potatoes	2
		Peppers	48
		Cabbage	7
		Watermelons	6
		Total	108
		BAKER	
Tomatoes	3		
Watermelons	5		
Mixed Vegetables	3		
Total	11		
		BAY	
Cabbage	7		
Watermelons	14		
Mixed Vegetables	1		
Total	22		
		BROWARD	
		Lettuce	197
		Cabbage	41
		Watermelons	4
		Beans	391
		Tomatoes	117
		Potatoes	15
		Peppers	90
		Total	855
		BRADFORD	
Beans	21		
Tomatoes	8		

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CALHOUN		DADE	
<i>Product</i>	<i>Carloads</i>	<i>Product</i>	<i>Carloads</i>
Cabbage	1	Beans	13
Watermelons	211	Tomatoes	2,360
Cucumbers	2	Potatoes	19
Mixed Vegetables	3	Peppers	39
	<hr/>	Pineapples	5
Total	217	Strawberries	6
		Cabbage	64
CHARLOTTE		Watermelons	5
Pineapples	6	Mixed Vegetables	144
Cabbage	2		<hr/>
Watermelons	4	Total	2,660
Tomatoes	15		
Potatoes	1	DESOTO	
Mixed Vegetables	25	Beans	3
	<hr/>	Tomatoes	16
Total	53	Potatoes	28
		Watermelons	57
CITRUS		Strawberries	4
Lettuce	3	Cabbage	8
Cabbage	5	Cucumbers	23
Watermelons	9	Peppers	8
Tomatoes	68	Mixed Vegetables	224
Cucumbers	4		<hr/>
Mixed Vegetables	12	Total	371
	<hr/>		
Total	101	DIXIE	
		Watermelons	5
CLAY		Mixed Vegetables	1
Beans	2		<hr/>
Cabbage	3	Total	6
Cucumbers	4		
Peppers	6	DUVAL	
Strawberries	2	Strawberries	2
Potatoes	105	Cabbage	13
Watermelons	11	Watermelons	5
Mixed Vegetables	11	Tomatoes	3
	<hr/>	Potatoes	13
Total	144	Peppers	2
		Mixed Vegetables	4
COLUMBIA			<hr/>
Cabbage	2	Total	42
Watermelons	83		
Mixed Vegetables	9		
	<hr/>		
Total	94		

APPENDIX

ESCAMBIA

<i>Product</i>	<i>Carloads</i>
Tomatoes	2
Cucumbers	11
Peppers	1
Potatoes	43
Watermelons	34
Peaches	1
Mixed Vegetables	5
Total	97

FLAGLER

Lettuce	1
Cabbage	6
Watermelons	2
Tomatoes	2
Potatoes	160
Mixed Vegetables	5
Total	176

FRANKLIN

Tomatoes	2
Total	2

GADSDEN

Beans	17
Cabbage	2
Watermelons	33
Tomatoes	7
Potatoes	4
Mixed Vegetables	15
Total	78

GLADES

Lettuce	1
Cabbage	3
Peppers	3
Tomatoes	4
Potatoes	2
Mixed Vegetables	62
Total	75

HAMILTON

<i>Product</i>	<i>Carloads</i>
Tomatoes	2
Watermelons	29
Mixed Vegetables	4
Total	35

HARDEE

Celery	89
Tomatoes	141
Potatoes	95
Watermelons	12
Strawberries	6
Cabbage	29
Cucumbers	106
Peppers	51
Mixed Vegetables	159
Total	688

HERNANDO

Tomatoes	36
Cucumbers	5
Peppers	3
Cabbage	3
Watermelons	21
Mixed Vegetables	18
Total	86

HIGHLANDS

Pineapples	2
Tomatoes	32
Potatoes	1
Peppers	4
Lettuce	5
Cabbage	3
Watermelons	11
Mixed Vegetables	6
Total	64

APPENDIX

HILLSBORO

<i>Product</i>	<i>Carloads</i>
Celery	85
Lettuce	188
Cabbage	126
Cucumbers	15
Peppers	32
Strawberries	425
Tomatoes	156
Potatoes	9
Watermelons	14
Mixed Vegetables	201
Total	1,251

HOLMES

Tomatoes	2
Watermelons	98
Mixed Vegetables	2
Total	102

HENDRY

Tomatoes	35
Peppers	1
Mixed Vegetables	2
Total	38

JEFFERSON

Tomatoes	2
Watermelons	28
Mixed Vegetables	11
Total	41

JACKSON

Tomatoes	3
Watermelons	488
Mixed Vegetables	2
Total	493

LAFAYETTE

<i>Product</i>	<i>Carloads</i>
Tomatoes	1
Watermelons	59
Mixed Vegetables	3
Total	63

LAKE

Celery	10
Tomatoes	68
Cucumbers	80
Lettuce	2
Cabbage	90
Watermelons	840
Mixed Vegetables	92
Total	1,182

LEE

Celery	2
Lettuce	2
Potatoes	59
Peppers	322
Beans	11
Tomatoes	386
Watermelons	20
Mixed Vegetables	151
Total	953

LEON

Beans	1
Watermelons	95
Mixed Vegetables	8
Total	104

LEVY

Beans	5
Tomatoes	15
Cucumbers	530
Cantaloupes	3
Lettuce	15
Potatoes	14

APPENDIX

<i>Product</i>	<i>Carloads</i>
Watermelons	168
Peppers	3
Mixed Vegetables	14
	<hr/>
Total	767

LIBERTY

Watermelons	7
	<hr/>
Total	7

MADISON

Potatoes	23
Watermelons	51
Mixed Vegetables	4
	<hr/>
Total	78

MANATEE

Celery	1,934
Lettuce	318
Cabbage	91
Cucumbers	11
Cantaloupes	3
Beans	7
Tomatoes	256
Potatoes	15
Watermelons	2
Peppers	164
Mixed Vegetables	270
	<hr/>
Total	3,071

MARION

Beans	412
Tomatoes	1,208
Cucumbers	66
Peppers	1
Lettuce	52
Cabbage	171
Watermelons	1,123
Mixed Vegetables	105
	<hr/>
Total	3,138

NASSAU

<i>Product</i>	<i>Carloads</i>
Watermelons	10
	<hr/>
Total	10

OKALOOSA

Tomatoes	1
Potatoes	12
Watermelons	96
Cabbage	1
Cucumbers	1
Mixed Vegetables	3
	<hr/>
Total	114

OKEECHOBEE

Celery	3
Potatoes	2
Peppers	3
Tomatoes	79
Watermelons	8
Mixed Vegetables	48
	<hr/>
Total	143

ORANGE

Pineapples	2
Lettuce	341
Tomatoes	28
Potatoes	12
Watermelons	27
Strawberries	2
Celery	63
Cabbage	24
Cucumbers	326
Peppers	201
Mixed Vegetables	281
	<hr/>
Total	1,307

OSCEOLA

Strawberries	18
Tomatoes	9
Cabbage	7

APPENDIX

<i>Product</i>	<i>Carloads</i>
Peppers	35
Lettuce	5
Potatoes	29
Watermelons	18
Mixed Vegetables	21
Total	142

PALM BEACH

Pineapples	278
Tomatoes	1,183
Potatoes	43
Beans	111
Lettuce	1
Cabbage	32
Peppers	36
Mixed Vegetables	134
Total	1,838

PASCO

Tomatoes	21
Cucumbers	10
Peppers	1
Potatoes	3
Watermelons	3
Beans	2
Mixed Vegetables	13
Total	53

PINELLAS

Pineapples	1
Celery	3
Cucumbers	7
Peppers	3
Lettuce	1
Tomatoes	6
Watermelons	72
Beans	40
Mixed Vegetables	28
Total	161

<i>Product</i>	<i>Carloads</i>
Lettuce	14
Celery	2
Cabbage	402
Cucumbers	23
Peppers	3
Strawberries	212
Tomatoes	52
Potatoes	28
Watermelons	313
Mixed Vegetables	108
Total	1,157

PUTNAM

Celery	4
Potatoes	1,163
Peppers	1
Beans	313
Tomatoes	3
Watermelons	77
Peaches	2
Mixed Vegetables	33
Total	1,396

SARASOTA

Lettuce	1
Tomatoes	9
Peppers	4
Celery	62
Watermelons	6
Mixed Vegetables	11
Total	93

ST. JOHNS

Potatoes	2,737
Peppers	1
Watermelons	6
Mixed Vegetables	8
Total	2,752

APPENDIX

ST. LUCIE	
<i>Pro luct</i>	<i>Carloads</i>
Pineapples	24
Tomatoes	333
Watermelons	8
Beans	18
Lettuce	1
Potatoes	29
Peppers	23
Mixed Vegetables	39
	475
Total	475

SANTA ROSA	
Tomatoes	1
Watermelons	83
Beans	1
Potatoes	14
Peppers	13
Mixed Vegetables	2
	114
Total	114

SEMINOLE	
Lettuce	351
Tomatoes	6
Potatoes	17
Peppers	23
Celery	5,874
Cabbage	77
Cucumbers	3
Mixed Vegetables	217
	6,568
Total	6,568

SUMTER	
Celery	4
Cabbage	441
Watermelons	485
Peppers	13
Tomatoes	806
Cucumbers	346
Cantaloupes	3
Beans	876

<i>Product</i>	<i>Carloads</i>
Mixed Vegetables	471
	3,445
Total	3,445

SUWANNEE	
Strawberries	1
Peppers	28
Watermelons	785
Beans	10
Mixed Vegetables	10
	834
Total	834

TAYLOR	
Tomatoes	38
Watermelons	12
Mixed Vegetables	3
	53
Total	53

UNION	
Watermelons	6
Beans	17
Mixed Vegetables	3
	26
Total	26

VOLUSIA	
Strawberries	4
Tomatoes	35
Potatoes	260
Watermelons	161
Peaches	1
Celery	8
Cabbage	17
Cucumbers	12
Peppers	3
Beans	4
Mixed Vegetables	77
	582
Total	582

WAKULLA	
Watermelons	6
Peppers	11

APPENDIX

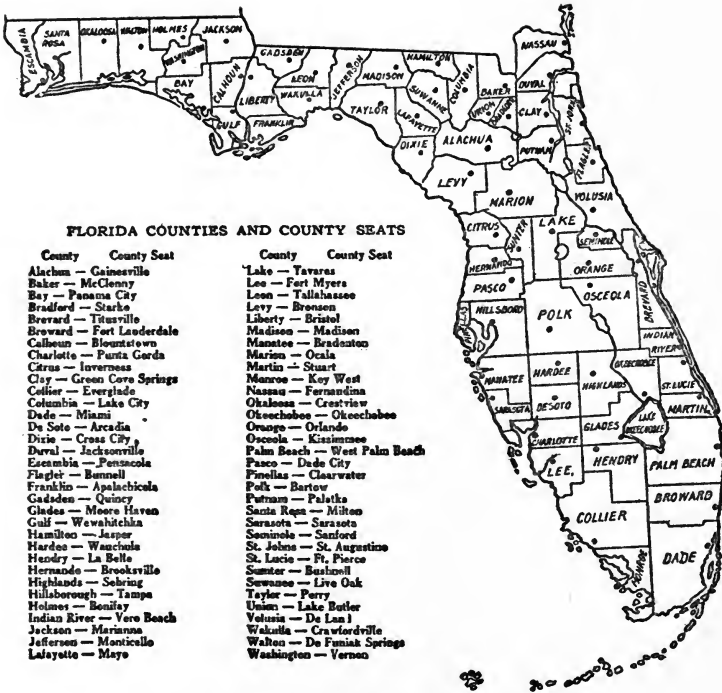
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Mixed Vegetables	2
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Total	19

WALTON

Watermelons	73
Mixed Vegetables	3
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Total	76

WASHINGTON

<i>Product</i>	<i>Carloads</i>
Watermelons	66
Mixed Vegetables	1
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Total	67

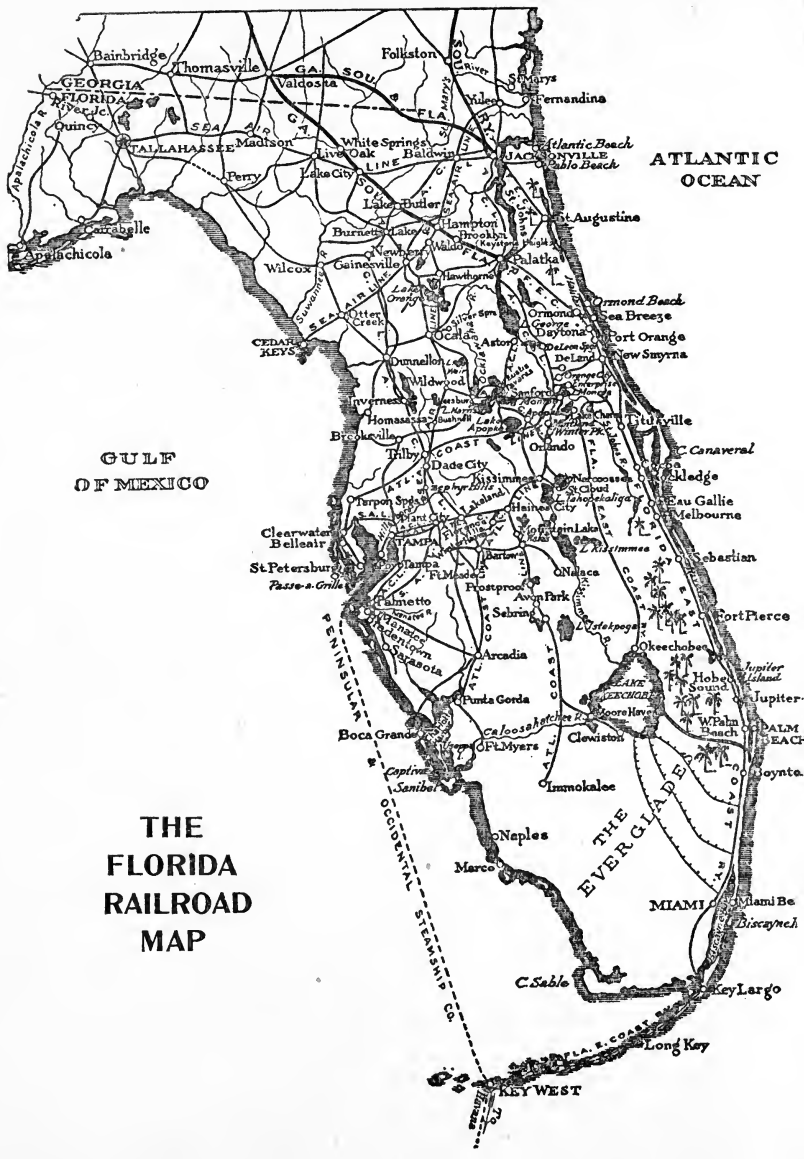


FLORIDA COUNTIES AND COUNTY SEATS

County	County Seat
Alachua	— Gainesville
Baker	— McClenny
Bay	— Panama City
Bradford	— Starke
Brevard	— Titusville
Broward	— Fort Lauderdale
Calhoun	— Blountstown
Charlotte	— Punta Gorda
Citrus	— Inverness
Clay	— Green Cove Springs
Collier	— Everglade
Columbia	— Lake City
Dade	— Miami
De Soto	— Arcadia
Dixie	— Cross City
Duval	— Jacksonville
Escambia	— Pensacola
Flagler	— Bunnell
Franklin	— Apalachicola
Gadsden	— Quincy
Glades	— Moore Haven
Gulf	— Wewahatcha
Hamilton	— Jasper
Hardee	— Wauchula
Henry	— La Belle
Hernando	— Brooksville
Highlands	— Sebring
Hillsborough	— Tampa
Holmes	— Bonifay
Indian River	— Vero Beach
Jackson	— Marianna
Jefferson	— Monticello
Lafayette	— Mayo

County	County Seat
Lake	— Tavares
Lee	— Fort Myers
Leon	— Tallahassee
Levy	— Bronson
Liberty	— Bristol
Madison	— Madison
Manatee	— Bradenton
Marion	— Ocala
Martin	— Stuart
Monroe	— Key West
Nassau	— Fernandina
Okaloosa	— Crestview
Okeechobee	— Okeechobee
Orange	— Orlando
Osceola	— Kissimmee
Palm Beach	— West Palm Beach
Pasco	— Dade City
Pinellas	— Clearwater
Polk	— Bartow
Putnam	— Palatka
Santa Rosa	— Milton
Sarasota	— Sarasota
Seminole	— Sanford
St. Johns	— St. Augustine
St. Lucie	— Ft. Pierce
Sumter	— Bushnell
Suwannee	— Live Oak
Taylor	— Perry
Union	— Lake Butler
Volusia	— De Land
Wakulla	— Crawfordville
Walton	— De Funiak Springs
Washington	— Vernon

THE 1926 FLORIDA COUNTY MAP



GULF OF MEXICO

ATLANTIC OCEAN

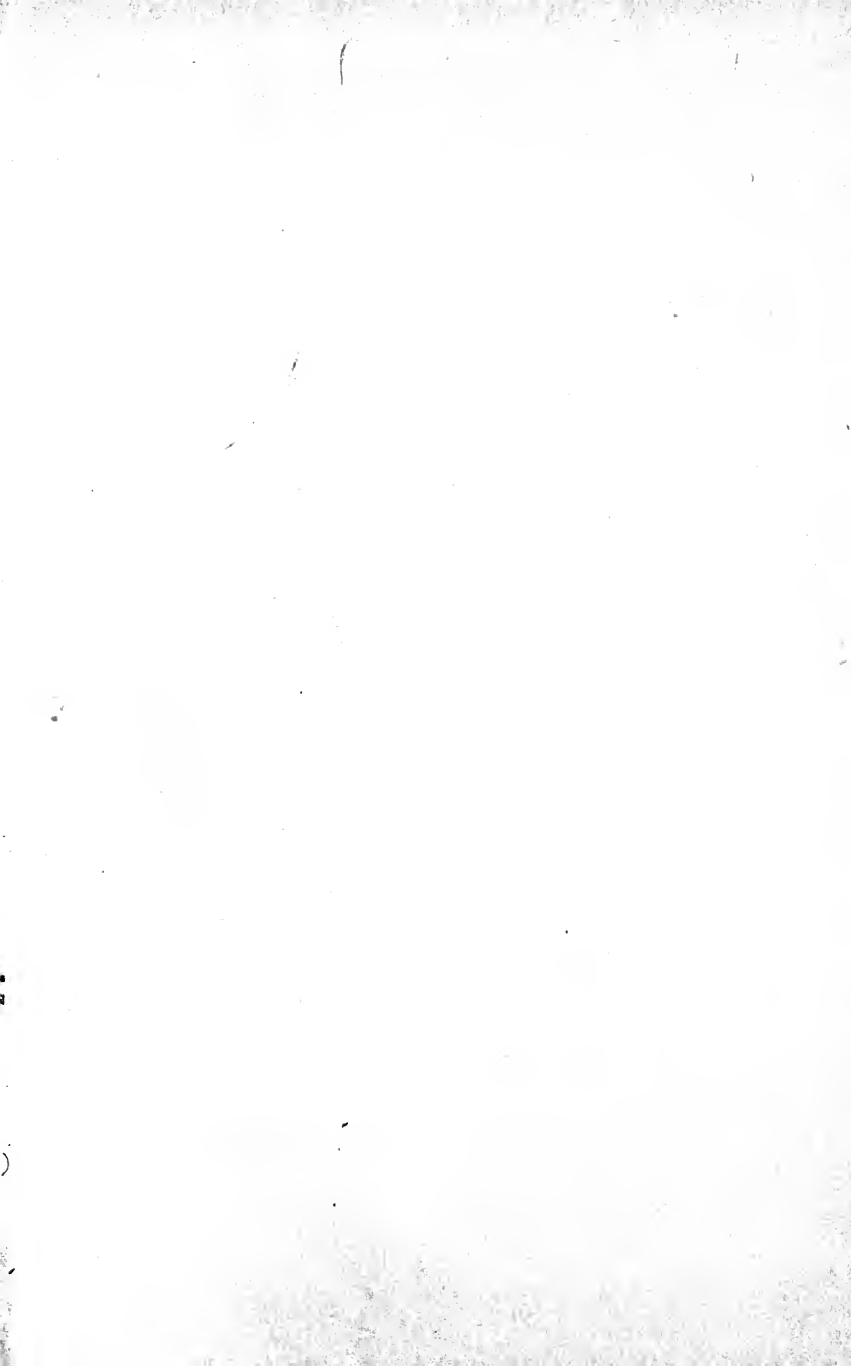
THE FLORIDA RAILROAD MAP

THE EVERGLADES

OCCIDENTAL STEAMSHIP CO.

C. Sable

KEY WEST





Charles Donald Fox has just completed a tour of Florida and in the text of this volume he presents his conception of conditions in the state. It is interesting to note what the author says about the Real Estate activity now sweeping over Florida.



If you are headed for

FLORIDA

*or are thinking of
buying a home, a
homesite, or a farm
there---if you are
thinking of opening
a business or prac-
tising a profession
there---every line
of this absorbingly
interesting story
should interest you.*

THE FLORIDA HANDBOOK