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Greater Jacksonville's Response to the Florida Land Boom of the 1920s

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GREATER JACKSONVILLE'S RESPONSE
TO THE FLORIDA LAND BOOM OF THE 1920s

By

PHILIP WARREN MILLER

A THESIS PRESENTED TO THE GRADUATE SCHOOL
OF THE UNIVERSITY OF FLORIDA IN
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Abstract of Thesis Presented to the Graduate School
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Chairman: James B. Crooks
Major Department: History

The Florida land boom was an orgy of real estate speculation and development that swept the state during the period 1924 through 1926. The few books and articles that deal with that event rarely mention Jacksonville, although it was Florida's largest city and its chief commercial and transportation center. This could lead one to the conclusion that the North Florida city did not become caught up in the boom. Yet scattered throughout the Jacksonville area are the remains of a number of real estate projects that date from that period. Therefore, this thesis examines the effects of the boom on greater Jacksonville during the 1920s.

During the years immediately following World War I, Jacksonville's leaders concentrated on expansion of industry and commerce to promote their city's growth, rather than building tourism. Jacksonville had not been a major winter resort since the building of railroads southward in the late 1800s, and this made the North Florida city different than its downstate rivals. The increasing prosperity

of the 1920s brought growing numbers of tourists, new residents, and land speculators to resort centers in South and Central Florida, but few to Jacksonville.

As interest in Florida grew, the expanding numbers of land buyers created a frenzy of real estate sales and development downstate. The most immediate effect of the boom for Jacksonville was tremendous expansion of the city's industries, as they provisioned the state. However, many local residents became interested in syphoning off some of the tourists and land buyers for their own community. This resulted in civic promotion of Jacksonville as a resort, and the construction of a number of new real estate projects primarily for winter residents, including San Jose, Venetia, Florida Beach, and San Marco. Local expansion of business and real estate also resulted in the construction of several major buildings in downtown Jacksonville.

Early in 1926, real estate prices broke downstate and many of the speculators and other newcomers went home. This created a statewide economic decline during the late 1920s that resulted in the failure of many real estate developments throughout Florida, including some in greater Jacksonville. With its extensive commercial and transportation complex, however, the North Florida city fared better than its tourist-dependent rivals downstate. Throughout the late 1920s, percentages of economic decline for Jacksonville were much smaller than in cities such as Miami and St. Petersburg.

INTRODUCTION

Scattered throughout Jacksonville are a number of structures whose stucco walls and tile roofs indicate that their construction dates to an earlier period than the other buildings that surround them. In Venetia, southwest of downtown, a handful of such homes share the subdivision with hundreds of more modern residences from the 1950s and 1960s. Across the St. Johns River at San Jose, older Mediterranean-style buildings include not only two-dozen houses, but a large former hotel, a country club, and a church. Similar structures may be found in other subdivisions across the city, indicating earlier development attempts that somehow failed. Long time residents and local historians know that these are the architectural remnants of a period of intense real estate speculation and development known as the "Florida land boom," which took place during the 1920s. However, they can tell the inquirer little else about that period in the city's history, leaving many unanswered questions about the nature of the city during those years, and the extent to which the boom affected Jacksonville.

The Florida land boom was not totally unique in American history. Land speculation occurred in such places as the Northwest Territory after the Revolution, in Cairo and Chicago, Illinois, in the 1830s, in California a decade later, and in Oklahoma and the Pacific Northwest

at the turn of the century.¹ The uniqueness of the Florida land boom lies in that it became the last of such great land rushes, and most of the property buyers did not come to settle in a new territory. Instead, they came to gamble with real estate, in much the same way that people speculated with stocks preceding the crash of 1929, a few years later.

Although the land boom in Florida became an important news item of its day, many Americans of succeeding generations learned of it only from books about the 1920s. Works such as Frederick Lewis Allen's Only Yesterday, and Our Times by Mark Sullivan, cited the rampant real estate speculation, and subsequent economic plunge that took place throughout the state, as a significant forerunner of the Great Depression.² Many other texts covering that period of American history mention it as an important event of that decade.³

Despite its historic significance, however, scholars have largely ignored the Florida land boom as a topic for major research. No definitive works on the subject have as yet been written. In fact,

¹John W. Reys, The Making of Urban America, (Princeton, New Jersey: Princeton University Press, 1965), pp. 300-302, 358-361, 374-389, 412; Roger Babson, "Florida's Future," Review of Reviews, November 1925, pp. 476-477.

²Frederick Lewis Allen, Only Yesterday: An Informal History of the Nineteen-Twenties, (New York: Harper and Row, 1931), pp. 270-289; and Mark Sullivan, Our Times, Vol. VI: The Twenties, (New York: Charles Scribner's Sons, 1935), pp. 647-648.

³Examples of these texts include: Jonathan Daniels, The Time Between the Wars, (Garden City, New York: Doubleday and Company, Inc., 1966), pp. 139, 142-144; Geoffrey Perrett, America in the Twenties: A History, (New York: Simon and Schuster, 1982), pp. 357-361; and Jules Abels, In the Time of Silent Cal: A Retrospective History of the 1920s, (New York: G.D. Putnam's Sons, 1969), p. 258.

few books of any type deal specifically with the boom. In 1984, David Nolan published Fifty Feet of Paradise, which he subtitled The Booming of Florida. The subtitle is misleading, however, since the book covers a broad range of Florida's growth from the 1870s to the 1980s. The actual period known as the Florida land boom took place between 1924 and 1926. Other books that deal strictly with the boom consist of the personal memoirs of several individuals who participated in it. They are limited in scope, however, as they concern themselves primarily with specific real estate projects. Among the best are T.H. Weigall's Boom in Paradise on the development of Coral Gables, and This Was Florida's Boom by St. Petersburg developer Walter Fuller.

General studies of Florida's history, such as Charlton Tebeau's A History of Florida, contain brief accounts of the boom, but few details. However, fragments of information concerning Florida during the boom can be found in the local histories of some of the cities that grew up during that period. Among the best of those works are Polly Redford's Billion-Dollar Sandbar: A Biography of Miami Beach, and History of Hollywood, by Virginia Elliott Ten Eick. Likewise, biographies present information concerning the boom as it touched the lives of some of the prominent individuals involved in it. For instance, Donald Curl's Mizner's Florida, and Alva Johnston's The Legendary Mizners, deal extensively with the work of architect Addison Mizner and his development of Boca Raton. Marquis James presents information about Alfred I. duPont's exploits in Florida in his work Alfred I. duPont: The Family Rebel.

Several dissertations and theses have been written about the boom. However, their scope is also limited. The libraries of the University of Florida contain several such works, including "The Real Estate Boom in Miami and Environs, 1923-1926," a doctoral dissertation by Frank B. Sessa; "Ten Years of Florida Journalism From 1920 to 1930; With Special Emphasis on the Land Boom Period," a Master's thesis by Martha G. Webb; and "The Effects of the Real Estate Boom on Florida State Banks," a Master's thesis by Charles B. Pinney.⁴

Journal articles present a more complete picture of the Florida boom. Even so, recent scholarship is limited. In 1986, historian Paul George published "Brokers, Binders, and Builders: Greater Miami's Boom of the Mid-1920s," in the Florida Historical Quarterly. It presents a brief overview of that city's experiences during the period. Earlier, Sessa adapted two articles from his dissertation. They were "Miami on the Eve of the Boom" and "Anti-Florida Propaganda and Counter-Measures During the 1920s," printed in the South Florida historical journal, Tequesta, during the 1950s and 1960s. Smaller, more general articles of note include James Ricci's, "Boasters, Boosters, and Boom," in a 1984 edition of Tampa Bay History, and George B. Tindall's "The Bubble in the Sun," which appeared in American Heritage in August of 1965.⁵

⁴Frank B. Sessa, "The Real Estate Boom in Miami and Environs, 1923-1926," (Ph.D. dissertation, University of Pittsburgh, 1950); Martha G. Webb, "Ten Years of Florida Journalism From 1920 to 1930; With Special Emphasis on the Land Boom Period," (M.A. thesis, University of Florida, 1957); and Charles B. Pinney, "The Effects of the Real Estate Boom on Florida State Banks," (M.A. thesis, University of Florida, 1934).

⁵Frank B. Sessa, "Miami on the Eve of the Boom," Tequesta, March 1951, pp. 23-24, "Anti-Florida Propaganda and Counter-Measures During

Perhaps the best source for information on the boom are articles written during the period by reporters describing the events in Florida for such magazines as the American Mercury, World's Work, Nation, and the New Republic. The work of these journalists, particularly Reginald Townsend, J. Frederick Essary, and Henry Villard, have provided an important source of documentation for most other studies on that period in Florida's history. Another standard work is the analysis of the boom given by economist Homer Vanderblue which appeared in the Journal of Land and Public Utility Economics during 1927.⁶

For the most part, Jacksonville is largely ignored in the majority of books and articles dealing with the Florida boom. Since the phenomenon became centered mainly in resort areas of South and Central Florida, those portions of the state received most of the coverage. Numerous Florida travel guides from that era, such as Let's Go to Florida, or Florida in the Making, informed their readers that Jacksonville was the state's largest city, as well as its primary business center, and briefly mentioned such local real estate projects as

the 1920s," Tequesta, Spring 1961, pp. 44-46; James Ricci, "Boasters, Boosters, and Boom," Tampa Bay History, Fall/Winter 1984, pp. 31-37; and George B. Tindall "The Bubble in the Sun," American Heritage, August 1965, pp. 76-83

⁶Reginald P. Townsend, "The Gold Rush to Florida," World's Work, June 1925, pp. 179-186; J. Frederick Essary, "Have Faith in Florida," New Republic, October 14, 1925, pp. 194-196; Henry Villard, "Florida Aftermath," Nation, June 6, 1928, pp. 636-640; Henry Villard, "And Now the Fruit Fly," Nation, September 4, 1929, pp. 244-248; and Homer Vanderblue "The Florida Land Boom," Part I, Journal of Land and Public Utility Economics, May 1927, pp. 113-131, Part II, Journal of Land and Public Utility Economics, August 1927, pp. 252-269.

Venetia, San Jose, or San Marco, but told little else about the community.⁷

The minimal reference to Jacksonville in materials related to the boom raises questions about whether the phenomenon even reached the North Florida city at all. Yet the older buildings of subdivisions such as Venetia and San Jose give testimony to the fact that, in at least some aspects, the boom was as much a reality in Jacksonville as it was in Miami, St. Petersburg, or other downstate cities.

In order to gain an understanding of the boom in Jacksonville, one must turn to local sources. Unfortunately, the two standard works on Jacksonville's history are of little help. T. Frederick Davis concluded his A History of Jacksonville and Vicinity, in 1924, shortly before the Florida boom began. A History of Duval County, Florida, written in 1928 by Pleasant Daniel Gold, is comprised primarily of biographical information. Publications of more recent origin, such as Old Hickory's Town by James Robertson Ward, and The Jacksonville Story, by Carolina Rawls, contain photographs of local development from that period, but little other information regarding the boom.

Local newspapers from the twenties provide the most comprehensive information concerning the boom in the Jacksonville area, as well as extensive coverage of events throughout the state. Jacksonville's largest newspaper, the Florida Times-Union, became the chief resource for this thesis. Information from the city's other daily newspaper, the Jacksonville Journal, was less complete. The microfilms of that

⁷Ralph Barbour, Let's Go to Florida, (New York: Dodd, Mead, and Co., 1926); and Frank Stockbridge and John Perry, Florida in the Making, (Jacksonville: deBower Publishing Co., 1926).

newspaper for the mid-twenties are in poor, and often illegible, condition. Copies of Jacksonville's Afro-American weekly of that period, the Florida Sentinel, no longer exist.⁸

Neither the Florida Times-Union nor the Jacksonville Journal, however, presented a clear picture of events following the collapse of the boom. Whether they did not wish to portray their community in a poor light, or simply did not want to dwell on the misfortunes of some local residents, they largely refrained from reporting on the demise of many local real estate projects. Since the fate of a number of those developments became settled in court, legal records from lawsuits and foreclosures provide many of the details. Other public records, such as plats and deeds, furnish information on land sales and the layout of local real estate projects.

Numerous other sources provided scraps of information to complete the story. Examination of the Florida History Collection of Jacksonville's Haydon Burns Public Library revealed a broad range of municipal publications, such as tourist brochures, surveys, and reports. Together, they provide miscellaneous information on such things as civic promotion, bridge usage, building permits, and banking activity. Other items of note include advertising brochures for some of the largest local real estate projects, and scattered copies of Jacksonville and Jacksonville Civic Affairs, local magazines published during

⁸A search conducted for the writer by the University of North Florida Library concluded that the only copies of the Jacksonville Journal dating from the 1920s, that are available for public use, are contained by Jacksonville's Haydon Burns Public Library. Those microfilms are deteriorating and badly scratched, with many sections missing. Another search concluded that copies of the Florida Sentinel no longer exist.

the twenties by the Chamber of Commerce. Inspection of the collections of the P.K. Yonge Library of Florida History at the University of Florida, and the Florida State Archives in Tallahassee supplied many of the same type of publications and brochures about Jacksonville, as well as similar information about other Florida cities. The archives of the Jacksonville Historical Society and the (Jacksonville) Beaches Historical Society yielded a few photographs of local development during that period.

Although oral interviews are often utilized in similar historic investigations, they did not prove a major resource in this case. In the six decades that have lapsed since the boom, all of the leading local developers of that era have passed away. Their surviving relatives furnished little information. For instance, the daughter of one developer could provide some information on her father's activities in more recent decades, but little from the twenties. The wife of another developer declined to be interviewed.

The story that emerges from these sources is one of Jacksonville's response to the boom downstate. The city's lateness in entering the boom was due largely to its already existing urban functions and objectives. As with many other major cities of the New South, Jacksonville had become primarily concerned with expanding industry and commerce. Therefore, it began the postwar decade building for the future by continuing this expansion. When in the mid-twenties it became obvious that downstate resort cities had begun to grow at a faster rate than Jacksonville, local leaders shifted direction to follow their lead.

In order to gauge the effects of the boom on Jacksonville, this paper is divided into five chapters based on distinct time periods reflecting calendar years. This division is due largely to the fact that during the twenties Florida's tourist-dependent economy experienced annual cycles which began with the arrival of great numbers of winter visitors in the weeks immediately following Christmas. Furthermore, several events that helped to shape the boom occurred near the beginning or end of a year.

The first chapter presents background material, as well as an overview of Jacksonville during the period between the end of World War I and 1923. The boom began downstate in 1924; thus the second chapter examines attitudes and actions in the city during that year. Chapter three is the heart of the paper. It begins with the arrival of unprecedented numbers of tourists early in 1925, and deals with the period of the most intense real estate development and speculation throughout the state, which peaked late in the year. Chapter four describes the decline of Florida's economy beginning in early 1926. Mixed economic signals during that year caused many Floridians to remain optimistic about continued prosperity, but a devastating hurricane hit the southern portion of the state in September dashing all hopes for a revitalized boom. The final chapter describes the remaining years of that decade. Florida's economy sank downward as the aftermath of the boom was felt throughout the state. It ends with the start of the Depression, when greater forces from outside Florida began to take hold of the local economy. Because Jacksonville's experience of the Florida land boom was largely one of response to

events downstate, most of the chapters begin with a broader overview of happenings throughout the state before dealing specifically with the North Florida city.

The boom affected Jacksonville in many ways, but did not change its character. Jacksonville began the decade as a New South city, rather than a resort, and although it sprouted a number of boom developments it continued to grow primarily in commerce, industry, banking, and transportation.

CHAPTER 1
BEFORE THE BOOM--1919-1923

During the early twenties, Jacksonville differed little from other major cities of the New South. Its small manufacturing sector, largely disfranchised Afro-American community, and racist attitudes among whites were aspects common to the urban South at that time. Moreover, Jacksonville's low wages, small tax base, and inadequate governmental services, resulting in overcrowded schools and insufficient roads, were problems that plagued many other cities throughout the region. With most promotional efforts geared toward attracting greater industry and commerce, and not toward developing a larger tourist industry, Jacksonville presented an image of a hardworking business city with little of the glamor of the resort communities further downstate.

In the years preceding the Florida land boom, Jacksonville served as the state's primary commercial, financial, and transportation center. Its 1920 population of 91,558 made Jacksonville by far the state's biggest city and the twelfth largest in the South.¹ During these years, Jacksonville dominated Duval County, with 80 percent of its 113,540 population. Immediately across the St. Johns River from

¹U.S. Department of Commerce, Bureau of the Census, Fourteenth Census of the United States, 1920: State Compendium of Florida, (Washington, D.C.: U.S. Government Printing Office, 1920), p.19; and James Crooks, "Jacksonville in the Progressive Era: Responses to Urban Growth," Florida Historical Quarterly, July 1986, p. 52.

downtown stood the city of South Jacksonville with 2,775 residents. (See Appendix) On the oceanfront twenty miles to the east, the towns of Pablo Beach and Mayport accounted for a combined total of 756 people. At the western edge of the county, the railroad crossing of Baldwin contained a population of 470. Adjoining Jacksonville on the west, the suburb of Murray Hill became incorporated as a town during these years. Other unincorporated communities of note included Atlantic Beach, Mandarin, and Ortega.²

Racially, Jacksonville contained nearly equal populations of blacks and whites. A total of 41,520 black residents comprised 45 percent of the city's population. Most blacks lived in one of two sections of town. The largest, which extended to the west and northwest, contained neighborhoods with names such as LaVilla, Hansontown, and Reno. Oakland, a smaller black neighborhood on the east side, bordered the industrial and port areas along the St. Johns River. Whites lived mainly in East Jacksonville and Fairfield to the east, Springfield to the north, and Riverside to the southwest.³

Jacksonville of the twenties was a rigidly segregated city. Separate facilities for blacks existed in education, transportation, and most public services.⁴ Segregation even extended to the beaches. Throughout the period, Manhattan Beach, adjacent to the south jetty of

²Fourteenth Census of the United States, 1920: State Compendium of Florida, pp.19-20.

³Ibid., National Negro Blue Book: North Florida Edition, (Jacksonville: Florida Blue Book Publishing Co., 1926), p.8.

⁴Charles D. Brooks, private interview held at Jacksonville, Florida, September 24, 1987. (Brooks is a former principal of Stanton High School of Jacksonville, and a lifelong resident of the city.)

the St. Johns River, remained the only oceanfront beach open to blacks within Duval County.⁵ The area's two daily newspapers, the Florida Times-Union and the Jacksonville Journal, generally ignored blacks, unless they were murdered or wanted in connection with a crime. Therefore, a small weekly, the Florida Sentinel, provided most of the news for the Afro-American community.⁶

Jacksonville's blacks had virtually no political voice. A statewide poll tax, the all-white Democratic primary, and gerrymandering of voting districts, had completed the disfranchisement of the city's blacks. Afro-Americans outnumbered whites in Jacksonville from the 1880s to World War I, but they had little say in public affairs. Annexations of suburbs, along with substantial northward migration of blacks, helped bring whites into a narrow majority in Jacksonville by the twenties.⁷ Although the city's traditional mayor/council form of government was replaced by an elected council/commission in 1917, the

⁵Jacksonville, Florida, Council of Social Agencies, Jacksonville Looks at its Negro Community, (Jacksonville: Council of Social Agencies, 1946), p. 57.

⁶The statement that Jacksonville's two daily newspapers generally ignored the local black community is based upon the writer's own extensive survey of the Florida Times-Union and the Jacksonville Journal for the years 1919-1929. Note that prior to 1922, the Jacksonville Journal was known as the Florida Metropolis. For information on the Florida Sentinel, see Martha G. Webb, "Ten Years of Florida Journalism From 1920 to 1930; With Special Emphasis on the Land Boom Period," (M.A. thesis, University of Florida, 1957), p. 121.

⁷Barbara Richardson, "History of Blacks in Jacksonville, Florida, 1865-1895," (Ph.D. dissertation, Carnegie-Mellon University, 1975), pp. 213-216; T. Frederick Davis, History of Jacksonville, Florida, and Vicinity, 1513-1924, (Jacksonville: Florida Historical Society, 1925), p. 316; and comparison of the city's racial composition in the 1920 federal census to Florida, Department of Agriculture, Fourth Census of the State of Florida, 1915, (Tallahassee, Florida: Florida Department of Agriculture, 1915), p. 35.

new form of administration brought little political progress for blacks.⁸ Despite the large percentage of Afro-Americans in Jacksonville, none served as members of either the council or commission during the twenties.⁹

Just as Jacksonville contained a large black population, it also had a reactionary white element. In September 1919, a white mob removed two prisoners from the Duval County jail and shot them in retaliation for their alleged role in the murder of a white insurance agent. Despite that incident, the Jacksonville area remained free of other lynchings during the twenties. The Ku Klux Klan, however, maintained an active presence. On several occasions, white-robed members of Stonewall Jackson Klan No. 1 of Jacksonville, and Robert E. Lee Klan No. 2 of South Jacksonville, combined to hold large parades. Each year the Jacksonville Klan held a popular "Klan Circus" in Confederate Park.¹⁰ The large and active presence of the Ku Klux Klan

⁸Jacksonville's new form of administration was comprised of a five-member elected commission which directed the city government, and an eighteen-member elected council which held the purse strings and created ordinances. Public pressure brought about the addition of an elected mayor in 1919, although the post was largely ceremonial. Under the system, the mayor's only real power rested in the hiring and firing of non-elected municipal personnel. See Florida, Special Acts Adopted by the Legislature of Florida, 1917, Chapter 7659; and Florida, Special Acts Adopted by the Legislature of Florida, 1919, Chapter 8281.

⁹During the twenties Jacksonville city directories indicated black residents with an asterisk beside their name. Comparison of the names of Council and Commission members to the directories indicates that neither body contained black members during the period 1919 to 1929. See Polk's Jacksonville (Florida) City Directory, (Richmond, Virginia: R.L. Polk and Co., 1919-1929).

¹⁰Information on the lynching is contained in the Florida Metropolis, September 8, 1919. The writer's survey of Jacksonville newspapers indicates that no other lynchings took place in Duval County during the period. For information on the activities of the Ku

in Jacksonville reflected the attitudes of a city of the deep South, and a perceived need to keep the large black minority "in its place." During the twenties local Klan groups received little condemnation from Jacksonville leaders. Furthermore, with its ultra-conservative "law and order" stance, the organization often became identified with the religious fundamentalism so prevalent in the area.¹¹

Undoubtedly, Jacksonville's most distinguishing physical characteristic, and the greatest factor in the city's early growth, was the St. Johns River. The source of the river lay approximately halfway down the Florida peninsula, less than thirty miles inland from the Atlantic Ocean. It flowed northward paralleling the coast. Within a five-mile stretch of Duval County, the river narrowed from a width of more than three miles to less than half a mile and turned abruptly eastward toward the sea. At this narrow, fordable bend, first Timucuan Indians, then Europeans, and finally Americans built settlements. Here, in 1822, local settlers established Jacksonville. In the absence of good roads into frontier Florida, the St. Johns became the avenue of transportation and trade. As a result, Jacksonville became

Klux Klan in the Jacksonville area, see David Chalmers, Hooded Americanism: The History of the Ku Klux Klan, (New York: Doubleday and Company, 1965), pp. 225-229; and Florida Times-Union, August 15, December 5, 1924, January 10, 1925, and October 4, 1926.

¹¹Chalmers, pp. 228-229, mentions that in Florida, during the twenties, there was little condemnation of the Klan. Speaking at Jacksonville's City Tabernacle in 1922, Klan spokesman J.Q. Nolan spoke of the close ties between his organization and the church. He stated that to be a member of the Ku Klux Klan a person "must be a Christian." See Florida Times-Union, March 2, 1922. Further references to the Klan/church connection may be found in the Florida Times-Union, December 5, 1924, and December 21, 1925.

a gateway for the shipment of goods into and out of the interior, as well as the market center for much of the state.¹²

After the Civil War, the construction of railroads through Jacksonville across Florida further enhanced the city's role as a gateway, particularly for affluent tourists heading south to escape harsh northern winters. In the early years, most of the tourists stopped in Jacksonville or its environs. During the 1880s, however, industrialist Henry Flagler began building a railroad southward to St. Augustine, Palm Beach, Miami, and Key West, and the tourists moved to warmer, more luxurious climes. Others traveled Henry Plant's railroad to his massive Tampa Bay Hotel. The improved transportation provided by the new railroads opened up large areas of the Florida peninsula for greater growth. As tourism in Florida moved south, and the population of the state expanded, Jacksonville provided commercial and financial services to the state.¹³

By the early twenties, Jacksonville was unquestionably Florida's premier commercial, financial, and transportation center. The five rail lines that served the city from the north provided most of peninsular-Florida's rail link with the rest of the nation. The Atlantic Coast Line and Seaboard Air Line railways passed through Jacksonville on routes that led from Virginia and Washington D.C. to

¹²James Robertson Ward, Old Hickory's Town, (Jacksonville: Florida Publishing Co., 1981), pp. 63-64, 250.

¹³Richard Martin, The City Makers, (Jacksonville: Convention Press, 1972), pp. 111-115; David Chandler, Henry Flagler, (New York: Macmillan Publishing Co., 1986), pp. 85-90, 93-102; Seth Bramson, Speedway to Sunshine, (Erin Mills, Ontario, Canada: Boston Mills Press, 1984), pp. 17-18; and Charlton Tebeau, A History of Florida, (Coral Gables, Florida: University of Miami Press, 1971), pp. 282-283.

the Tampa Bay. The city served as the Florida terminus for Southern Railways and the Louisville and Nashville line. The tiny Georgia Southern and Florida Railroad provided a rail line from Macon, over which the Illinois Central Railroad brought passengers and freight into Florida. In addition, Jacksonville served as the northern terminus for the Florida East Coast Railway. Through much of the twenties, the "F.E.C." provided the only rail service down the Atlantic Coast to Miami and Key West.¹⁴

Since almost everything and everyone going downstate by rail passed through Jacksonville, it earned the nickname "Gateway City." As Florida's transportation hub, Jacksonville offered a logical point for the distribution of products. Warehouses, wholesale companies, and regional sales offices furnished thousands of jobs for local residents. Major articles handled through local firms ranged from foodstuffs to building materials and petroleum products. In addition, the huge railroad repair shops and switching yards provided another large source of employment.¹⁵

Jacksonville also served as Florida's shipping gateway to the world. Not only was the city a railroad hub, it also maintained the

¹⁴James Crooks, "The Changing Face of Jacksonville, Florida: 1900-1910," Florida Historical Quarterly, April 1984, p. 444; Bramson, p. 51; and Jacksonville Chamber of Commerce, Jacksonville, Florida, promotional booklet, (Jacksonville: Chamber of Commerce, 1914), pp. 32-33.

¹⁵Robert Mann, Rails 'Neath the Palms, (Burbank, California: Darwin Publications, 1983), p. 52. For the importance of the distribution and transportation industries in Jacksonville, see "All Gainful Workers: Duval County," U.S. Department of Commerce, Bureau of the Census, Fifteenth Census of the United States, 1930: Population, Volume III, (Washington, D.C.: U.S. Government Printing Office, 1930), p. 428.

state's largest and deepest seaport, and one of the best in the Southeast. During the twenties, Jacksonville ranked as one of the largest points on the eastern seaboard for the collection and shipment of lumber, phosphate rock, and naval stores (turpentine and pine rosin). Although the railroads remained the primary method of shipment for those important Florida products, a large portion departed the state through the port of Jacksonville, bound for Europe and other areas. Together they formed the largest share of exports handled through the city's port facilities.¹⁶

Banking and finance provided another important industry for Jacksonville throughout the early twenties. Atlantic National Bank advertised itself as "Florida's Largest Financial Institution."¹⁷ The city's two other national banks, Barnett and Florida National, were among the biggest in the state. Many smaller banks throughout Florida kept their cash reserves in the financial institutions of the Gateway City. Transportation undoubtedly played a great role in the city's development as a banking center.¹⁸ As the state's transportation hub, and the Florida city nearest to Northern banking centers, Jacksonville

¹⁶Jacksonville, Florida, City Council, An Industrial Survey of Jacksonville, Florida, (Jacksonville: City Council Advertising Committee, 1930), p. 54; Thomas Gamble, ed., Naval Stores: History, Production, Distribution, and Consumption, (Savannah, Georgia: Review Publishing and Printing, 1928), pp. 107-108.

¹⁷Advertisement for Atlantic National Bank, Jacksonville Journal, January 3, 1926.

¹⁸While the railroads undoubtedly owned stock in some of Jacksonville's banks, there was no obvious corporate connection between them during the early twenties. It was not until the next decade that the F.E.C. and Florida National Bank both came under the control of the Alfred I. duPont trust.

offered the logical site for conducting financial business. Moreover, as a business city, Jacksonville did not experience quite as severe seasonal economic swings as did downstate resort centers such as Miami and St. Petersburg. As a result, Jacksonville's banks enjoyed a reputation for financial stability. Due to these factors, more business cleared through Jacksonville's banks during the twenties than those of any other Florida city.¹⁹

Manufacturing played a lesser role among greater Jacksonville's industries. Tampa, with its extensive cigar industry, actually employed more people in manufacturing than did the North Florida city. In 1920, a total of 288 establishments in Jacksonville and Duval County produced \$47 million worth of goods. Shipbuilding accounted for the largest share of the value of manufactured products. Government contracts left over from World War I kept the shipyards busy through 1920. Little other heavy industry, however, existed in the area. Most manufactured goods included smaller items such as bakery products, coffee, and cigars.²⁰

Tourism in greater Jacksonville reflected the city's role as a transportation and commercial center rather than as a winter-long Florida resort. In the early twenties, the Chamber of Commerce estimated that each year approximately ten thousand visitors spent all, or part, of their winters in the Jacksonville area. Although that may

¹⁹An Industrial Survey of Jacksonville, Florida, pp. 154-155; Marquis James, Alfred I. duPont: The Family Rebel, (Indianapolis: Bobbs-Merrill, 1941), pp. 429-431.

²⁰Fourteenth Census of the United States, 1920: State Compendium of Florida, pp. 99, 107.

seem a significant number, it paled in comparison to other cities downstate. Both Miami and St. Petersburg each claimed to attract approximately one hundred thousand winter residents per year, during that period. The majority of Jacksonville's winter visitors were of a more transient nature. During those years, most railroad passage from the north to Miami and other South Florida cities, included a change of trains in Jacksonville. Many such vacationers took advantage of the delay to spend a day or two in the Gateway City, shopping or taking care of business, before they proceeded downstate to spend the rest of the winter.²¹

Lodging facilities in greater Jacksonville reflected the area's lack of a well-organized tourist industry. Most of the old tourist hotels from the city's days as Florida's leading resort were gone, destroyed by the great fire of 1901 that consumed 140 blocks of central Jacksonville. In their place, dozens of more modern hotels, such as the Seminole, Mason, and Burbridge, catered to the needs of businessmen and passing travelers. While modern resort hotels in downstate communities contained facilities for golf, tennis, and other amusements, Jacksonville's hotels lacked these amenities. Instead, they probably differed very little from the hotels that could be found in the downtowns of most other major cities throughout the South. In fact, during the early twenties, no genuine resort hotels existed within the city or surrounding Duval County. The oceanfront communities of Pablo Beach, Atlantic Beach, and Mayport drew mainly summer

²¹Florida Times-Union, October 23, 1920, July 22, 1923, October 26, 1924.

crowds from across North Florida and South Georgia. A spur line of the Florida East Coast Railway and hard-surfaced Atlantic Boulevard provided access from South Jacksonville. In September 1919, the only large establishment, the Continental Beach Hotel, burned to the ground. Since the eighteen-year-old hotel had never been a financially successful venture, its owners, the Flagler System, decided not to replace it. Therefore, during the early twenties, small boarding houses provided the only lodging for visitors at the beaches.²²

As Florida's leading transportation and commercial center, bustling downtown Jacksonville hardly presented the ideal site for a relaxing vacation. Moreover, cold winds from the Atlantic Ocean often made the beachfront communities less than inviting during the winter months. Thus, the much smaller, pre-industrialized resort cities further south could offer a quieter atmosphere, and a warmer climate as well.²³ Due to these and other factors, Jacksonville did little to expand tourism during the early twenties and, instead, concentrated on building its other industries.

Not all Jacksonvillians, however, were content to watch the tourists pass through their community. Some civic leaders occasionally ventured ideas on how to secure a larger share of the state's growing tourist business. But their proposals generally reflected a lack of understanding as to what made a successful resort. Instead of calling for a massive campaign to make the community more attractive

²²Davis, pp.493-494; and Florida Times-Union, October 26, 1924.

²³A comparison of climates of Jacksonville, Tampa, and Miami is found in Homer Vanderblue, "The Florida Land Boom," Part I, Journal of Land and Public Utility Economics, May 1927, p. 126.

to visitors, they focused on limited areas, such as advertising or entertainment, which they believed would provide an instant solution to the problem. Sometimes their simplistic solutions bordered on the ridiculous. In a 1920 editorial, the Florida Times-Union wondered why more people did not spend the entire winter in Jacksonville. The newspaper listed the city's many fine hotels and other advantages, such as its transportation facilities and beaches, and finally concluded that the problem was a lack of entertainment. It stated that Jacksonville needed to bring in famous musical groups to provide concerts, as did resort cities in South Florida.²⁴

Having left the tourist industry largely to downstate cities, Jacksonville's leaders, instead, aimed most of their city's promotional efforts at attracting greater industry and commerce. Both the Chamber of Commerce and the municipal government engaged in such endeavors. The City Council conducted most of the national publicity, which consisted of small advertisements placed in Northern newspapers. The Council produced a booklet, entitled Jacksonville "Aziz": Florida's Foremost City, to send to people responding to the ads. The publication presented statistics and photographs of the community, concentrating mainly on its industries and the opportunities it offered as a site for new and expanded businesses. Tourist information, such as pictures of local hotels and a list of activities and amusements, took less than two pages of the forty-page booklet. The Council produced another publication, entitled Factory Advantages of

²⁴Florida Times-Union, October 23, 1920, September 17, 1921, July 22, 1923; Jacksonville Journal, January 2, 1922; and "Jacksonville as a Resort," editorial, Florida Times-Union, October 15, 1920.

Jacksonville, Florida, for distribution at manufacturers conventions. It explained that the city's transportation facilities as a port and railroad hub provided "unequaled access" to not only the state of Florida, but much of the Southeast and Latin America as well. The Chamber of Commerce opted for a more personal style of promotion. This included sending representatives to interview manufacturers who expressed an interest in the city, and extending invitations to industrialists to visit Jacksonville.²⁵

As a busy commercial and transportation center, rather than a resort, Jacksonville differed little from other New South cities. The New South philosophy, largely the creation of Atlanta newspaper editor Henry Grady in the late 1880s, revered the "Lost Cause" of the Confederacy, but preached that the future of the South lay in regional industrialization. This desire for greater industry caught on, especially in cities like Atlanta, Birmingham, and Jacksonville that had grown up after the Civil War. Despite efforts to promote industrialization, however, the New South ideal had yet to become a reality in most of the South, by the early twenties. No Southern city stood in the forefront as one of America's great industrial metropolises. Only one quarter of the income in the South came from manufacturing. Altogether, the eleven Southern states accounted for only 13.2 percent of the nation's workers who earned wages through manufacturing. As a

²⁵Florida Times-Union, March 3, 1920, September 17, 1921; Jacksonville, Florida, City Council, Jacksonville "Aziz": Florida's Foremost City, (Jacksonville: City Council Advertising Committee, 1920); and Jacksonville, Florida, City Council, Factory Advantages of Jacksonville, Florida, (Jacksonville: City Council Advertising Committee, 1921).

result, Southern cities served primarily as commercial centers. Low wages and small tax bases plagued most of the urban South. Consequently, such communities often provided only minimal services.²⁶

During the early twenties, Jacksonville suffered many of the same problems as did cities across the South. Although low incomes and a small tax base were largely responsible for inadequate medical facilities, schools, and roads, Jacksonville's rapid growth during the previous two decades had compounded the problems. Between 1900 and 1920, the city's population more than tripled from 23,420 to 91,558 inhabitants, as it became a major seaport and lumber center. During one intense spurt of growth between 1909 and 1914, seven "skyscrapers," each over ten stories, were constructed in downtown Jacksonville, giving the city an impressive skyline for a community of its size. During the years of World War I the rapid growth continued. Greater Jacksonville attracted many new residents as the construction of ships for the federal government flourished. By the end of the war, the area contained six major shipyards. Between 1918 and 1920, those facilities launched twenty-five steamers of over 3,500 tons each. The military also maintained an active presence. On Black Point, eight miles southwest of downtown Jacksonville, the U.S. Army established Camp Joseph E. Johnston in 1917. The former state militia camp became a quartermaster training facility and an auxiliary remount

²⁶Paul Gaston, The New South Creed, (New York: Alfred A. Knopf, 1970), pp. 18-20; Charles Garofalo, "The Sons of Henry Grady: Atlanta Boosters in the 1920s," Journal of Southern History, May 1976, pp. 187, 189-190; and Blaine Brownell, "The Urban South Comes of Age, 1900-1940," in Blaine Brownell and David Goldfield, eds., The City in Southern History, (Port Washington, New York: The Kennikat Press, 1977), pp. 129-130.

station. The army expanded the camp and spent \$2.5 million on construction and improvements. At the height of wartime activities, Camp Johnston contained 27,000 service personnel.²⁷

As Jacksonville emerged from World War I, it faced enormous problems with inadequate community services. Historian Blaine Brownell has described Birmingham, Alabama, of the twenties, as a community with a crisis in city services, and the same might be said of Jacksonville during the early years of that decade. Of four hospitals serving the area, only two, St. Luke's and St. Vincent's, provided modern health care. Together, they accounted for only 146 hospital beds. Duval County Hospital and Asylum provided another one hundred beds for indigent patients. However, its squalid, forty-year-old wooden building amounted to little more than a "pest house." Brewster Hospital, a struggling facility for blacks, moved into a larger building in 1921, but still could only accommodate twenty-six patients. National health care officials recommended that communities maintain at least one hospital bed for every two hundred residents. Therefore, the 272 hospital beds offered in the Jacksonville area during the early twenties were adequate for a community roughly half its size.²⁸

²⁷Fourteenth Census of the United States, 1920: State Compendium of Florida, pp. 11, 19-20; Davis, pp. 244-246; Dick Bussard, "Local Yards Were once Major Shipbuilders," Jacksonville Journal, June 10, 1976; and Pleasant Daniel Gold, History of Duval County, Florida, (St. Augustine, Florida: The Record Co., 1928), p. 209.

²⁸Blaine Brownell, "Birmingham, Alabama: New South City in the 1920s," Journal of Southern History, February 1972, p. 30; Linda Sabin, "Nursing and Healthcare in Jacksonville, Florida, 1900-1930," (M.A. thesis, University of Florida, 1988), pp. 111-121; and Florida Times-Union, January 1, 1926.

Education did not fare much better than health care. The community had become concerned with schools during the earliest years of the twentieth century and erected a number of new buildings. However, by the end of World War I public school facilities had become greatly overcrowded. Besides the rapid rise of the city's population, Florida's compulsory school attendance law of 1919, and the growing popularity of secondary education added to the burden. Duval High, the sole white secondary school, served as the most conspicuous example of overburdened and poorly-planned facilities. Built in 1908, the school occupied half a small downtown block which left little room for expansion. A survey conducted by Columbia University rated the facility as "unsatisfactory," giving it a score of 245 out of the national norm of 1,000 points. Ironically, Stanton High, the black secondary school, received a better ranking. Although still rated "unsatisfactory," the black school received a score of 357. White elementary schools averaged a rating of "poor," while those for blacks ranked as "unsatisfactory."²⁹

The road system of Jacksonville and its surrounding territory were also inadequate. The city suffered from street widths that often varied several times within the space of a couple of blocks. Many miles of streets, primarily within poorer areas, remained unpaved. Outside the city limits, the county maintained an incomplete highway system. State records show that during the early twenties most of

²⁹Crooks, "Jacksonville in the Progressive Era," pp. 56-59; and George Strayer, dir., Report of the Survey of the Schools of Duval County, Florida, (New York: Teacher's College, Columbia University, 1927), pp. 320, 387.

Duval County's major highways consisted of nine-foot-wide bricked surfaces, which dated from a road building program in 1912-1915. In some areas, mainly on the outer edges of the county, even those roads had not been fully paved. Duval County's roads provided an enormous source of irritation for motorists. In an editorial entitled "Where Can We Go From Here?" the Florida Times-Union explained the predicament of Jacksonville's motorists in 1920. When owners of the city's several thousand cars decided to go for Sunday afternoon drives, they created traffic jams on the few paved highways that radiated into the countryside. Frustrated over the lack of good roads, organizations such as the Jacksonville Motor Club and the Jaycees staged protest motorcades demanding better highways.³⁰

Prior to World War I, the development of a modern and efficient highway system had not been a major priority for Duval County. With less than 20 percent of its inhabitants outside the Jacksonville city limits, most areas of county remained sparsely populated. Major outlying communities, such as Baldwin, Mandarin, and the beaches, had been built along the railroads or waterways, and had primarily depended on those facilities for transportation. Prior to the war, preceding the war, a rural highway system of dirt roads had been sufficient. The increase in automobile traffic

³⁰George Simons, Jr., The Construction of Jacksonville, (Jacksonville: City of Jacksonville, 1919), pp. 30-31; Baynard Kendrick, Florida Highways (Gainesville, Florida: University of Florida, Department of Transportation, 1964), pp. 10-11; "Construction Log and Cost Summary," Florida Department of Transportation, Lake City, Florida; editorial, Florida Times-Union, Jacksonville, September 19, 1922.

1919,

Florida Has Done in
Florida Department of
Department of Agriculture,

automobile, however, changed that situation. A rapidly expanding number of local car owners, and the greater volume of tourists traveling through the area by automobile, made better roads a necessity.³¹

During the first couple of years following the war, the initial economic surge of peacetime enabled Jacksonville to work toward solving some of its problems. Aside from several local labor strikes, 1919 and 1920 were years of prosperity. Local businesses became engaged in meeting the pent up demands of consumers created by wartime austerity. Commerce through the port boomed. The Army Corps of Engineers completed the dredging of a new thirty-foot-deep shipping channel in the St. Johns River from Jacksonville to the ocean. The deeper channel allowed the port to accommodate larger ships and the expansion came just in time for the provisioning of postwar Europe. Florida's products, such as lumber, naval stores, and phosphate, were goods that the war-torn areas needed. Thus, Jacksonville's port handled six times the amount of exports in 1920 as it had in the last pre-war year of 1914. Local banks further reflected the prosperity in Jacksonville and all across Florida. Clearings through the city's banks soared from \$156 million in 1914 to \$625 million in 1920. Local leaders recognized the inadequacy of local roads and services, and made plans to rectify the problems. But the improvements came in small increments. County road officials made the construction of a highway bridge across the St. Johns River their first priority. In 1919,

³¹Florida, Department of Agriculture, "What Florida Has Done in Roadbuilding," Sixteenth Annual Report of the Florida Department of Agriculture, (Tallahassee, Florida: Florida Department of Agriculture, 1920), p. 270; and Kendrick, p. 65.

local residents approved \$1.2 million in bonds for the erection of the toll span. When it opened on July 1, 1921, the St. Johns River Bridge (later renamed the Acosta Eridge) became the first permanent structure enabling automobiles to cross the river at Jacksonville. In 1920, small additions were built onto Duval High and several elementary schools. This left those facilities larger, but still overcrowded.³²

As the nation settled into peacetime, and the material desires created by the war became satisfied, a recession spread across the United States in 1921. This brought a temporary halt to further public improvements in the Jacksonville area, as the city became caught in the economic downturn. Exports through the city's port dropped to half the 1920 levels. Clearings through Jacksonville's banks declined by 22 percent. Like other communities that had been sites for government-related activities during the war, greater Jacksonville began to experience the closure of such facilities. With few available government shipbuilding contracts, and an overabundance of vessels throughout the nation, several of the local shipyards closed. In addition, the Army returned the original 682 acres of Camp Johnston to the state of Florida. The remaining 618 acres, along with 458 buildings, were sold at auction. In the midst of the setbacks, private building construction remained one of the only bright spots.

³²Jacksonville Chamber of Commerce, The Port of Jacksonville, (Jacksonville: Chamber of Commerce Port Bureau, 1930), pp. 10, 30-32; An Industrial Survey of Jacksonville, pp. 54, 154; Jacksonville Journal, July 1, 1921, July 12, 1923; Florida Times-Union, May 16, 1923; and Kendrick, p. 16. Note that prior to the construction of the St. Johns River Bridge, ferries served as the only means of transporting automobiles across the St. Johns River at Jacksonville. The ferries continued to ply the river until 1941, when the Main Street Bridge became complete. See Florida Times-Union, July 19, 1941.

Housing shortages during the war years had created a demand for new homes. The value of building permits issued by the city of Jacksonville climbed from \$3.5 million in 1920, to \$5 million in 1921 and \$5.8 million in 1922.³³

Jacksonville and Duval County emerged from the recession, along with most of the rest of the nation, late in 1922, as a new demand for consumer goods ushered in an era of prosperity. Commerce and banking rebounded quickly. During 1923, Jacksonville's port recorded a 54 percent increase in business over that of the previous year, while clearings through local banks expanded by 22 percent. Local building construction continued to rise. The city of Jacksonville issued permits for new buildings totaling \$7.5 million, a rise of 29 percent during the year. The economic upturn became best reflected in public construction. As prosperity returned, Duval County voters approved a number of bond issues for public improvements. These included a new 230-bed county hospital, a public golf course at Brentwood on the city's north side, and \$1 million in improvements for the municipal docks. In addition, local residents approved a \$1 million bond issue to build another addition to Duval High, two junior high schools for white students, and several new elementary schools. Kirby-Smith Junior High in Springfield, and John Gorrie Junior High in Riverside, became Duval County's first junior high schools when they opened in January 1924. Although long range plans included the construction of three new high schools for white students, such facilities had to wait

³³The Port of Jacksonville, p.10; Bussard article; An Industrial Survey of Jacksonville, pp. 10, 154; and Davis, pp. 266.

until much later in the decade before local officials believed that the community could afford them. Educational facilities for blacks needed similar improvements. However, with white schools the priority, little was accomplished in upgrading black schools in Duval County during the twenties.³⁴

As a result of the renewed prosperity, highway construction became one of the most significant areas of improvement for the Jacksonville area. During 1922, the state road department began construction of one of its first major projects--a sixteen-foot-wide concrete highway stretching from Lake City to Jacksonville. Plans called for the roadway to eventually continue on through Tallahassee to Pensacola. The \$1.2 million project had been anticipated for several years, but the state had lacked the money for construction. Federal aid finally helped make the highway possible, and it opened in July 1923. That same year Florida levied a three-cent-per-gallon tax on gasoline, the state's first successful attempt at designated highway funding. Counting on promises from the state to share the gas tax with the counties, along with emerging prosperity in the Jacksonville area, local voters approved a \$3 million bond issue for improvements to Duval County roads in May of 1923. Plans called for the two-year

³⁴Frederick Lewis Allen, Only Yesterday, (New York: Harper and Brothers Publishers, 1931), p. 159; The Port of Jacksonville, p. 10; Vanderblue, (May 1927), p. 116; An Industrial Survey of Jacksonville, pp. 10, 154; Florida Times-Union, January 19, 1921, April 2, 1922, May 16, 1923, January 1, 1924; Strayer, pp. 318-201, 337-338; and William McKinley Menchen, "Florida's Public Schools," Crisis, April 1926, p. 191.

project to include the widening and repaving of eleven of the county's major highways.³⁵

Of all the economic success for Jacksonville during 1923, its greatest triumph became the Ford Motor Company's selection of the city as the site for a new automobile assembly plant. Early in the year, Ford officials announced that they would construct a new production facility in the Southeast to provide vehicles for Georgia, Florida, and Latin America. Major contenders for the factory included Jacksonville, Tampa, Savannah, Pensacola, and Charleston. Jacksonville officials, and members of the Chamber of Commerce, set about securing the plant for their city. They convinced Ford officials that Jacksonville offered the logical site for the facility, due to its location near the border of the two states, excellent rail connections, and the area's deepest port for shipment of the products to Latin America. Furthermore, the city offered to sell Ford the site of the defunct Bentley Shipyards at less than its appraised value. The riverfront site, northeast of downtown, presented an ideal location for the factory and included ship-launching basins which the company could utilize as a port. Late in 1923, Ford agreed to build the plant at the Bentley site. Plans called for a facility that would employ 750 to 1,000 people and produce 100 to 150 vehicles per day. Local leaders regarded the arrival of the Ford Company as a sign of the success of their efforts in promoting greater industry and commerce

³⁵Jacksonville Journal, July 12, 1923; Kendrick, p.16; and Florida Times-Union, May 16, 1923.

for their city, and hoped it would serve as a catalyst to attract other new businesses.³⁶

As a result of the emerging prosperity throughout the nation, greater numbers of tourists traveled to Florida. With them came renewed proposals by some Jacksonville leaders on ways to convince a larger number of the vacationers to remain in the North Florida city. The most extensive proposal came from J.P. Ingle, chairman of the Chamber of Commerce Tourists Committee, in the summer of 1923. Ingle recommended that the city increase advertising efforts aimed at attracting tourists and set up a booth at the train station to provide information on accommodations and amusements in the Jacksonville area. Furthermore, he suggested that the city needed to construct a tourist club to provide indoor games and recreation. He completed his list of necessities by proposing that Jacksonville and Duval County build scenic highways along the principal waterways and provide sightseeing tours. While some of Ingle's proposals became the basis for later attempts to expand the local tourist industry, they fell far short of what was needed to put the city on the same level as a tourist center as other Florida resort communities. Not only did greater Jacksonville lack a genuine resort hotel, the area contained none of the new tourist-oriented real estate projects that had begun to attract nationwide attention and capture the imagination of many Americans.³⁷

³⁶Florida Times-Union, December 13, 1923, January 1, April 6, June 8, 26, 1924.

³⁷J.P. Ingle, "No Reason Why Jacksonville Could Not be Most Popular Tourist City," Florida Times-Union, July 22, 1923; Florida Times-Union, October 26, 1924; Examples of the publicity received by the new theme communities include: Kenneth Roberts, "Tropical Growth," Saturday Evening Post, April 29, 1922, pp. 8-9; A.D. Taylor, "A New

While Jacksonvillians were only beginning to explore the possibilities of attracting more tourists, downstate developers had moved into a new phase of real estate development that would play a major role in creating the Florida land boom. These new projects, which sprang up around resort centers in South and Central Florida, took the form of complete new communities intended mainly for the winter homes of the wealthy and upper-middle-class. These new communities differed from older resorts in that they were planned around a central theme, usually Spanish or Italian, which extended not only to the names of streets, but to the architecture of homes and public amenities as well. By contrast, no Jacksonville developer had as yet laid out such a community near the North Florida city by the end of 1923.³⁸

Even Avondale, Duval County's most prestigious new real estate development of the early twenties, remained essentially a continuation of older residential areas. Local realtor and brick manufacturer Telfair Stockton laid out the three-hundred-acre subdivision in 1921, along the west bank of the St. Johns River, four miles southwest of downtown Jacksonville. (See Appendix) Although Stockton created lovely boulevards, Avondale retained the basic grid pattern of neighboring Riverside. During the boom period of the mid-twenties, Avondale became the site of many new homes. However, it cannot be truly

Town in Florida," American City, May 1923, pp. 488-489; and Ruth Jeffrey, "Creating a Spanish City in Florida," Travel, February 1924, pp. 19-22.

³⁸Taylor, pp. 488-489; and Jeffrey, pp. 19-22. The statements on the style of real estate development in Duval County during the early twenties are based on the writer's survey of Duval County, Florida, Public Records, "Plats," Vols. 7-8.

considered a boom era subdivision. By the mid-twenties the majority of Avondale's lots had been sold. Furthermore, it lacked the self-contained, thematic style that came to characterize local real estate development during the boom period.³⁹

By late 1923, some areas of South and Central Florida had begun to experience a small measure of the type of real estate development and land speculation that swept much of Florida during the mid-twenties. This had not yet begun to occur in the Jacksonville area. The Florida land boom eventually became a mad scramble of speculation and development based on the belief that the state would experience a tremendous surge in most areas of its population. However, on the eve of the boom, increased real estate activity in Florida was centered mainly on providing accommodations and winter residences for an expanding number of tourists. Therefore, most of the large increases in real estate activity occurred around resort centers such as Miami, West Palm Beach, Daytona, or the Tampa Bay region. Since Jacksonville did not maintain the image of a resort center, there was little to attract out-of-state land buyers to the North Florida city. Thus, as the state entered the boom era, Jacksonville lagged far behind in providing the type of accommodations that lured tourists and lot buyers to Florida. Instead, the North Florida city served as a way station for those heading south to vacations and speculation.

³⁹Duval County, Florida, Public Records, "Plats," Vol. 7, p. 31; Florida Times-Union, July 6, 1924; Advertisement for Avondale, Florida Times-Union, December 7, 1924; and Gold, p. 668.

CHAPTER 2 THE BOOM BEGINS--1924

In order to understand Jacksonville's role in the Florida land boom, it is first necessary to examine national and statewide events that helped to create the phenomenon. The boom got its start in the early twenties with a combination of events that set the stage for the frenzy of real estate activity that occurred in 1925-1926. These events did not begin immediately after the end of World War I, due to the national recession of 1921. By 1923, however, the economy had rebounded. People went back to work and wages rose sharply, resulting in an era of great affluence, known as the "Coolidge Prosperity," which lasted through much of the rest of the decade.¹

The rise of prosperity led to a rise in mobility. In 1920, there were 8 million motor vehicles in the United States. By 1929, that figure had increased to 23 million cars, 3 million trucks, and 40,000 buses nationwide. The increase in the number of vehicles created a demand for better roads. During the twenties the mileage of concrete highways throughout the United States rose from 7,000 to 50,000 miles. Automobile enthusiasts succeeded in establishing a number of new national motor routes. The increasing availability and efficiency of automobile travel meant that the family car could serve as an

¹Geoffrey Perrett, America in the Twenties; A History, (New York: Simon and Schuster, 1982), pp. 130-131; and Frederick Lewis Allen, Only Yesterday, (New York: Harper and Brothers, 1931), p. 159.

effective means of long-distance transportation for the middle class. Whereas the cost of railroad tickets and hotel lodging might be prohibitive for the thrifty midwestern farmer, or eastern office worker, the automobile and tourist campground served to greatly reduce the cost of travel. Therefore, more money could be spent on lodging and amusements at the final destination. The increasing mobility allowed the American middle class to begin exploring the nation's vacation areas in Florida and California.²

By the early twenties many Americans viewed Florida as an exotic winter playground. After the Civil War an expanding number of wealthy and famous people chose to spend their winters in the Sunshine State. Pioneer "snowbirds," such as Harriet Beecher Stowe, popularized Florida as a winter haven during the 1870s and 1880s. Wealthy industrialists such as Henry Flagler, Henry Plant, and Hamilton Disston opened the state for further development by building railroads, hotels, and drainage canals. By 1920, Florida was unquestionably the "Riviera of North America," as the rich and famous made their winter homes within the state. John D. Rockefeller maintained a winter residence at Ormond Beach. Chicago socialite Mrs. Potter Palmer spent her winters at Sarasota. Millionaires by the score could be found at Palm Beach during January, February, and March.³ A growing number of

²Blake McKelvey, American Urbanization; A Comparative History, (Glenview, Illinois: Scott, Foresman, and Co., 1973), pp. 107-108, 113-114; and Perrett, p. 159.

³David Nolan, Fifty Feet of Paradise; The Booming of Florida, (New York: Harcourt Brace Jovanovich, 1984), pp. 248-249, 150-156.

middle class Americans sought to emulate the rich by spending their winters in Florida too.

More than just wealthy winter residents helped to create an exotic image for Florida. Miles of wide beaches, palm and citrus trees, and exotic wildlife such as flamingoes and alligators, were things uncommon to most of the rest of the United States. Furthermore, the enjoyment of Florida's natural treasures had become relatively safe. Scientific breakthroughs had largely wiped out such dreaded diseases as yellow fever and malaria, once the scourge of the state. Leading periodicals encouraged the image of Florida as a tropical paradise. For example, an article appearing in the Saturday Evening Post stated, "The sun is larger and warmer than in other parts of America, and the sky . . . is higher and bluer than elsewhere." In addition to all of its natural beauty, the Mediterranean architecture which began to come into vogue in Florida during the twenties lent itself to furthering the state's exotic image. It called to mind far away lands such as Spain, Italy, or North Africa.⁴

The first use of Mediterranean architecture in Florida during modern times is believed to have been the construction of Villa Zorayda, the winter home of wealthy Bostonian Franklin Smith, built at St. Augustine in 1882. Smith and his wife searched the marketplaces of Spain and North Africa for furnishings and decorations for their Moorish villa. Henry Flagler sought to capture that same style when he constructed the Ponce de Leon Hotel at St. Augustine a few years

⁴Kenneth Roberts, "Tropical Growth," Saturday Evening Post, April 29, 1922, pp. 8-9; and Ruth Jeffrey, "Creating a Spanish City in Florida," Travel, February 1924, pp. 19-22.

later. Henry Plant's Tampa Bay Hotel, and Vizcaya, industrialist James Deering's Italian villa at Miami, are other notable examples of Mediterranean architecture built in Florida around the turn of the century. However, it was not until after World War I that the popular style of stucco walls, tile roofs, and ornate balconies swept the state.⁵

The person largely responsible for the development of Florida's popular version of Mediterranean architecture was Addison Cairns Mizner. The son of Lansing Mizner, Benjamin Harrison's ambassador to Central America, Addison Mizner grew up in Guatemala City. While there, he developed an interest in Spanish architecture. After returning to the United States, the young Mizner chose to become an architect, and received most of his training through apprenticeships. Early in his career he moved to New York, where he established the social connections that enabled him to gain commissions to design and build country houses for that city's elite. From his friend Paris Singer, heir to the Singer sewing machine fortune, Mizner received a commission to design and build the Everglades Club and Villas at Palm Beach in 1918. He planned the club in a style reminiscent of Spain, with towers, arches, stucco walls, tiled roofs, and plenty of ceramic tile. The style caught on, and throughout the early twenties Mizner received numerous commissions to build "Spanish" mansions for the wealthy of Palm Beach. Other architects copied his style. By the

⁵Nolan, pp. 87-97; and James T. Maher, The Twilight of Splendor, (Boston: Little, Brown and Co., 1975), pp. 143-214.

mid-twenties, Palm Beach was turning from a community of white clapboard and shingles, into a city of stucco walls and tiled roofs.⁶

In other places around Florida, Mediterranean architecture also caught on well. To the southwest of Miami the new city of Coral Gables adopted the motif. Coral Gables, which became the standard by which all boom developments were measured, was begun by George E. Merrick in 1921. Merrick came to South Florida as a small boy in 1898, when his father moved the family from Massachusetts to a 160-acre farm outside the two-year-old city of Miami. The elder Merrick named the farm "Coral Gables" in honor of Grover Cleveland's summer home, "Gray Gables" at Buzzard's Bay, Massachusetts. After the farm passed to him, the younger Merrick added to his holdings. Sensing a market for a new real estate development of quality, he used the family acreage as the nucleus for a 2,500-acre townsite. Merrick envisioned Coral Gables as a perfect city on a grand scale, where only buildings employing Mediterranean architectural styles could be constructed. Although at first sales of the new Miami suburb were not brisk, they greatly increased as the project began to receive publicity and praise. Frequent full-page newspaper ads, high-powered salesmen, and buses that transported visitors to the townsite, served to enliven sales. By the beginning of 1924, the development had reached the point where many homes had been completed and a business section was well under construction.⁷

⁶Donald Curl, Mizner's Florida, (Cambridge, Massachusetts: MIT Press, 1984), pp. 6-7, 61-133; and Alva Johnston, The Legendary Mizners, (New York: Farrar, Straus and Young, 1953), pp. 23-25, 51.

⁷Frank Stockbridge and John Perry, Florida in the Making, (Jacksonville: deBower Publishing Co., 1926), pp. 219-220; Rex Beach,

To the north of Miami, Hollywood-by-the-Sea became the major rival of Coral Gables. In 1921, Joseph W. Young, a developer from Long Beach, California, arrived in Florida with plans for a new city. Young bought several hundred acres of tomato fields between Miami and Ft. Lauderdale and laid out "Hollywood-by-the-Sea." He hired George Washington Goethals, builder of the Panama Canal, to begin the process of constructing a dream city of canals, hotels, and harbors. Young brought in famous celebrities to publicize his city, and announced plans to make this Florida "Hollywood" a center for motion picture production. By early 1924, the development contained two hotels, a golf course, and numerous homes and businesses. Like Coral Gables, Hollywood required that all buildings within its boundaries conform to Mediterranean design. The publicity and success of Hollywood and Coral Gables became factors in the creation of the Florida boom. Other developers sought to cash in on the popularity of those planned cities by copying many of their features.⁸

As Coral Gables and Hollywood became more famous, smaller versions sprouted around towns and cities throughout South and Central Florida. Prior to World War I, urban development in Florida had rarely been thematic. Developers usually constructed streets and let

The Miracle of Coral Gables, (New York: Currier and Harford, 1926), pp. 16-22; Paul George, "Brokers, Binders, and Builders: Greater Miami's Boom of the Mid-1920s," Florida Historical Quarterly, July 1986, pp. 38-39, 49; and Helen Muir, The Biltmore: Beacon for Miami, (Miami: Pickering Press, 1987), pp. 7-44.

⁸Virginia Elliott Ten Eick, History of Hollywood, (Hollywood, Florida: The City of Hollywood, 1966), pp. 46-67; and Kenneth Roberts, Florida, (New York: Harper and Brothers, 1926), pp. 93-97. For the influence of Coral Gables and Hollywood on other developments, see Johnston, pp. 241, 245.

the atmosphere evolve mainly on its own. The imitators of Coral Gables and Hollywood, however, left little to chance. The motifs of the new subdivisions were often "Spanish" or "Italian," even if their name did not reflect that theme. Ornate gateposts, or gatehouses, usually "set the mood" for the development, and served to separate it from the rest of town. One could find "Pasadena" and "The Jungle" at St. Petersburg, "Rio Vista" near Daytona, and "Temple Terrace" outside of Tampa. Real estate development was particularly strong at Ft. Lauderdale, where two pre-boom subdivisions had the unusual names of "Placidena" and "Rivervia." Further imitating Coral Gables and Hollywood, many of the developers employed full-page newspaper ads, high-powered salesmen, and provided bus service for prospective buyers. This formula for promotion became the trademark of most of Florida's better developments during the boom period.⁹

Some of Florida's developers during the early twenties were wealthy, famous, self-made men who preached that Florida real estate was a good investment. Aviator and aircraft builder Glenn Curtiss built "Hialeah" near Miami. New York advertising mogul Barron Collier sought to develop the Naples area as a major resort. Carl Fisher, inventor of the Prest-O-Lite automobile headlight and founder of the Indianapolis 500 automobile race, was busy turning a broad sandbar into the city of Miami Beach. Although the development of Miami Beach actually began more than a decade earlier, it became the site of a

⁹Walter Fuller, This Was Florida's Boom, (St. Petersburg: The Times Co., 1954), p. 8; Ernest Robinson, The History of Hillsborough County, Florida, (St. Augustine, Florida: The Record Co., 1925), p. 153; Florida Times-Union, June 29, 1924; and Jacksonville Journal, April 8, 1924.

great deal of real estate promotion and speculation during the boom period.¹⁰

One of the most influential promoters of Florida real estate, during the early twenties, was Roger Babson. Babson was an economist and statistician, and one of the most prominent economic forecasters of his day. Scores of newspapers throughout the nation carried his column, "Be Right With Babson," in which he cited business trends and offered advice on investments. In the early twenties, Babson believed that Florida real estate was as sound an investment as one could make, and frequently stated as much in his column. He based his advice on the fact that the value of Florida's taxable real estate had risen 267.4 percent over the previous ten-year period, while that of commodities as a whole had only risen from between 50 and 100 percent. In 1923, Babson took his own advice and bought four hundred acres of Polk County land, including most of the newly incorporated town of Crooked Lake. He changed the name of the town to Babson Park and increased his efforts in promoting the state of Florida.¹¹

The American people listened to the advice of Babson, Curtiss, Collier, Fisher, and others. These successful men said that Florida

¹⁰Nolan, pp. 155-156, and Frank B. Sessa, "Miami on the Eve of the Boom," Tequesta, March 1951, p. 23-24, contain information on Curtiss. For the others, see: Eric Collin, "Barron G. Collier: Empire Builder," Suniland, May 1925, pp. 22-24, and Polly Redford, Billion-Dollar Sandbar: A Biography of Miami Beach, (New York: E.P. Dutton and Co., 1970), pp. 89-93.

¹¹Florida Times-Union, January 10, June 8, 1924; Johnston, p. 215; M.F. Hethrington, The History of Polk County, Florida, (St. Augustine, Florida: The Record Co., 1928), pp. 160-161; "The Florida Movement," editorial, Review of Reviews, November 1925, p. 473; and Roger Babson, "Florida's Future," Review of Reviews, November 1925, pp. 476-480.

was a great place to spend the winter, and a good investment too. By 1924, people came to Florida not only for winter vacations, but to invest in property.¹²

The rise of mobility and wealth, the image of Florida as an exotic winter playground for the rich and famous, and the fact that wealthy, famous, self-made people were encouraging others to invest in Florida real estate, all helped build the boom. However, there is at least one other important building block to consider. During 1924, Florida became the first state to explicitly prohibit state taxes on inheritance and income by ratifying new amendments to its constitution. Floridians hoped that a ban on these taxes would attract many new businesses and residents to their state. The amendments received an enormous amount of publicity throughout the nation. Those weary of ever-growing taxation in their home states heralded Florida as a type of "promised land." Elderly people could be assured that their estates would pass into the hands of their heirs without local governments syphoning off large portions. Thus Florida became not only a nice place to spend the winter, or make money, but a tax haven as well. The tax amendments went into effect early in 1925, at precisely the time the state began to experience its greatest surge in real estate activity. Therefore, many of those who have studied the Florida boom count the amendments as an important catalyst in drawing more people to Florida.¹³

¹²Frank B. Sessa, "The Real Estate Boom in Miami and Environs, 1923-1926," (Ph.D. dissertation, University of Pittsburgh, 1950), p. 109.

¹³Commentators on the causes of the Florida land boom list many factors. Those included here are ones on which many seem to agree.

Expanding tourism and real estate activity provided new business opportunities and jobs in tourist cities throughout Florida. Thus, besides vacationers and speculators, many cities in the South and Central portions of the state attracted a growing number of people who established new businesses, or provided labor for construction and other expanding sectors of the economy. This helped to create rapid growth for cities like Miami and Tampa, as the state census of 1925 showed.¹⁴ For Jacksonville, the increasing development and prosperity of downstate cities meant expansion of its own industries, since the city served as the chief business center of the state.

During 1924, Jacksonville's transportation, distribution, and financial industries underwent significant expansions related to downstate growth. The railroads experienced record levels of business. For example, the amount of freight handled by the Florida East Coast Railway increased 30.8 percent during 1924, and the volume of passengers rose 26 percent. Such increases made larger facilities necessary. Therefore, during 1924, the Florida East Coast Railway began

For more on the causes of the boom, see: Sessa, "The Real Estate Boom in Miami and Environs," pp.ii-v; Allen, pp. 272-274; George, pp. 30-34; "The Florida Boom Examined," Literary Digest, May 9, 1925, pp. 72-73; "The Man With the Shaker: Who Started the Florida Boom?" Independent, September 26, 1925, pp. 341-342; and Reginald Townsend, "The Gold Rush to Florida," World's Work, June 1925, p. 184. Further information on the tax amendments is contained in the Florida Times-Union, October 12, November 5, 1924; Victoria Harden McDonell, "The Businessman's Politician: A Study of the Administration of John Wellborn Martin, 1925-1929," (M.A. thesis, University of Florida, 1968), p. 27; and James Ricci, "Boasters, Boosters, and Boom," Tampa Bay History, Fall/Winter 1984, p. 32.

¹⁴George, p. 29; Florida Department of Agriculture, Fifth Census of the State of Florida, 1925, (Tallahassee: Florida Department of Agriculture, 1925), pp. 11, 122.

double-tracking its 370-mile line from Jacksonville to Miami, including a new \$1 million double-track bridge across the St. Johns River to relieve a bottleneck at Jacksonville. The entire project took almost two years to complete.¹⁵ To further facilitate the handling of increased railroad traffic, the Jacksonville Terminal Company began construction of a new \$750,000 addition to its switching yard just west of the train station. Newcomers to the city's distribution industry included warehouses for several firms such as the Truscan Steel Corporation, Nashville Hardwood Flooring, and the Studebaker Corporation. The Federal Reserve Bank of Atlanta completed a new building for its new Jacksonville branch. The decision of that organization to place a permanent branch within the city reflected their view that Florida had begun to experience significant growth, and that Jacksonville would remain the financial center of the state. In general, the economy of greater Jacksonville boomed during 1924. Bank clearings, an indicator of prosperity, rose 24 percent over 1923, to a total of \$808 million.¹⁶

¹⁵Homer Vanderblue, "The Florida Land Boom," Part I, Journal of Land and Public Utility Economics, May 1927, p. 116; and Seth Bramson, Speedway to Sunshine, (Erin, Ontario, Canada: Boston Mills Press, 1984), p. 102. Instead of building a complete new bridge alongside the old one, the F.E.C. chose a more complicated system of replacing each single-track section with a double-track section. For photographs showing the construction process, see the Florida Times-Union, March 22, 1925; and Carolina Rawls, comp., The Jacksonville Story, (Jacksonville: Jacksonville's Fifty Years of Progress Association, 1950), p. 64.

¹⁶Florida Times-Union, May 18, June 14, October 25, December 19, 24, 1924; and Jacksonville, Florida, City Council, An Industrial Survey of Jacksonville, Florida, (Jacksonville: City Council Advertising Committee, 1930), p. 154.

Growing prosperity throughout the nation helped to create an expanded market for lumber and naval stores, which allowed Jacksonville's important forest products industries to set new records during 1924. In April, port documents revealed that the Gateway City had surpassed Savannah in the receipt of naval stores. For over a century the Georgia city had been the unquestioned leader in receiving and shipping turpentine and pine rosin. In May, the journal, Southern Lumber, reported that Jacksonville had become the largest lumber center of the South, outstripping New Orleans for the title. It ranked the (Florida city as one of the ten largest lumber centers in the nation.) The journal further stated that Jacksonville was the world's greatest shipping point for railroad cross-ties, with more than 3 million shipped annually.¹⁷

Some well-established local manufacturing firms also experienced tremendous gains during 1924, as they labored to meet greater demands for their products. The Cheek-Neal Coffee Company completed a five-story plant on East Bay Street. The expansion enabled the Jacksonville plant to roast, grind, and pack four railroad carloads of Maxwell House coffee per day. When completed in October 1924, the 75,000 square foot coffee processing facility became the largest in the South. The Gibbs Gas Engine Company received government contracts to build fifteen boats valued at almost half a million dollars. Ten of the craft were seventy-five-foot Coast Guard patrol boats, while the other five were sixteen-foot picket boats designed to chase and

¹⁷Florida Times-Union, April 2, May 2, August 1, 1924; and Jacksonville Journal, June 26, July 10, 1924.

apprehend liquor smugglers. In other areas, the Gamble and Stockton Company doubled the size and capacity of its South Jacksonville brick-making plant. The factory and clay pit, on the site of a future development called "San Marco," was enlarged to a capacity of fifty-thousand bricks per day, due to increased construction throughout Florida.¹⁸

Florida's growing popularity undoubtedly aided local leaders as they sought to convince other manufacturing firms to locate new plants in Jacksonville. During 1924, the Chamber of Commerce announced the intended arrival of several new manufacturing establishments in the city. The G.H. Snearing Company of Cleveland, Ohio, chose Jacksonville as the site for the manufacture of "fibre furniture." The Hydroglider Corporation, also from Cleveland, announced that it would relocate its speedboat factory to one of the area's defunct shipyards. The John H. Swisher and Sons Company of Newark, Ohio, selected Jacksonville as the site for a plant to manufacture its new King Edward brand cigars. The Swisher Company rented a warehouse in Springfield as work space for three hundred employees. When it opened in June 1924, it became one of the world's first cigar factories to utilize machines to roll the cigars.¹⁹

¹⁸Florida Times-Union, July 3, 6, October 19, 1924; and Jacksonville Journal, February 9, 1924.

¹⁹Information on the new manufacturing firms is contained in the Florida Times-Union, September 8, October 3, 24, 1924. For more on the Swisher Company, see: William T. Cash, The Story of Florida, Vol. IV, (New York: The American Historical Society, Inc., 1938), pp. 497-498; and Mike Goldman, "Smokin' 'em Out," Florida Times-Union, November 8, 1983.

The arrival of the new manufacturing firms added to the triumph that Jacksonville leaders had experienced the previous year in acquiring the new Ford Motor Company assembly plant. Early in 1924, construction of the \$1.5 million factory began at the ten-acre riverfront site of the former Bentley Shipyards on Wambolt Street, one block east of Talleyrand Avenue. When completed in December 1924, the Ford plant employed approximately 750 workers and produced 100 finished automobiles per day.²⁰

Despite all of the business increases, the growing prosperity had little immediate effect on building construction in Jacksonville. The value of building permits issued by the city actually declined by 3 percent, to \$7.3 million in 1924. Homes, stores, and small businesses constituted most of the construction within the city. However, 1924 became a year in which several large-scale projects were announced. Three of these would eventually help make the first major transformations to downtown Jacksonville's skyline since 1914. The projects included a sixteen-story "skyscraper" for Barnett National Bank, a fourteen-story hotel, and a new sixteen-story office building. Smaller buildings proposed for downtown Jacksonville included a temple for the Scottish Rites Masons and a new Elks Club. Within two years all of these structures, along with many others, became reality.²¹

²⁰Florida Times-Union, January 1, April 6, May 18, June 8, 26, 1924; and Jacksonville Journal, October 24, December 19, 24, 1924.

²¹An Industrial Survey of Jacksonville, p. 40; Florida Times-Union, May 25, July 22, October 2, 1924; and Jacksonville Journal, June 14, December 23, 1924.

The most significant building begun in Jacksonville during the year was situated in Riverside, southwest of downtown. In July 1924, the Riverside Baptist Church announced plans to construct a stately new sanctuary at the corner of Park and King streets. The pastor, Dr. William A. Waldo, believed the church should have the best. He persuaded Addison Mizner to design the new edifice in the Mediterranean style the architect had popularized throughout the state. Mizner, accustomed to receiving extremely large commissions for his work, is believed to have accepted the small sum the church offered because he promised his mother that he would design a church. An Episcopalian, Mizner did not understand the simplicity of Baptist services. He designed for the church an octagonal sanctuary based on Italian cathedrals. In announcing the forthcoming construction project, Waldo ignored the differences between the new sanctuary and traditional Baptist structures. He chose, instead, to call Mizner's creation "Early Christian." Unfortunately, Waldo did not live to see his dream become a reality. Soon after construction began, the Baptist pastor died of peritonitis following a surgery. Construction of the Riverside structure took nearly two years to complete. It became the only church ever designed by Mizner, and one of North Florida's most enduring symbols of the boom era.²²

The improvement of highway facilities surrounding Jacksonville became one of the most important construction projects for the area during 1924. Results of work begun that year would have an impact for

²²Curl, pp. 169-171; and Florida Times-Union, July 13, September 13, 1924, April 3, 1926.

decades to come. The \$3 million highway bond issuance, approved by voters in 1923, called for the building of eleven roads and two major bridges. According to planners, Duval County's highway system would rank second only to Polk's in quality and mileage among Florida's county highway systems. Construction of eight of the eleven roads, totaling eighty-four miles, began early in 1924. This included Orange Park Road (now Park Street and Roosevelt Boulevard), San Jose Boulevard, and St. Augustine Road to the South; Baldwin-Maxville Road (U.S. 301) to the southwest; Kings Road and Moncrief Road to the northwest; and Main Street to the north. Plans called for the paving of each of these roads to a width of sixteen feet. Pavement materials generally consisted of asphalt, or brick with asphalt filler.²³

The masterpiece of the project became the rebuilding of Atlantic Boulevard. Plans called for the highway to contain two sixteen-foot-wide concrete roadways, separated by a two-foot asphalt median, extending from South Jacksonville to the ocean at Atlantic Beach. The Atlantic Boulevard project, along with the McGirts Creek (Ortega River) bridge on Orange Park Road, and the Trout River bridge on Main Street, accounted for almost half of the entire construction budget. By year's end, the Orange Park Road, San Jose Boulevard, and Moncrief Road projects were either finished, or nearing completion. Planners envisioned the entire project finished by the end of 1925. However, events would prove, it would take another bond issue, and an

²³Florida Times-Union, June 1, September 16, 1924.

additional two years of construction time, before the entire project became complete.²⁴

As 1924 progressed, the attention of many Jacksonvillians became drawn to the rapidly increasing tourism and real estate activity in South and Central Florida. During the tourist season, in winter and early spring, downstate resort centers witnessed the arrival of unprecedented numbers of visitors, along with greatly expanded real estate sales and development. Jacksonville leaders who were interested in developing a greater resort industry in their city began to take a closer look at why similar increases in such activity had not occurred in their own community. Taking J.P. Ingle's advice of the year before, the Jacksonville Chamber of Commerce had opened a city-funded information booth at the train station in January, and the City Council had produced some small advertisements for Northern newspapers aimed at luring more tourists to the community. However, Jacksonville had not experienced much success in attracting greater numbers of winter residents. Most visitors still spent only a day or two in the city before moving further south to spend the rest of the winter. In March, the Times-Union examined the situation and presented its answers on how to expand the local tourist industry. Whereas in previous years the newspaper had been content to suggest simple solutions to expand tourism, it now called for extensive changes within the community. It declared that for tourism to succeed in greater Jacksonville, the area needed to contain better accommodations for visitors, including a large resort hotel and a beachfront hotel, along

²⁴Florida Times-Union, July 25, September 16, December 30, 1924.

with improved entertainment facilities, such as a stadium and civic auditorium. Whether the advice of the Times-Union convinced the community to make some changes, or simply reflected improvements advocated by other people, there was some progress in those areas during the year. In June, a group of local businessmen began construction of the Casa Marina, a sixty-room oceanfront hotel at Pablo Beach. Later in the year, the city of Jacksonville started preparations for the construction of a municipal stadium at a site near the Ford plant in Fairfield.²⁵

During the spring of 1924, a group of local businessmen, headed by realtor James R. Stockton, became convinced that the promotional efforts of the municipal government and Chamber of Commerce were being hampered by an attitude of complacency among local residents. They concluded that for the city to effectively solve its problems, and to attract more tourists, industry, and greater growth, local residents must first want change and believe that their city had a great many opportunities to offer outsiders. Thus, in April, the group founded the "Believers in Jacksonville." The organization sought to enlist the support of other area businessmen in an effort to convince the people of Jacksonville that with a little faith and effort by its citizens, their community could become one of the largest, fastest-growing, and greatest cities in America. They hoped the vibrant atmosphere of civic enthusiasm would attract new businesses, residents, and tourists. With a \$50,000 advertising budget, the

²⁵Florida Times-Union, January 2, August 3, June 1, September 30, 1924; and Jacksonville Journal, December 30, 1924; and "Entertaining Visitors," editorial, Florida Times-Union, March 9, 1924.

Believers placed their first full-page advertisement, entitled "Selling a City," in local newspapers during late June. The ad stated that the organization was embarking on an educational venture so that "every man, woman, and child can correctly answer questions about their city." Summing up their purpose as civic cheerleader, the ad closed by stating, "Let's Go Jacksonville!" Throughout 1924, the Believers kept to their goal of creating civic enthusiasm. During the following year, they would become the major publicity organization for the community.²⁶

As discussion on ways to increase tourism continued among area leaders, some members of local civic organizations launched attacks on attitudes they viewed as detrimental to developing a larger tourist industry. Speaking before the real estate board, H.B. Hoyt of the Chamber of Commerce stated that many Jacksonvillians viewed their community as on the periphery of Florida, and not truly an integral part of the state. He believed that for Jacksonville to convince tourists that the city offered the same opportunities as downstate resort centers, it must first believe in itself. Thus, he advocated abandonment of the nickname "Gateway City of Florida," since it implied that the community thought of itself as only a door through which one passed to get to the "real Florida."²⁷

Other Jacksonvillians took issue with the winter attire of local citizens. It seems that residents of the city had the habit of

²⁶Florida Times-Union, March 16, April 1, October 26, 1924; and Believers in Jacksonville advertisement, "Selling a City," Jacksonville Journal, June 29, 1924.

²⁷Florida Times-Union, October 3, 1924.

wearing dark, heavy, Northern-style clothing during the winter months. M.E. Bacon of the Kiwanis Club pleaded with Duval Countians to follow the example of residents of other Florida resort communities in lightening up their attire. Or, at very least, he stated, they should not laugh at Northerners who chose to wear straw hats and white flannels on Jacksonville's streets during January and February. While these suggestions seem trivial, they give evidence to the fact that a growing number of Jacksonvillians had become concerned about the image that their city presented to visitors.²⁸

Real estate activity continued to expand in South and Central Florida during the summer of 1924, and Jacksonville newspapers carried an increasing number of stories and advertisements dealing with new developments and record levels of construction downstate. On Sunday, September 21, the Times-Union devoted an entire twenty-page section to real estate in Sarasota. This special section became the first of many devoted to the booming of other areas of the state, and became a regular feature of the Sunday newspaper throughout 1925 and early 1926. The special sections not only allowed cities like Sarasota to showcase their accomplishments, they enriched the coffers of the Times-Union as well. Advertisements for real estate developments of the featured community often comprised most of the section.²⁹

The increasing publicity about South and Central Florida real estate only served to emphasize the disparity between happenings in

²⁸Florida Times-Union, October 2, 1924.

²⁹The Sarasota supplement encompassed section IV, Florida Times-Union, September 21, 1924.

those regions compared with Jacksonville. For the year, Duval County recorded 18,297 real estate transfers, a rise of 17 percent over 1923. Although the volume of sales reflected a significant increase in real estate activity in greater Jacksonville, it paled in comparison to many other areas of Florida. Dade County, which became the center of the boom, recorded a total of 61,394 real estate transfers that year, for an increase of 78 percent.³⁰

Despite the sluggishness of Duval County land sales compared to those further south, some out-of-state investors who came to Florida to buy land during 1924 saw the Jacksonville area as ripe for development. During the year, several large tracts of Duval County land were sold to businessmen from as far away as Canada.³¹ However, only one such group of investors announced plans for the immediate development of their property. In April, a group of Illinois businessmen, headed by Chicago realtor C. Roy Kindt, made plans to purchase a large tract of land in Duval County. The one-thousand-acre site lay on the east bank of the St. Johns River at the intersection of San Jose Boulevard and St. Augustine Road, six miles south of downtown Jacksonville.³² James R. Dunn, the local realtor who had arranged the purchase, announced that the property would be the site of a "tourist hotel and real estate development that will measure up in beauty and

³⁰For statistics on real estate transfers, see: Homer Vanderblue, "The Florida Land Boom," Part II, Journal of Land and Public Utility Economics, August 1927, pp. 254, 258.

³¹Florida Times-Union, August 10, December 21, 1924; and Jacksonville Journal, December 26, 1924.

³²Florida Times-Union. April 6, 27, 1924; and Jacksonville Journal, April 6, 1924.

layout with the most delightful in America." Furthermore, he stated: "The Chicago people believe in Jacksonville and say that tourists do not linger in Jacksonville because there is no facility to accommodate them and no golf links adjacent to any Jacksonville hotel."³³ Kindt and his associates named their prospective new subdivision "Croycrest-on-the-St.-Johns," and placed a Chicago firm in charge of development plans. By the end of the year, however, plans for financing the project had failed and the Croycrest project was abandoned. Kindt went to Sarasota, where he promoted a number of subdivisions during the boom.³⁴ The failure of the Croycrest plans meant that greater Jacksonville would still have to wait for a resort hotel comparable to those downstate.

Although Kindt and his associates had believed that the Jacksonville area was ready for a large, tourist oriented theme community, local real estate promoters were slow to develop such projects. Lakeshore became the only major new Duval County subdivision to emulate many of the aspects of the downstate developments during 1924. In April, the Jacksonville realty firm of Buck, Buck, and Marshall laid out the 225-acre subdivision along the north bank of the Cedar River, southwest of Avondale. (See Appendix) The firm planned Lakeshore as an exclusive community and advertised it as "an extension of Riverside's best." Although the developers proclaimed it as an addition in the Riverside-Avondale mold, Lakeshore contained a much more imaginative design than those older areas. Riverside and Avondale retained

³³Florida Times-Union, June 1, 1924.

³⁴Florida Times-Union, August 2, 1925.

the basic grid pattern of Jacksonville, while Lakeshore constituted a much more self-contained unit.³⁵

As the year wore on, Lakeshore's developers brought in a Miami firm to help promote the subdivision. Large newspaper advertisements for Lakeshore began to appear in local newspapers. A series of ornate Mediterranean gateposts were constructed at the intersection of St. Johns Avenue (later renamed Blanding Boulevard) and Bayview Boulevard. The development company purchased a bus to transport prospective buyers from its downtown sales offices to the development site. Thus, Lakeshore became the first major Duval County subdivision to contain many of the elements that characterized real estate development during the Florida boom. Although Lakeshore took on the appearance and promotional methods of downstate developments, it did not contain sites for a resort hotel, golf course, or yacht basin, around which the better tourist-oriented developments were centered. Therefore, it became greatly overshadowed in publicity by larger and grander theme communities that sprouted in the Jacksonville area during 1925.³⁶

Altogether, fifty-six new subdivisions were platted in Duval County during 1924, an increase of 30 percent over the previous year. For the most part, they continued the unimaginative grid pattern of the older areas, with little glamor or publicity to compete with

³⁵Jacksonville Journal, April 19, 1924; and Florida Times-Union, April 20, 1924; Duval County, Florida, Public Records, "Plats," Vol. 9, p. 8.

³⁶Florida Times-Union, October 19, December 21, 1924; and Jacksonville Journal, November 2, 1924.

downstate developments for lot buyers from outside of Florida.³⁷ Some of the new subdivisions eventually became important residential areas. The local realty firm of Buckman and Ulmer laid out "Clifton-on-the-Arlington," along Chaseville Road (University Boulevard North), near the mouth of the Arlington River. Developer James Edmundsen experienced phenomenal success with "Pinedale," a working-class subdivision on Jacksonville's west side. Within the town of Murray Hill, the Murray Hill Investment Company opened a new one-thousand-acre tract bisected by Edgewood Avenue and bordered by the Atlantic Coast Line Railroad tracks.³⁸

The reluctance of Duval County developers to produce new thematic real estate projects to compete with those downstate, was apparently due to the absence of rapidly rising property values in Northeast Florida. By comparison, rapidly expanding demand for lots, and for land on which to build real estate projects, drove prices steadily upward in South and Central Florida throughout the year. Although the downstate theme developments were intended primarily for winter residents, by mid-1924, speculators had begun to purchase many of the lots. These people purchased the property on the faith that land prices around the tourist centers would continue to rise. Thus, when they resold the land, they could make a tidy profit. With little to

³⁷Based on the writer's survey of the layout of new subdivisions as found in Duval County plat books, and the advertising methods of local developers as demonstrated in the Jacksonville Journal and Florida Times-Union. For further information on subdivision platting during 1924, see: Duval County, Florida, Public Records, "Plats," Vols. 8-9.

³⁸Florida Times-Union, July 6, 7, October 12, 1924.

draw tourists, the Jacksonville area generated little such enthusiasm, and land prices in Duval County remained relatively stable.

Therefore, most local developers had very little incentive to create tourist-oriented subdivisions containing expensive amenities. It was not until the downstate boom exploded in a frenzy of real estate activity, in the early months of the following year, that local developers began serious attempts at attracting out-of-state lot buyers.³⁹

Many Jacksonvillians found the rapidly increasing real estate activity, and rising property values downstate much more enticing prospects than those of their own home community. B.L. Hammer, a Miami realtor who came to Jacksonville looking for land to develop, described the situation:

I was down in South Florida the other day and I found more people from Jacksonville than almost any other city in Florida, who were speculating and buying acreage at a greater price than they would have to pay for acreage near Jacksonville.

You talk to a taxi driver and tell him you are a tourist and he will ask you whether you are going to Tampa, St. Petersburg, Palm Beach or Miami. The insinuation is that this is no place to stop. Go in a barber shop and barbers will be talking about South Florida towns and what is taking place there. Stop and listen to any group of Jacksonville men on the street and they will be talking about South Florida towns and what is taking place there.⁴⁰

Indeed, many citizens of Northeast Florida had become heavily involved in the early stages of the boom downstate. The Consolidated

³⁹Frederick Lewis Allen, Only Yesterday: An Informal History of the 1920s, (New York: Harper and Row, 1931), pp. 276-278; and Stockbridge and Perry, p. 184.

⁴⁰Florida Times-Union, October 21, 1924.

Development and Engineering Corporation of Jacksonville developed Woodlawn, a elegant new subdivision in St. Petersburg. Headed by Raymond Turck, a prominent Jacksonville physician, Consolidated waited until 1925 before developing Venetia and Lake Forest in Duval County. In December of 1924, a syndicate of eight men paid \$450,000 for a peninsula at the confluence of the Tomoka and Halifax rivers in Ormond Beach. Five of the syndicate members were prominent Jacksonville businessmen.⁴¹

Davis Islands at Tampa became the most famous South Florida real estate project developed by Jacksonvillians during the early stages of the boom. Born in Green Cove Springs, Florida, D.P. Davis, president of the development company, lived for many years in Jacksonville. At the close of World War I he moved his family to Miami, where he experienced success as a real estate promoter. Early in 1924, he went to Tampa, where he conceived the idea of Davis Islands. For \$10,000 he purchased a series of mudflats in the Hillsborough Bay, adjacent to downtown Tampa. By late summer of 1924, through means of bulkheading and dredging, Davis was well on his way to completion of several man-made islands. Demand for Davis Islands property grew to phenomenal levels. In October 1924, newspapers reported that speculators spent as many as forty hours in line waiting to buy lots in a new section.⁴² Arthur Y. Milam, prominent Jacksonville attorney, served as vice-

⁴¹Florida Times-Union, October 19, December 21, 1924, March 4, 1925; and Jacksonville Journal, October 19, 1924.

⁴²Karl Grismer, Tampa, (St. Petersburg, Florida: St. Petersburg Printing Co., 1950), pp. 256-257; Stockbridge and Perry, pp. 191-192; and Roberts, Florida, pp. 106-109.

president of the Davis organization.⁴³ Like Consolidated, Davis and Milam apparently lacked early faith in North Florida development. It was not until late in the boom that their company began building Davis Shores at St. Augustine.

As the start of the winter tourist season approached, greater Jacksonville contained many signs of the increased activity in real estate and tourism that was occurring throughout peninsular-Florida. Local newspapers devoted much space in each addition to rapidly expanding real estate sales and development throughout the state, and they began to refer to it as a "boom." During the year, more than a dozen downstate developments, including Coral Gables, Davis Islands, and Hollywood, had established sales offices in Jacksonville. These offices served primarily to entice newly-arrived tourists before they went any further into Florida.⁴⁴ Traffic through the city increased. Passenger earnings of the Florida East Coast Railway, for the last quarter of the year, rose 35 percent over the same period of 1923.⁴⁵ In an effort to gain a more complete understanding of the volume of people passing through their city, local authorities began recording the number of out-of-state vehicles heading south across the St. Johns River Bridge. A total of 38,350 such vehicles used the bridge during

⁴³ Arthur Y. Milam also served as the Speaker of the Florida House of Representatives during the 1925 session. See the Jacksonville Journal, April 7, 1925.

⁴⁴ Jacksonville Journal, September 18, December 11, 1924.

⁴⁵ Vanderblue, (May 1927), p. 124.

the last three months of the year. Total bridge usage increased 19 percent over 1923.⁴⁶

With the promise of greatly expanded tourist traffic through the coming winter months, the Jacksonville City Council chose to make greater strides at syphoning off a larger portion of those visitors who passed through the community. They doubled the municipal advertising budget to \$70,000 for the coming year, and announced that the money would be distributed between magazine ads, advertising billboards in Northern cities, and the development of a new tourist brochure.⁴⁷ This action did not meet with the approval of some local residents, however, who felt that the city should first have something to offer tourists before advertising to attract them. Charles Griner, manager of the Seminole Hotel, stated: "Before any huge sum of money is spent in advertising Jacksonville to the world as a winter tourist city, don't you think it would pay for us to first put our house in order?"⁴⁸ Griner proceeded to list the things that Jacksonville would have to acquire before the city could be considered a tourist center. These included the completion of a first-rate, fireproof hotel at the beach, a civic auditorium, a yacht basin, and a real resort hotel with a golf course, tennis courts, bridle paths, and an atmosphere that

⁴⁶The recording of southbound, out-of-state vehicles utilizing the St. Johns River Bridge began in October 1924. For further information, see: Duval County, Florida, Road and Bridge Department, Report of the St. Johns River (Toll) Bridge, 1928, (Jacksonville: Duval County Road and Bridge Department, 1928), pp. 46, 48.

⁴⁷Jacksonville Journal, September 20, 1924; and Florida Times-Union, October 18, 1924.

⁴⁸Florida Times-Union, October 26, 1924.

would appeal to someone seeking a home for several months. Despite the criticism, Jacksonville leaders went ahead with their plans to increase city advertising.

Along with the community's expanding interest in attracting tourism, came charges by downstate residents that Jacksonville's leaders were "knocking" other Florida cities and attempting to dissuade tourists from going there. Whether this was true or not, is difficult to ascertain. Jacksonville newspapers were certainly not "knocking" any of Florida's cities. The Florida Times-Union avidly reported progress throughout the state. With Sunday sections highlighting particular localities, it served as a solid backer of the boom throughout Florida. Likewise, Jacksonville Journal editor and publisher, John H. Perry, co-authored Florida in the Making, a book which lauded efforts by communities across the state. Claiming misinformation was being circulated in Georgia and the Carolinas, the Miami Chamber of Commerce opened a tourist bureau in Jacksonville during October, "to furnish accurate information about the Miami area."⁴⁹

To counter some of the criticism, the Jacksonville Chamber of Commerce opened an all-Florida tourist information office.⁵⁰ The criticism, however, did not go away. Mayor Alsop viewed the problem as significant enough to make it the topic of his speech at a November

⁴⁹Jacksonville Journal, October 29, 1924; and Florida Times-Union, October 30, 1924.

⁵⁰Jacksonville Journal, November 15, 1924.

luncheon for Florida newspaper editors attending Jacksonville's Florida State Fair:

Such an attitude toward other Florida cities has never been true! I can speak more emphatically of the city and its people since I have been mayor, and since I have been Mayor it never has been true, and it isn't true now. I want you editors to carry back that word to the people in your towns. The people of the cities of Florida have only to ask something of Jacksonville and they will find that Jacksonville will give it in as large a measure as possible. There are no knockers here. We are all for Florida.⁵¹

Downstate residents continued to make similar charges against Jacksonville throughout the boom period. To quell some of the criticism, the Jacksonville Chamber of Commerce sponsored "Good Will" tours by local businessmen during the summers of 1925 and 1926.⁵²

As 1924 came to a close, Florida waited expectantly for the after-Christmas tourist season to begin, and the unprecedented flood of visitors that it promised to bring. The boom had begun. Although Jacksonville still lacked many of the things that would enable it to seriously compete for tourists with downstate resort centers, the year had been one of change. Local leaders had increased their advertising budget and placed a greater emphasis on attracting tourists. Jacksonville residents had begun to get excited about what was taking place downstate. The newspapers were full of real estate news from Miami, Sarasota and other cities. A number of local people were trying their hand at development and speculation in South and Central Florida. With such an atmosphere, it would not take the Jacksonville area long before it sprouted lavish real estate projects like those downstate.

⁵¹Florida Times-Union, November 29, 1924.

⁵²Jacksonville Journal, July 7, 13, 1926.

CHAPTER 3
THE CREST OF THE BOOM--1925

Real estate sales and development throughout much of Florida got off to a fast start in 1925. Communities across South and Central Florida reported record levels of real estate sales. For example, Miami and Dade County recorded over twice the number of real estate transactions during January, as they had for the same month of the previous year.¹ The numbers of such transactions rose steadily there, and in other Florida cities, throughout the year. In June a visitor wrote:

The boom is general throughout Florida. It is a case of east coast, west coast, and all around the state. Everywhere one goes, from Tampa and St. Petersburg on the Gulf to Winter Park and Orlando in the middle of the state, and from Jacksonville to Miami on the east coast, the country is being cut up into town and home sites, until in places it resembles a checkerboard. From Jacksonville to Miami on the east coast it would be almost impossible to count the number of developments" that one passes, and everywhere one goes there is but one topic of conversation--real estate.²

Real estate fed the boom. Almost anyone could buy acreage and subdivide it into lots. During 1925, the Florida Legislature enacted a law that required all new subdivisions to contain standardized plats prepared by a civil engineer. It also gave county and city

¹Homer Vanderblue, "The Florida Land Boom," Part II, Journal of Land and Public Utility Economics, August 1927, p. 254.

²Reginald P. Townsend, "The Gold Rush to Florida," World's Work, June 1925, p. 181.

governments the right to approve all new developments, but only to make sure that streets matched up with those of neighboring subdivisions and fit into existing community plans. Little else was required of a developer before he began to sell lots. Another legislative measure, enacted during the year, required state licensing of real estate agents. However, anyone could sell his or her own property, since the law defined a realtor as one who sells real estate for another. Therefore, one could buy a tract of land, subdivide it into lots, and offer it for sale with very little regulation by the state or local government.³

The absence of restrictions, coupled with a demand for Florida real estate, created an environment for boom developments that ran the gamut from highly-planned cities to fly-by-night organizations out to swindle any "sucker" who came along. In all types of real estate projects, lots were often sold before any improvements had been made. The promoter promised that the land would be cleared, streets built, utilities laid, and that such amenities as parks, swimming pools, hotels, and casinos would follow. Developers advertised that lot prices during these "pre-development sales" would be much less than the cost once the improvements were completed. Buyers, however, were assured that they were getting valuable parcels of land that would shortly be worth many times what they had paid for them.⁴

³Florida, General Acts and Resolutions Adopted by the Legislature of Florida, 1925, Chapters 10275, 10233.

⁴Elsie Weil, "August Florida in November Retrospect," New Republic, December 9, 1925, pp. 82-83.

Developers laid out thousands of subdivisions and townsites throughout Florida during 1925. Of all the new real estate ventures that year, Boca Raton, in southern Palm Beach County, became the best known, and one of the most important examples of the extravagant dreams of real estate promoters during the boom period. In the spring of the year, Addison Mizner and a group of nationally-prominent Palm Beach people formed the Mizner Development Corporation. They purchased two miles of beachfront around the Boca Raton Inlet, including much of the little town of the same name. Mizner redesigned Boca Raton as "The World's Most Architecturally Beautiful Playground." Plans called for a complete city of homes and hotels centered on a 160-foot-wide boulevard named El Camino Real. In a canal down the middle of his grand boulevard, Mizner built a small-scale version of the Grand Canal of Venice, complete with electronically-driven gondolas. The developers promoted their city with large advertisements in Florida's leading newspapers and in national magazines. At the close of the year the Cloisters Hotel, an administration building, several homes, and a radio station were nearly complete, and the developers hoped to construct a 500-room Ritz-Carlton Hotel during 1926.⁵

By autumn real estate development reached a frenzied pace throughout much of the state. J. Frederick Essary, writing in the New Republic, described the situation:

In the Miami-West Palm Beach region, a strip of land sixty miles in length and not more than two miles wide, served by a single railroad and one through highway,

⁵Donald Curl, Mizner's Florida, (Cambridge, Massachusetts: MIT Press, 1984), pp. 138-155; and Alva Johnston, The Legendary Mizners, (New York: Farrar, Straus and Young, 1953), pp. 94-97.

there are sold or for sale somewhat more than 500,000 home-site lots. There are 100,000 in one development. If on every one of these lots a home should be built and a family installed, a total of not less than 3,000,000 people, or about as many as there are in Chicago, would live in these two cities and along this one railroad and one turnpike. Where, in the name of high heaven, are they to come from? What are they to do, once they arrive? How are they to make a living, with the Everglades behind them and the Atlantic Ocean in front? How will food and clothing and fuel and the rest of it be transported to them? How will they all get there? These questions can be multiplied indefinitely. There is no answer, except that no such number is coming.⁶

It would take Florida a half a century of rapid growth before the state reached those boom-time expectations. Yet vast numbers of lots sold, further fueling the boom in a constant cycle of developing and selling.

Although some people bought land in the new real estate projects with the purpose of building homes, the majority of buyers planned to hold onto the property for only as long as it took to make a decent profit. It is difficult to obtain a reliable figure for the number of speculative lot buyers. However, Essary claimed that only half-of-one-percent of the buyers ever intended to build on the land. Of the speculators, the "binder boys," those buyers who planned to turn a quick profit, became the most numerous, notorious, and the most damaging to the boom. The quick speculation of the "binder boys" could only exist on the rapidly rising land prices in centers such as Miami and St. Petersburg. There they helped to create further demand for land, thus driving the prices higher.⁷

⁶J. Frederick Essary, "Have Faith in Florida," New Republic, October 14, 1925, p. 195.

⁷Ibid., and T.H. Weigall, Boom in Paradise, (New York: Alfred H. King, 1932), pp. 41-42.

T.H. Weigall, a young writer from England, saw the boom firsthand as a member of the Coral Gables publicity department. He described the "binder boys" in his book Boom in Paradise:

And finally, there was the horde of parasites, running to the tens of thousands, composed of the "binder boys" and all the innumerable of hangers-on of the only business in the world in which huge sums of money may be made practically overnight without any capital investment whatever. The notorious "binder" system . . . was responsible for a great deal of the most unpleasant side of the Florida boom, in that it enabled men of straw, risking nothing, to obtain huge fortunes simply by exploiting the credulity and foolishness of later arrivals than themselves in the Land of Promise. The number of this clan was legion, practically everyone on the streets, apart from those in the more expensive automobiles, belonged to this fraternity.⁸

Weigall further explained the binder system:

Under the operation of this system, a deposit or "binder" of five percent of the purchase price was legally sufficient to close a land deal, and the first genuine installment--say twenty-five-percent of the purchase price--could not be demanded by the seller until the title to the property had been cleared. In the congested state of the law offices, a congestion which reached its height towards the end of the year, it took usually from four to six weeks for the title of a parcel of land to be properly cleared; and by that time the happy "binder boy," as the professional depositors were called, had probably resold his property at a vastly increased price and perhaps even for cash. In other words, resales were taking place far more rapidly than the law could follow them, and the result, in the case of a block which had been sold, say, six times in as many days--a not infrequent happening--was sheer chaos. The opportunities for every kind of trickery were legion, and fully exploited. Towards the end of the year, the rush for land at any price reached such insane proportions that the "binder boys" used to meet the trains bringing fresh arrivals from the north, and often enough sell their alleged options for cash even before their clients had left the railroad station.⁹

⁸Weigall, pp. 43.

⁹Ibid., p. 224.

Under the binder system a man who arrived in Florida with \$500 could put a deposit on a property worth \$10,000, sell it the following week for \$12,000, and gain a \$2,000 profit. With this profit he could make a deposit on a much more expensive piece of property, sell that for more than he paid for it, and repeat the process. Each "binder boy" usually had several such deals going at one time. Instead of paying the balance on the most recent property transaction, he often made only the first payment, thus retaining more cash with which to speculate. Such a ploy could only be maintained as long as demand for property drove prices upward. When land prices leveled off in South Florida late in 1925, the "binder boys" began to depart. By the time second payments came due the following year, many of the buyers were long gone and their lots reverted to the developer.¹⁰

Due to the rampant speculation, whole subdivisions sold out in the first days of opening. The great success of these land sales led optimistic Floridians to plan great things for their communities. Miami officials predicted that their city would contain half a million inhabitants within a decade. Jacksonvillians expected their city to double to 250,000 by 1930.¹¹ In downtowns, tall buildings went up as businessmen hurried to provide space for the expected population surge. Among the new skyscrapers in Miami was the twenty-story tower of the Daily News, a rather presumptuous undertaking by a newspaper

¹⁰Homer Vanderblue, "The Florida Land Boom," Part I, Journal of Land and Public Utility Economics, May 1927, pp. 118-119.

¹¹"New National Migration Menaced by Land Sharks," Literary Digest, October 24, 1925, p. 6; and Florida Times-Union, January 20, 1925.

that had only the fifth-largest circulation in the state.¹² Dozens of luxury hotels, such as the Biltmore at Coral Gables and the Don Ce-Sar at Pass-a-Grille, were built to handle the expected crowds. Planners envisioned a fabulous campus of huge Mediterranean-style buildings for the newly-formed University of Miami at Coral Gables. Perhaps the most outrageous of these unrealistic expectations was voter approval of a \$300,000 bond issue by the citizens of Howey-in-the-Hills, for the purpose of erecting a fifteen-story city hall for their tiny Central Florida community.¹³

During the summer of 1925, the boom progressed at full steam, even though many of the wealthy tourists went home as usual for the summer. Florida's cities, however, remained full of real estate operators, land buyers, and people who just came to see what was going on. Throughout the summer, railroads leading into Jacksonville ran special discounted fares, which further added to the increase in summer visitors. The Illinois Central Railroad called their's the "Homeseekers Special," and reported it sold out several weeks in advance. Railroads that led from Jacksonville down the peninsula increased their daily runs to meet the demand. The Florida East Coast Railway

¹²The average daily circulation of Florida's five largest newspapers during 1925 was Florida Times-Union, 38,755 copies; Tampa Tribune, 24,107; Miami Herald, 19,492; Jacksonville Journal, 18,763; and Miami Daily News, 14,041, according to Martha G. Webb, "Ten Years of Florida Journalism From 1920 to 1930; With Special Emphasis on the Land Boom Period," (M.A. thesis, University of Florida, 1957), p. 121.

¹³Paul S. George, "Brokers, Binders, and Builders: Greater Miami's Boom of the Mid-1920s," Florida Historical Quarterly, July 1986, pp. 42-43; and Florida Times-Union, July 26, 1925.

expanded its summer service from three to five daily trains from Jacksonville to Miami.¹⁴

The influx of people placed a great strain on the infrastructure of Florida. The Seaboard Air Line opened an extension across the peninsula in March of 1925. However, the new 238-mile line only extended from Coleman, northeast of Tampa, to West Palm Beach. This left the F.E.C. still the only rail line to Miami, and it was in the process of being double-tracked throughout 1925. By the end of August, the burden of added passengers and freight brought the strain to near the breaking point. The situation forced the railroads to place an embargo on all non-essential items bound for destinations south of Jacksonville, until the backlog of railroad cars could be cleared. Although they hoped that the restrictions would last only a short time, a further backlog in North Florida forced the railroads to extend the embargo until well into 1926. While South Florida cities received passengers and essentials such as food and medical supplies, only a trickle of other goods made it through by regular railway transport. In anticipation of Christmas, people resorted to the more expensive means of American Railway Express and United States Parcel Post to obtain some of the non-essential goods. This hopelessly backed up both organizations at Jacksonville and other Southern distribution points. By mid-December they too were forced to reject non-essential items bound for any point south of Jacksonville.¹⁵

¹⁴Vanderblue (May 1927), pp. 129-130; and Florida Times-Union, August 30, 1925.

¹⁵Richard H. Edmonds, "Meeting Transportation Needs in Florida," Review of Reviews, November 1925, pp. 431-433; "The First Railroad Across Florida," Literary Digest, March 7, 1925, pp. 82-84;

The combination of swindlers, rampant speculation, inflation, and congested transportation routes, forced a trickle of criticism and anti-Florida propaganda to become a torrent. While the state of Florida, and other organizations such as the Florida Advertising Club, did their best to stop land sharking and other fraud, organizations in other areas of the country tried to discourage people from going to the Sunshine State. To counter the bad publicity, Governor John Martin and the Florida Development Board staged a "Truth About Florida" press conference in October at the Waldorf-Astoria Hotel in New York. Among the speakers who gathered to set the assembled newspapermen straight were S. Davies Warfield, president of the Seaboard Air Line; Frank Shutts, publisher of the Miami Herald; and T. Coleman duPont, owner of extensive properties within the state. The Governor and others promised to do their best to eradicate swindlers and fraudulent advertising. However, they impressed upon the newspapermen the responsibility to tell the truth about the state, and to do their own part in squelching fraudulent Florida advertising in their own states.¹⁶

By the end of 1925 some of the extensive real estate development that characterized the boom in peninsular-Florida had spread into the northern portion of the state, and even into South Georgia. Developers were laying out new theme communities around Jacksonville and

Jacksonville Journal, August 20, 1925; and New York Times, December 18, 1925, p. 2.

¹⁶Frank B. Sessa, "Anti-Florida Propaganda and Counter-Measures During the 1920s," Tequesta, Spring 1961, pp. 44-46; and New York Times, October 10, 1925, p. 4.

St. Augustine, in the Panama City area of the panhandle, and around many other smaller communities throughout the region. Barron Collier had even begun to promote a new theme community he called "Skywater Park" at Blue Springs, near Albany, Georgia.¹⁷

Throughout the last months of the year, people began to wonder how far the boom would spread and how long it would last. Some Florida promoters such as Willis Powell, Secretary of the Sarasota Chamber of Commerce, denied the existence of a boom. Powell called the rapid upswing in the state's economy the "outcome of a Florida understood and appreciated."¹⁸ But others saw that such a state of affairs could not last forever. A columnist for the American Mercury wrote:

How long will the Florida boom last? I am reminded of the reply of a Southern senator when asked how long the panic of 1907 would last. "How long will a dog run with a can tied to his tail? As long as he thinks he can beat the can." There's your answer to the boom. It will last as long as newcomers think that they can make money by investing. New money made the boom and it will last as long as that money keeps coming in.¹⁹

By the end of the year record numbers of people were still coming into Florida. However, the figures for real estate transactions show that throughout most of the state the boom had already crested.²⁰

¹⁷Florida Times-Union, December 3, 1925, January 1, February 9, 11, 12, 1926; and Jacksonville Journal, February 6, 1926.

¹⁸Willis Powell, "How Long Will the Florida Boom Last?" Florida Times-Union, September 20, 1925.

¹⁹L.F. Chapman, "Florida," American Mercury, November 1925, p. 341.

²⁰Vanderblue (August 1927), pp. 254, 257-258.

Like the rest of Florida, the increased volume of real estate transfers in Jacksonville and Duval County peaked in October 1925. A total of 4,110 such transfers were recorded during that month, more than double the 1,661 for October of the previous year. In Miami and Dade County, the center of the boom, real estate transfers peaked that same month at 16,900 such transactions, a 336 percent increase over October of 1924.²¹ At first glance, the fact that Miami's real estate transfers outnumbered Jacksonville's four-to-one makes the boom appear to have been almost non-existent in the latter city. However, it is remarkable that the Gateway City even did that well, considering the fact that Miami had a head start in the boom, and a much more glamorous image. For Jacksonville, 1925 became a year in which tremendous strides were made in a belated attempt to compete with downstate tourist centers.

Early in 1925, Jacksonville received a serious challenge to its position as the state's largest city. In April, the preliminary tally of the Florida state census placed the city's population at 94,206, a total of 604 people less than Tampa. Officials of Jacksonville and Duval County vigorously objected to the census ranking. They cited irregularities including thirty missing census sheets containing 1,395 names which did not show up until two weeks after the preliminary tabulation. State officials corrected the census to include the missing names, and placed Jacksonville's official population at 95,450.

²¹Ibid.

In response to further complaints, however, the Legislature approved a bill allowing for a recount to be held later in the year.²²

To prepare for the recount, Jacksonville succeeded in annexing a large strip of land along the western border of the city which included the neighboring municipality of Murray Hill and the unincorporated village of Ortega. In addition, the Legislature passed a bill which allowed South Jacksonville to become a "borough" of Jacksonville. This enabled the population of the smaller community to be included with that of Jacksonville, although both cities remained essentially separate municipalities. These annexation maneuvers, along with new and formerly uncounted residents, boosted Jacksonville's population to 135,866 in the recount. The Florida Legislature, however, deemed the recount totals too high and let the original census total stand.²³

Jacksonville remained Florida's largest city by a slim margin in 1925, for the official totals listed Tampa's population at 94,810, only 640 less than the Gateway City. Although annexations had helped to give Tampa its 83 percent population increase during the first five years of the decade, much of the growth had been due to a large influx of people into South Florida. Such an expansion was much more clearly seen in the case of Miami, where that city's population more than doubled to 71,419 between 1920 and 1925. The results of the state

²²Jacksonville Journal, April 18, 29, 1925; Florida, Special Acts Adopted by the Legislature, 1925, Chapter 10491.

²³Florida, Special Acts Adopted by the Legislature of Florida, 1925, Chapters 10707, 10718; Florida, and Jacksonville Journal, October 2, 1923.

census of 1925 clearly demonstrated that South Florida cities had begun to expand much more rapidly than Jacksonville.²⁴

Despite the fact that downstate cities had begun to grow faster than Jacksonville, the North Florida city still remained the chief transportation, distribution, and financial center for the state. Therefore, the most immediate effect of the boom for Jacksonville was a dramatic increase in the city's industries. This meant expansions for some manufacturing facilities. By summer, the new Ford assembly plant had increased its production to a capacity of one hundred fifty automobiles per day, and made preparations to expand the facilities for a daily production of fifty additional cars. The Ford plant attracted other industries, such as the Martin-Parry Corporation, which built commercial truck bodies on Ford chassis. As the demand for goods increased throughout the state, other Jacksonville firms expanded as well. The Dorsey-Southern Baking Company began construction of a new \$1.2 million bread factory in Springfield. This enabled the company to produce one hundred thousand loaves of bread per day, making it one of the largest bakeries in the Southeast. New distributors came to town. The Fairbanks-Morse machinery company, for

²⁴ A more complete picture of the growth of these communities can be seen in the population expansion of the respective counties between 1920 through 1925. During those years the population of Dade County grew by 160 percent to 111,332, that of Hillsborough rose by 51 percent to 133,385, and that of Duval by 8 percent to 123,540 (officially). See Fifth Census of the State of Florida, 1925, (Tallahassee, Florida: Florida Department of Agriculture, 1925), pp. 78-81; and Fourteenth Census of the United States, 1920: State Compendium of Florida, p. 11.

example, moved its Southeastern distributorship from Atlanta to Jacksonville.²⁵

The dramatic upswing in the state's economy doubled the volume of business for two of Jacksonville's most important industries. During 1925, the port of Jacksonville handled a total of \$504 million worth of waterborne commerce, compared with \$273 million for the previous year. The banking industry showed the same dramatic growth. Clearings through the city's banks reached \$1.45 billion during the year, up from \$808 million in 1924. Atlantic National Bank recorded deposits of just over \$45 million at the close of 1925, an 85 percent increase during the year. Those of Florida National Bank rose from \$19 million to \$37 million, while those of Barnett National Bank doubled to \$34 million. Altogether, deposits in Jacksonville's ten banks amounted to approximately one-sixth of the \$875 million on deposit in the state's 336 banks at the close of the year.²⁶

The financial district of Jacksonville, located mainly along Forsyth Street from Main to Clay streets, became further noted for its real estate offices during the boom. In 1925, downstate developments added a score of branch offices to the dozen, or so, already in place in the city. In addition, many local promoters maintained sales

²⁵Jacksonville Journal, August 28, 1925; and Florida Times-Union, March 13, 1925.

²²Jacksonville, Florida, City Council, An Industrial Survey of Jacksonville, Florida, (Jacksonville: City Council Advertising Committee, 1930), p. 21; "Phenomenal Growth of the Port of Jacksonville," Jacksonville Civic Affairs, April 1926, p. 31; Florida Times-Union, January 1, 1926; and Junius P. Dovell, The History of Banking in Florida, 1823-1954, (Orlando, Florida: Florida Bankers Association, 1955), p. 110.

offices there. This earned for Forsyth Street the title "Real Estate Row." Many other Florida cities had concentrations of sales offices for local real estate development companies during the boom. Those in Jacksonville, however, became unusual due to the presence of the large number of companies from a great distance away. The promoters often remodeled these offices with ornate Spanish or Italian motifs to provide local buyers and newly-arrived tourists with a glimpse of the atmosphere that they supposedly would find at the actual development site. Most firms maintained motorcoaches with the name of their subdivision emblazoned on the side. These buses transported prospective buyers from Jacksonville to the development site, whether local or downstate.²⁷

During the boom, Jacksonvillians took pride in the fact that more tourists passed through their city than any other in the state. This was true if the figures for both auto and rail transportation were added together. However, Lake City held the title of "Gateway" in terms of automobile traffic alone. An alternate branch of the Dixie Highway passed through the smaller city and it became the favored route for visitors from the central and western states. In August, Boy Scouts stationed at the intersection of Marion and Duval streets in Lake City counted more than thirty thousand southbound automobiles bearing out-of-state licenses. In Jacksonville, during the same period, only 12,550 out-of-state-vehicles crossed the St. Johns River Bridge, the main route of the highway. Many automobile clubs

²⁷Florida Times-Union, January 18, October 11, 1925; and Polk's Jacksonville (Florida) City Directory, (Richmond, Virginia: R.L. Polk and Co., 1925), pp. 451-452, 463.

throughout the nation advised motorists to avoid Jacksonville due to detours and other construction-related problems on Duval County Roads.²⁸

Early in the year, construction on the county road system under the \$3 million bond issue ground to a halt. All of the money had been spent and the road system was only two-thirds complete. The new bridges across the Trout River and McGirts Creek stood unfinished. Smaller Bridges at Pablo Creek and the Pottsburg creeks on Atlantic Boulevard had not even been started. Other major uncompleted projects included the paving of seven miles of Atlantic Boulevard, 4.6 miles of Kings Road, and the entire 11.4 mile stretch of St. Augustine Road from San Jose Boulevard to the St. Johns County line. The Duval County Commission accepted an estimate for the completion of the projects and scheduled a referendum for approval of a new \$1.5 million bond issue.²⁹

Governor Martin appointed an independent engineering firm to look into the reasons why the first bond issue had not been sufficient to cover the cost of construction. The engineers concluded that the lack of funds had been caused by \$600,000 in changed specifications that the County Commission had allowed as the work progressed. Furthermore, the Commissioners had determined the amount for the original bond proposal from estimates which were far too low. In addition, the

²⁸Bernard F. Borchardt, "Lake City, Automotive Gateway to Florida," Suniland, December 1925, p. 146; and Duval County, Florida, Road and Bridge Department, Report of the St. Johns River (Toll) Bridge, 1928, (Jacksonville: Duval County Road and Bridge Department, 1928), p. 49.

²⁹Florida Times-Union, April 3, 4, 1925.

engineer's report concluded, the type of pavement and width of the roadways that had been chosen were inadequate and would result in a "poor to fair road system" that would have to be rebuilt long before the bonds were paid off. The report led to charges of corruption and incompetence. To gauge public opinion on the situation, Governor Martin announced that if two-thirds of the voters rejected the new bond proposal, he would accept it as a mandate to use his powers to remove the majority of Duval County Commissioners from office. Thus, the election became not only a referendum on issuing more bonds, but also a mandate on the competence of the County Commission. In addition, it led to an open feud between Jacksonville's two daily newspapers as they lined up on either side of the issue.³⁰

The Times-Union took the side against the County Commission. It ran a series of editorials with titles such as "How County Money Has Been Wasted," offering specific instances of how the Commissioners had squandered away portions of the money. The editors recounted how the "incompetent" Commissioners had ordered most of the older portions of St. Augustine Road torn up well in advance of the repaving process, leaving the road often impassible. Furthermore, knowing full well that a dramatic increase in tourist travel had been predicted for Florida in 1925, the Commission had relegated the rebuilding of the St. Augustine and Kings roads until last, although they were the principal routes of the Dixie Highway. With the roads torn up and construction stalled, the Commission had forced many travelers to seek

³⁰Ibid., and "Nobody Disputes These Facts," editorial, Jacksonville Journal, June 27, 1925.

other routes. The Times-Union promised to support another bond issue to complete the project if voters would reject the upcoming one, and thereby rid Duval County of its "incompetent" Commissioners.³¹

The Jacksonville Journal, however, held the position that the County Commission had done a good job in planning the road system and had taken the best interests of the community into consideration by changing the specifications. In an editorial entitled "Does Duval County Want to Blockade the Boom?" the newspaper stated that by rejecting the bond proposal, Duval Countians would delay resumption of the highway construction until well into 1926. It would take that long, they said, to get another election approved and scheduled. Defeat of the bond issue then would delay completion of the projects even further and, thereby, hurt the boom. The Journal further stated that the Times-Union opposed the bond issue because it was the "newspaper of the railroad interests" and thus did not want an improved highway system at all. To the delight of the Journal the bond referendum passed 1,494 to 1,262. Although the Times-Union carried the banner "MARK YOUR BALLOTS NO TODAY" above the name of the newspaper on the day of the election, it relegated results to page thirteen the following day. The Commission awarded contracts to finish the projects on September 30, but the entire system did not become complete until almost a year and a half later.³²

³¹"How County Money Has Been Wasted," editorial, Florida Times-Union, June 22, 1925; and "The County Commissioners and the Law of Competitive Bidding," editorial, Florida Times-Union, June 23, 1925.

³²"Does Duval County Want to Blockade the Boom?" editorial, Jacksonville Journal, July 3, 1925; "Times-Union is Bluffing Again," editorial, Jacksonville Journal, July 1, 1925; and Florida Times-Union, July 7, September 30, 1925.

For those who traveled by train, impressions of Jacksonville's transportation facilities were probably not much better than for those who came by car. By fall, train traffic increased to the point where Jacksonville claimed to have one of the world's busiest train stations.³³ For many, the crowded conditions at the train station must have made their stopover in Jacksonville similar to that of Weigall when he passed through the city in August 1925:

Later still, after dark, there were the first signs of Jacksonville. Everybody began to get uneasy and restless, and to peer out the windows at the passing lights. At nine o'clock we drew into the station, and were in a complete bedlam. It was our first taste of Florida. Hundreds of men were pushing about in all directions, carrying papers and shouting; above the din of voices and escaping steam immense loud-speakers were bellowing out the times of departing trains. Tampa-St. Augustine-Miami-magic names! A man in a sort of pulpit outside the refreshment room was apparently making a speech about something, his voice failed to carry and nobody had time to listen to him anyway. The heat was stifling, even worse than it had been on the train. But for all the confusion and noise there was, undeniably, something in the air; the first breath of the boom and of Miami, three hundred and fifty miles to the south. Quite unaccountably, I began to forget the troubles and discomforts of the journey and to feel glad that I had come. When, finally, the train started again I didn't feel in the least inclined to sleep; I wanted to walk about and talk to people, and tell them how much money I was going to make.³⁴

As Jacksonville leaders viewed the increasing crowds of people flocking to downstate communities, they began to take a more serious view about emulating many of the aspects of the resort centers due to the potential it presented to create rapid growth. Therefore, the

³³ Frank Stockbridge and John Perry, Florida in the Making, (Jacksonville: deBower Publishing Co., 1926), p. 187.

³⁴ Weigall, pp. 24-25.

attraction of tourism and the syphoning off of a large portion of those who came to invest in Florida real estate became a major objective for greater Jacksonville during 1925. The Chamber of Commerce increased the funding for the tourist information booth they had established at the train station the year before. The City Council decided to use the bulk of its advertising money to construct a radio station. During the mid-twenties radio frequencies remained relatively clear, and broadcasts could be picked up from thousands of miles away. With a vast potential listening audience across the nation, Jacksonville officials believed that a municipal station would bring publicity to the city. They constructed broadcast towers in Waterworks Park and studios in a nearby city garage. On the evening of Thanksgiving Day 1925, WJAX went on the air for the first time. Throughout its early months, broadcasts generally consisted of three to four hours of live music each night, often sponsored by local real estate firms.³⁵

During the year the Believers in Jacksonville shifted their focus from local to national advertising. To raise funds for the task, they mounted a massive membership drive to attract twelve hundred new members. With dues set a \$100 per person, the organization hoped to realize a \$120,000 advertising budget. Although they fell short of their membership goal, the Believers managed to purchase advertising space in two national publications. Throughout the fall, full-page ads in the Saturday Evening Post, and half-page ads in the New York

³⁵Florida Times-Union, September 9, November 25, 1925; Jacksonville Journal, November 25, 1925; and Radio Schedule for WJAX, Florida Times-Union, November 30, 1925.

Times, told of opportunities offered by the city and invited readers to "Make Jacksonville the hub of your vacation plans."³⁶

Local real estate promoters also did their best to attract some of the new money coming into Florida. Altogether, Duval County recorded 110 plats for new subdivisions that year, up from 56 in 1924.³⁷ They ranged from extensively planned townsites to small neighborhoods of not more than a few blocks. Most of the more significant developments lay across the river from Jacksonville. During the previous two decades the city had grown primarily to the north, west and southwest. By the mid-twenties, most of the best water frontage in those areas had been developed. Port and industrial facilities lined Jacksonville's waterfront for miles northeast of downtown. To the southwest, residential areas such as Riverside, Avondale, and Ortega took most of the waterfront all the way to Camp Johnston military base. Therefore, most of the large remaining portions of prime water frontage, within a few miles of the center of the city, lay across the river. The new St. Johns River Bridge provided excellent access, and made the Southside ripe for development. Many new subdivisions sprouted along the Dixie Highway (Hendricks Avenue-San Jose Boulevard-St. Augustine Road) and Atlantic Boulevard, the two principal thoroughfares.³⁸

³⁶Florida Times-Union, February 22, July 4, 1925; and Believers in Jacksonville advertisement in Saturday Evening Post, November 14, 1925, p. 159.

³⁷Duval County, Florida, Public Records, "Plats," Vols. 9-11.

³⁸Among the new subdivisions along Hendricks Avenue and San Jose Boulevard were San Jose Park, Inman Terrace, Hollywood-on-the-Dixie, and Granada. Some of those along Atlantic Boulevard included

Ironically, Duval County's first large-scale real estate development of 1925 was not located on the Southside. Venetia was situated on the west bank of the St. Johns River approximately six miles southwest of downtown Jacksonville. (See Appendix) The five-hundred-acre site constituted one of the last undeveloped tracts of riverfront between Jacksonville and Camp Johnston. Bisected by the Orange Park Road and the Atlantic Coast Line Railway tracks, the property stretched across the Ortega peninsula and contained frontage on McGirts Creek as well.³⁹

Venetia's developers, Consolidated Development and Engineering Corporation, announced their intention to build the subdivision in a full-page advertisement they placed in Jacksonville newspapers in early March. In the ad, Consolidated president Raymond Turck explained that after having successfully marketed his Woodlawn subdivision in St. Petersburg, he was now bringing his company home to Jacksonville to repeat the success on an even grander scale. Plans for the new project included a \$1.5 million resort hotel, railroad station, yacht basin, and a small version of the Grand Canal of Venice which would cut across the development and be complete with gondolas and gondoliers. Consolidated promised that Venetia would be "finished" with complete utilities, paved streets, curbs, sidewalks,

Valencia, Arlington River Estates, River Hills, Casa Loma, Bella Vista, Oakwood Villas, Atlantic Highlands, Ilanda, and Saltair.

³⁹Florida Times-Union, March 4, 5, 6, 1925.

and lamp posts. In keeping with the theme, the developers restricted all buildings to an "Italian" style of architecture.⁴⁰

The site of Venetia consisted mainly of swamp. Before anything could be built, the canal and yacht basin had to be dredged and bulk-headed to provide fill to raise the level of the property. It took all of summer, and much of the fall, before even a small portion of the subdivision became ready for the construction of streets and the laying of utilities. Like most other Florida development companies of the day, Consolidated sold lots before improvements were made. The corporation set up sales offices on Forsyth Street in Jacksonville and transported prospective buyers to the subdivision site by bus. Besides numerous newspaper ads, the company sponsored the "Venetia Orchestra" which performed over WJAX after that station began broadcasts. By the end of the year they reported sales of over \$2 million worth of homesites. Plans for the resort hotel were discarded, due to an inability to finance that aspect of the project. The developers, however, purchased an adjoining tract of land along McGirts Creek and began transforming it for use as a country club and golf course.⁴¹

Shortly after the Consolidated Corporation announced Venetia, a group of local businessmen formed the San Jose Estates Corporation. They purchased a one-thousand-acre tract along the east bank of the St. Johns River, six miles south of Jacksonville, and announced plans to build and market a "fashionable subdivision." Located at the

⁴⁰Jacksonville Journal, March 5, 6, 1925; and full-page advertisement for the Consolidated Development and Engineering Corporation, Florida Times-Union, March 4, 1925.

⁴¹Jacksonville Journal, October 28, December 14, 1925.

intersection of San Jose Boulevard and St. Augustine Road, the new project was named "San Jose." (See Appendix) Immediate plans included a complete townsite with a one-hundred-room resort hotel, administration building, country club, golf course, and an arcade of twenty-four shops which would line a grand avenue leading from San Jose Boulevard to the hotel. The development company restricted all building at San Jose to what its president, Charles Strickland, termed "Hispano-Moorish" architecture. Like most other large real estate projects of the boom era, the sale of bonds and corporate stock financed the projects at San Jose.⁴²

The San Jose Estates Corporation retained the noted city planning firm John Nolan and Company of Cambridge, Massachusetts, to design the townsite. Nolan sent his associate, Philip W. Foster, to plan the model community. Foster set up an office in Jacksonville, and designed not only San Jose, but a number of other subdivisions and townsites throughout Florida as well. Foster's plan for San Jose placed an emphasis on parks, playgrounds, and sites for churches and schools. Unlike Coral Gables, Boca Raton, or Venetia, San Jose would have no canals. The townsite occupied a low, heavily-forested bluff above the St. Johns River. Canals were unnecessary since their primary purpose was to provide drainage and land fill. Because the developers did not have to waste time in raising the level of the

⁴²Florida Times-Union, March 21, May 10, 1925; Duval County, Florida, Public Records, "Incorporations," Vol. 18, pp. 502-506. The San Jose site constituted essentially the same tract of land that had been proposed as "Croycrest" the previous year.

property, construction of the major buildings, golf course, and streets began soon after plans became finalized in June.⁴³

The San Jose Estates Corporation promoted their project in much the same manner as did other major real estate developers throughout the state. They produced a barrage of full-page advertisements for San Jose, which appeared in local newspapers as well as many other publications throughout Florida. San Jose buses brought prospective buyers from "Real Estate Row" to the townsite. Sales received a boost late in the year with the announcement that a three-hundred-room Vanderbilt Hotel would be constructed at the north end of the townsite during 1926. The Vanderbilt Hotel Corporation operated the luxurious Hotel Vanderbilt in New York, plus hotels in Augusta, Georgia, and San Juan, Puerto Rico. During the week following the announcement of the new hotel, the San Jose Estates Corporation reported more than \$1 million in lot sales. This boosted sales totals for the year to \$4 million.⁴⁴

Construction at the new townsite proceeded rapidly. The developers retained a work force of four hundred men to clear underbrush, build streets, lay utilities, and landscape the golf course. In addition, contractors employed several hundred additional workers at the construction sites for the major buildings. By the end of the year, the administration building, country club, golf course, and shops had

⁴³Florida Times-Union, October 11, 1925; and John L. Hancock, "John Nolan and the American City Planning Movement," (Ph.D. dissertation, University of Pennsylvania, 1964), pp. 395-396.

⁴⁴Jacksonville Journal, June 26, 1925; and Florida Times-Union, August 8, October 20, 1925.

been completed. Construction of the hotel progressed toward a projected opening of January 1926. San Jose's first residence became occupied in December, when construction supervisor M.C. Winterburn moved his family into a new house on San Jose Boulevard. Several other homes remained under construction. Within six months San Jose had progressed from dream to reality.⁴⁵

While large-scale development took place along the St. Johns River, in the form of Venetia and San Jose, other important projects were taking shape at Duval County's beach communities. In the spring of 1925, the city of Pablo Beach changed its name to Jacksonville Beach. City leaders calculated the change to link their town more closely to the splendid future area leaders projected for Jacksonville. The new sixty-room Casa Marina Hotel opened for the summer season in June. Nearby, Jacksonville pharmaceuticals distributor Gabe Lippman purchased half a mile of ocean frontage between Jacksonville Beach and Atlantic Beach. The Lippman property also contained an adjoining strip of land that stretched behind both beach communities. The entire tract encompassed twenty five hundred acres and included four miles of frontage along the Inland (Intracoastal) Waterway. Lippman announced plans to build a town that would extend from the ocean to the waterway, and include a site for a large beachfront hotel, pier, golf course, and yacht basin.⁴⁶

⁴⁵Florida Times-Union, July 5, 1925; and Jacksonville Journal, December 14, 21, 1925.

⁴⁶Florida Times-Union, April 23, May 3, 1925; and Jacksonville Journal, April 22, 1925.

After a much-publicized contest, Lippman chose the name "Florida Beach" for his new development. (See Appendix) He placed Eugene Elliott, builder of the Gandy Bridge at Tampa-St. Petersburg, in charge of engineering and construction. The first project became construction of Florida Boulevard, the new town's main thoroughfare, which extended from the beach to the "civic center" at the junction of Atlantic Boulevard and Mayport Road. On the fourth of July a gala "grand opening" took place on the beachfront at the townsite, although little actual development had as yet occurred. The site of Florida Beach contained mostly swamp and tidal flats. Like Venetia, the development process was slow as the builders sought to raise the level of the property. So much fill had to be hauled for the construction of Florida Boulevard that the developers constructed a miniature railroad to accomplish the task. In October, Lippman sold the townsite to Majestic Homes Corporation, a large construction company from St. Louis, Missouri. The new promoters expanded the plans to include the entire 2,500-acre tract with the goal of creating a grandiose resort city for 25,000 people. By the time the Florida boom crested at the end of the year, Florida Boulevard neared completion. Little else at the townsite, however, had been accomplished.⁴⁷

Los Gatos was another of Duval County's new real estate projects which, like San Jose and Florida Beach, was promoted as a complete new city. In early August of 1925, one J.F. Brandeis came to Jacksonville with plans to locate a radio manufacturing plant in the area. After

⁴⁷Florida Times-Union, June 21, July 4, 5, 1925; and Jacksonville Journal, October 6, 1925.

spending several days being entertained by the mayor and other local officials, Brandeis announced that he had purchased a five-thousand-acre tract along the Dixie Highway near Bayard in the southeastern section of the county. He claimed that he would build not only a factory at the site, but a whole town for twelve hundred people as well. Brandeis christened the new community "Los Gatos." (See Appendix) Whether he realized that "Los Gatos" meant "the cats" in Spanish is not known. Advertisements for the development show the logo for the Los Gatos Realty Company contained a drawing of a gate set in a massive stone wall.⁴⁸

Throughout the fall of 1925, the plans for Los Gatos grew. In September, Brandeis announced that six manufacturing firms from the New York City area would relocate to Los Gatos immediately. He predicted that his city would become an industrial center of 25,000 people by 1930. Advertisements termed Los Gatos "The Chicago of Florida." Vague plans centered the new town on Los Gatos Boulevard. Brandeis explained that the new thoroughfare would straighten a right-angle bend in the Dixie Highway at Bayard, and that everyone would want a lot on this "soon-to-be-important new road." The Los Gatos Realty Company embarked on a large-scale advertising effort in Jacksonville, which included full-page newspaper advertisements, the leasing of a downtown sales office, and Los Gatos-sponsored concerts in Hemming Park. Sales of homesites in the "first section" commenced without any prior development work. Brandeis blamed machinery

⁴⁸Florida Times-Union, August 30, 31, 1925; and full-page newspaper advertisements for Los Gatos, Jacksonville Journal, September 13, 14, 15, 1925.

problems for the delay in construction of Los Gatos Boulevard. Although he managed to sell a number of lots, public records reveal that Brandeis never filed a plat for the subdivision with Duval County officials. By December, the ads and concerts had stopped. Nothing more was heard of the Los Gatos Realty Company until two years later when federal agents arrested Brandeis in California and brought him to Jacksonville to stand trial for fraud.⁴⁹

Few other real estate projects begun in Duval County during 1925 contained the size, or scope of promised development as did Venetia, San Jose, Florida Beach, and Los Gatos. However, San Marco, one of the smaller subdivisions, became among the best known. It was the product of Telfair Stockton and Company, developers of Avondale. By the mid-twenties almost all of the lots in Avondale had been sold. Stockton decided to repeat his success by creating another development. In September 1925, he closed his South Jacksonville brick-making plant and announced that the property would become the site of a new subdivision named "San Marco." Located entirely within the South Jacksonville city limits, the eighty-acre project constituted a new section of that municipality rather than a complete new town. (See Appendix)⁵⁰

The Stockton property presented an ideal location for a new subdivision of homes for the affluent. Situated along the riverfront

⁴⁹Florida Times-Union, September 13, 14, October 10, 1925; and Jacksonville Journal, March 3, July 9, 20, 1927.

⁵⁰Florida Times-Union, September 14, 1925; Duval County, Florida, Public Records, "Plats," Vol. 11, p. 5; and Duval County, Florida, "General Index to Public Records, 1923-1958."

at the intersection of Hendricks Avenue and Atlantic Boulevard, it was within one mile of the St. Johns River Bridge. Taking advantage of its location, Stockton created a new thoroughfare, San Marco Boulevard, which connected South Jacksonville's Forest Street to the intersection of Hendricks Avenue and Atlantic Boulevard. Thus, he created both a shortcut from the bridge to Atlantic Boulevard, and a new route for the Dixie Highway. Near the intersection of all three streets, he laid out "San Marco Square," an exclusive shopping district loosely patterned after the plaza of San Marco in Venice, Italy. Between the shopping district and the St. Johns River lay a small lagoon which had been the clay pit for the brick factory. It became "Lake Marco," the centerpiece for the new residential section.⁵¹

The day after sales of San Marco formally opened in mid-September, the Stockton organization announced that all of its lots in the subdivision had been sold. The development company, however, continued to advertise San Marco with frequent full-page newspaper ads for several months afterward. Construction of the subdivision continued throughout the end of 1925 and well into 1926. Besides the building of streets, the marshy riverfront had to be bulkheaded and filled with sand dredged from the river.⁵²

Whether the "sell out" at San Marco was the work of speculators, or simply a promotional gimmick, is difficult to ascertain. Likewise, the phenomenal levels of sales at San Jose, Venetia, and other

⁵¹ Ibid.

⁵² Jacksonville Journal, September 14, 1925; and full-page advertisements for San Marco, Florida Times-Union, September 13, 14, 15, 16, 17, 1925

developments are hard to analyze. Sales records for the developments no longer exist. However, during the boom "sold" only meant that a deposit had been received from a buyer. The buyer could cancel the deal at any time until the title received clearance and other legal papers were completed. Duval County records show that deeds and mortgages were recorded for only a small percentage of the thousands of lots in San Marco, San Jose, and the other large developments of the mid-twenties. Most speculators would probably have at least gone through the motions of acquiring a deed or mortgage. Therefore, it seems probable that such "sell outs" in greater Jacksonville during 1925, were nothing more than a sales trick to convince people that lots in the new subdivisions were really worth having.⁵³

Although property sales in the Jacksonville area made tremendous gains during 1925, they never reached the point of large-scale speculation, or inflated property prices, that developed around cities in South and Central Florida. Those who wrote about the state during the boom made no mention of the existence of "binder boys" in Jacksonville. In fact, the authors of Florida in the Making stated:

Compared with other communities in Florida, especially in tourist centers, Jacksonville real estate prices at the end of 1925 were very low indeed. Even compared with land values in northern cities of similar size and commercial importance, Jacksonville real estate, in spite of the beginning of a price boom in the latter months of 1925, was still selling at prices based upon the community's position as a business metropolis.⁵⁴

⁵³Based on the writer's own survey of deeds and mortgages indexed by the name of seller or mortgagee as listed in Duval County, Florida, Public Records, "General Index to Public Records, 1923-1958."

⁵⁴Stockbridge and Perry, p. 184.

Lots advertised in the newspapers of Miami, St. Petersburg, and Jacksonville during December 1925, reveal the difference in prices between the cities. Realtors advertised lots in Coral Gables that ranged in price from \$4,734 to \$37,000. In Pasadena Estates, a comparable development at St. Petersburg, they stretched from \$5,000 to \$32,000. Those of San Jose ranged from \$2,900 to \$18,000.⁵⁵ Altogether, Duval County recorded 34,247 real estate transfers during the year, an increase of 87 percent above 1924. By comparison, Dade County, the center of the boom, recorded 174,530 such transfers in 1925, up 184 percent over the previous year.⁵⁶ While the records for greater Jacksonville show a tremendous increase in real estate activity, it never came close to the frenzy at Miami or many other down-state cities.

Like real estate transfers, building activity in the Jacksonville area increased significantly in 1925. During the year, the city of Jacksonville issued permits for new buildings totaling \$14.7 million, a 101 percent increase over 1924. The building projects announced the previous year began to become reality, and accounted for approximately \$5 million of the total. The Scottish Rites Masons began construction of their massive \$300,000 temple early in the year, at a site adjacent to Confederate Park, just north of downtown. The Elks tore down their twenty-year-old white-pillared clubhouse at Adams and Laura streets

⁵⁵These prices were determined through the writer's survey of realtor's advertisements in the classified sections of the Miami Herald, St. Petersburg Times, and Florida Times-Union for the month of December 1925.

⁵⁶Vanderblue (August 1927), pp. 254, 258.

and began the task of replacing it with a three-story Mediterranean-style building that utilized the first floor as space for stores. In June, construction of the fourteen-story hotel got under way on a site in the one hundred block of West Adams Street. Designed as part of the Dinkler Hotel Chain of Atlanta, its owners named it the "Hotel Carling" in honor of Carling Dinkler, president of the firm. A block to the west, at Adams and Laura streets, construction of the new sixteen-story Barnett National Bank building began in early November. Later that same month, Atlanta businessman Stephen A. Lynch began constructing his seventeen-story office tower at Main and Forsyth streets. Each of the projects took about a year to complete.⁵⁷

Preparations for several other major downtown buildings began during 1925. The city of Jacksonville started construction of a new police headquarters and jail at Liberty and Beaver streets. Famous Players-Lasky Corporation purchased the site of the old police station on Forsyth Street and announced plans to build a \$1.5 million movie palace. The police, however, could not vacate the old building until mid-1926, delaying construction of the building which became known as the Florida Theatre. On the other side of downtown, Robert Kloepfel, owner of the Hotel Flagler, announced plans to build a new fifteen-story hotel at Adams and Julia streets. First Baptist Church, hoping to realize a return on its downtown property, proclaimed an intention to replace its existing facilities with a twenty-story combination church/hotel structure. According to plans, the church would occupy

⁵⁷Florida Times-Union, January 16, March 3, June 6, 1925; and Jacksonville Journal, November 4, 9, 1925.

the second through sixth stories, while the hotel utilized the rest of the building. The project received a great deal of local publicity, since it would have been the tallest structure in Jacksonville. By the end of the year, however, the church abandoned the plans after a feasibility study showed that the combination of a church and hotel would not work.⁵⁸

Throughout Duval County new building projects reflected the increased growth and prosperity taking place. The Grace Methodist Church of South Jacksonville constructed a new Spanish-style sanctuary. Designed by local architect Mellon Greeley, the structure never received the notoriety and fame as did Mizner's church in Riverside. Shortly before the dedication of the building in December 1925, the church changed its name to Elizabeth Swaim Memorial Methodist Church in honor of a deceased member whose husband donated much of the building costs. Along Main Street, five miles north of Jacksonville, the city began construction of a municipal airport, complete with paved runways. Prior to its completion in 1927, airplanes landed in clearings and fields around the area. In another example of public spending, county residents approved \$2.5 million worth of bonds for the construction of three new high schools for white students and additions to several elementary schools.⁵⁹

Homes and apartment buildings accounted for \$5.8 million of the total value of building permits issued by the city of Jacksonville

⁵⁸Jacksonville Journal, August 13, October 10, November 11, December 29, 1925; and Florida Times-Union, March 24, 1926.

⁵⁹Florida Times-Union, February 1, 25, November 26, December 8, 1925; and Jacksonville Journal, December 14, 1925.

during the year. The booming economy of the area created an environment that not only enabled many residents to afford new homes, but brought many new workers to town as well. Despite all the new residences, a survey conducted by the Journal in October found less than twenty-five dwellings for rent in Jacksonville. Local businessmen complained that the housing shortage had begun to raise the rents of their employees, which, in turn, would force higher wages. Carl Swisher of the Swisher Tobacco Company stated that if he had to pay his Jacksonville employees more than those of his Midwest factories, he would not expand the Florida operations.⁶⁰

Due to the shortage of homes, Mayor Alsop urged builders and developers to construct new homes and neighborhoods geared for the working class. Several promoters, including the Consolidated Development and Engineering Corporation responded by laying out new subdivisions on the city's north side. Shortly before the close of the year, the developers of Venetia, under the name Midland Realty Company, laid out "Lake Forest" along Lem Turner Road northwest of the city. (See Appendix) Instead of the "Italian" motif of exclusive Venetia, Lake Forest contained a more straightforward Early American theme for the working class. The sales office consisted of a log cabin at the entrance to the subdivision. By late 1925, theme communities had even come to the lower classes of greater Jacksonville.⁶¹

⁶⁰An Industrial Survey of Jacksonville, p. 37; and Jacksonville Journal, October 15, 25, 1925.

⁶¹Florida Times-Union, December 18, 19, 20, 21, 24, 1925.

The North Florida Edition of the National Negro Bluebook of 1926 indicated that the rapid expansion of Florida's economy brought a number of Afro-Americans from throughout the Southeast to Jacksonville in search of work.⁶² Although an exact total of the newcomers is difficult to obtain, it is certain that the numerous real estate projects provided a rich source of employment for blacks. In chronicling the progress of the major new projects, photographs and newspaper articles of the day reveal that blacks held many of the hardest jobs. They cleared the property for the new subdivisions by hand, drove the mule teams that graded the streets, and served as laborers and helpers at building sites.⁶³

Other than as sources of labor, however, the Florida boom was generally not for blacks. A few in the Miami area made a good deal of money by selling their land to real estate developers as that city rapidly expanded outward.⁶⁴ That was rare in Jacksonville, however, since blacks generally owned land to the west and northwest, away from desirable water frontage. The few middle class Afro-Americans who could afford to build homes in the glamorous new subdivisions were

⁶²National Negro Blue Book: North Florida Edition, (Jacksonville: Florida Blue Book Publishing Co., 1926), p. 8.

⁶³Florida Times-Union, September 20, 1925, p. 15, contains a photograph of blacks preparing Bella Vista subdivision. For further information on construction jobs held by blacks in the mid-twenties, see the photographs of the McCormick Construction Company in the Photographic Archives of the Beaches Historical Society, Jacksonville Beach, Florida.

⁶⁴Charles D. Brooks, interview held at Jacksonville, Florida, September 24, 1987. Brooks recalled hearing about several black families outside of Miami whose property was purchased by real estate developers for large amounts of money during the boom period. He did not recall hearing of the same thing happening at Jacksonville.

prevented from ownership. During that period, real estate developments intended for whites carried deed restrictions excluding blacks.⁶⁵ Real estate development for Jacksonville's blacks during the mid-twenties carried none of the glamor of the popular new projects for whites. Examination of county plat books for the years 1925 and 1926, shows that the area's only new developments for blacks were small subdivisions along Kings Road that encompassed only a few blocks.⁶⁶

Throughout the twenties, record numbers of Southern blacks migrated to the industrial North in search of greater opportunities. It is doubtful that few Northern blacks, no matter how successful, would have come to Florida during the boom to buy land for a winter residence or for some future retirement. The state did not maintain an image as being a good place for blacks. Upon visiting the state in 1924, a writer for the civil rights magazine Crisis described segregation within Florida as "sharp" and "shocking."⁶⁷ Despite a large influx of Northern whites, most of Florida remained a relatively backward Southern state. Lynching was not unknown. Even driving through the Florida countryside could be hazardous for blacks. Jacksonville's

⁶⁵San Jose served as an excellent example of this type of discrimination. The first of seventeen deed restrictions excluded non-whites from ownership of property in the development. See Duval County, Florida, Public Records, "Deeds," Vol. 380, p. 392.

⁶⁶Duval County, Florida, Public Records, "Plats," Vol. 11, pp. 18, 26. The subdivisions for blacks were determined by searching for racial restrictions on the deeds of new developments platted during that year.

⁶⁷Clara Stillman, "A Tourist in Florida," Crisis, January 1924, p. 108.

Afro-American newspaper, the Florida Sentinel, issued the following advisory during 1925:

WARNING TO NEGRO TOURISTS

Those who have automobiles want to exercise more caution when driving over the state. The small villages and towns are still far from civilized and at every opportunity give their savagery full play. The Negro who drives a Ford gets by no better than one who drives a Lincoln. Every one must pay a toll for driving through these small white settlements. You don't have to speed. If you roll along at the rate of four miles an hour, if you happen to be the least colored it is sufficient reason to hold you up and take a batch of your cold cash, and on top of that be rough-necked by a man whose nickle-faced badge is his only protection against the charge of highway robbery.

If you want to get abused be thoughtless enough to get short of gas near one of these village filling-stations. You are likely as not to be arrested on a charge of car stealing and be detained in jail without even the chance of getting a hearing within a week.

The little country court is worse than the speed cop, so there you are. The country judge and speed cop must depend on those they victimize for their support. The town itself may not afford enough to keep a razor-back hog. You can readily see how profitable it is to feed on Negro tourists, who may rest assured that the more respectable they look the more impressive will be the degradation heaped upon them by the cop and trial court.

Don't take a chance against a backwoods cop and trial court.

Don't leave your city unless you are certain you have enough gas to carry you to the next city.

Don't stop at the village filling-stations.

Don't buy sodas, cigars or lunches along the path of your trip.

Don't be hard-headed and get the experience of thousands of your fellow autoists who are just as careful to observe the law as you.⁶⁸

Under such circumstances, Florida hardly presented itself as a paradise for Afro-Americans.

⁶⁸Copies of the Florida Sentinel no longer exist. This article is quoted in H.L. Mencken, ed., Americana 1925, (New York: Alfred A. Knopf, 1925), pp. 48-49.

Florida's booming economy attracted writers too. They hoped that the national fascination with Florida would sell travel books. Generally, such works barely mentioned Jacksonville, and concentrated on more glamorous tourist centers downstate. Their descriptions of the Gateway City usually included comment on its position as the state's leading business center, and some pleasant remarks such as those contained in Let's Go to Florida:

The majority of persons entering Florida make Jacksonville their first stop, and when they do they are likely to receive a very good impression of the state. Jacksonville is well laid out, has broad streets, fine parks, handsome buildings, attractive residences, and many admirable hotels.⁶⁹

Not all such writers were as congenial, however. Late in the year, Karl Kessler, a newspaper reporter from Toledo, Ohio, published a booklet entitled Florida From the Inside. It was the type of work state officials had in mind when they presented the "Truth About Florida" press conference in New York. While extremely critical of Florida, in general, Kessler dismissed Jacksonville with a particularly sarcastic description:

Jacksonville has nothing to hold your attention, coming or going. When you come, you are looking farther down the peninsula--and when you're going you can't go too darn fast. It is so hot here that the hotels furnished ice to put in your bath tub so the "cold" water wouldn't burn you. They keep the rooms equipped with shotguns to protect the guests against mosquitoes, and because so many patrons have been carried off at night, they give you straps to keep you in bed.⁷⁰

⁶⁹Ralph Barbour, Let's Go to Florida, (New York: Dodd, Mead, and Co., 1926), p. 246.

⁷⁰Karl Kessler, Florida From the Inside, (Toledo, Ohio: George A. Ricaby, 1925), p. 14.

At the close of the year, Jacksonville and Duval County looked back on 1925 as a year of great accomplishment.⁷¹ Contrary to the opinion of Kessler, area residents had developed a number of projects to hold the interest of visitors, including a new resort hotel at San Jose, dozens of new real estate developments, many new building projects, and a national advertising program. It appeared that greater Jacksonville might finally develop a viable tourist industry. This, coupled with the doubling of many aspects of the area's economy during 1925, helped to forecast a bright future for Jacksonville and Duval County. It had not yet become apparent that the boom had crested.

⁷¹Florida Times-Union, January 1, 1926.

CHAPTER 4
AFTER THE CREST--1926

Several theories have emerged as to why the Florida land boom began to decline late in 1925. They range from an unsuccessful attempt to drive the "binder boys" from Miami, to heightened bad publicity over a bitter feud that developed between T. Coleman duPont and Addison Mizner, after the Delaware senator resigned from the Mizner Corporation late in the year.¹ Such actions may have contributed to the decline. More likely, however, was that the rapid increase in land prices throughout South Florida could no longer be sustained. As one writer termed it, the boom "collapsed with its own weight."² As the railroad freight embargo and accompanying shortages took hold, people began to realize the land was not worth the prices being asked. Without vast numbers of people willing to take a risk and buy property, prices could not continue to rise. Without

¹Kenneth Ballinger, Miami Millions: The Dance of the Dollars in the Great Florida Land Boom of 1925, (Miami: Franklin Press, 1936), p. 113; and Jacqueline Ashton, Boca Raton: From Pioneer Days to the Fabulous Twenties, (Boca Raton, Florida: Dedication Press, 1979), p. 165. Ballinger explains that a group of Miami businessmen supposedly bought a tract of land, subdivided it, and sold half of it to the "binder boys" at inflated prices. Shortly thereafter, they sold the remainder of the nearby lots at greatly reduced prices in an attempt to ruin the speculators. Ashton describes the feud between Mizner and duPont, which began over a dispute about promotion methods. Due to his outspoken criticism of Mizner and other Florida developers, duPont earned the nickname "Daddy of the Bust."

²Homer Vanderblue, "The Florida Land Boom," Part II, Journal of Land and Public Utility Economics, August 1927, pp. 165, 254.

continually rising prices, the "binder boys" could no longer remain in business. The departure of vast numbers of these speculators through the end of 1925, and into early 1926, created a rapid decline in land sales.

Early in the year, the shipping situation in South Florida worsened, further damaging a recovery of the boom. On January 10, the barkentine Prins Valdemar capsized while being brought into Miami's harbor for use as a hotel ship. For twenty-five days nothing could move in or out of Miami's main port terminals. The combined circumstances of the embargo and blocked harbor virtually paralyzed shipping in Southeast Florida during much of the regular tourist season. The situation served to underscore the inadequacies of Florida's infrastructure, and may have discouraged many tourists from buying property. By the time the tourist season ended, the boom had withered to the point that the embargo could be modified to exclude only lumber and cement. Building materials still remained in demand for the rest of the year as South Florida builders completed projects they were unable to construct during the embargo.³

During 1926, as a result of the collapse of the land boom, Florida's economy began a long, slow descent from its inflated levels of the previous year. Decreases in the number of real estate transfers were reported all across the state, although most were not as dramatic as that of the Miami area. For the year, Dade County recorded 98,504 such transactions, 43 percent less than during 1925.

³Ballinger, pp. 137-139; and Florida Times-Union, January 11, February 20, 1926.

Construction also underwent a downturn throughout most of the state. During 1926, Florida reported \$248 million in building contracts, a 25 percent decrease from the previous year. Bank deposits throughout the state fell by 36 percent to \$537 million by the end of 1926. A decline in freight and passengers were reflected in decreased earnings by Florida's railroads. The Florida East Coast Railway, for example, experienced a 7 percent decline in revenue from that which it had earned the previous year.⁴

As the statistics for the first months of 1926 began to become available during the early spring, it became apparent to many people that Florida's economy had begun to head in a generally downward direction. In an effort to address the problem, the Florida Chamber of Commerce held a "Florida Takes Inventory Congress" in April at Palm Beach. Speakers included state officials and a number of prominent individuals, such as J.C. Penney, who had invested in Florida property. The speakers concluded that while some aspects of the state's economy had begun to decline, Florida remained basically in good shape. They pointed out that levels for real estate sales, construction, and bank deposits, while dropping from 1925, were still higher than those of 1924 and preceding years. They termed the situation a

⁴Clarence Barron, Lessons From Florida, Reprint from articles contained in the Wall Street Journal, February 18, 21, 24, 1927, (New York: Wall Street Journal Press, 1927), p. 15; Junius Dovell, The History of Banking in Florida, 1828-1954, (Orlando: Florida Bankers Assoc., 1955), pp. 99, 101; and U.S. Department of Commerce, Bureau of the Census, Statistical Abstracts of the United States, 1928, (Washington, D.C.: U.S. Government Printing Office, 1928), pp. 230, 232-233, 228-229.

"readjustment" and expressed the belief that Florida's great prosperity would continue.⁵

Florida's economic downturn, especially in real estate sales, caught the attention of the national media. They predicted that the "bubble" had burst and that the state was headed for disaster. In April, the Nation stated:

To date, the post-boom period has been characterized by stagnation of the retail market more than by a decline of prices. Hundreds of thousands of lots in outlying subdivisions are, of course, worthless. But even where the land has legitimate use value, though prices are holding on, they are certainly not increasing, and resales are difficult to make. The present titular owners are faced with a serious problem. They plunked down their first payment at peak prices. The land is theirs. The second payment falls due in six months. Long before this ominous date they hoped to resell at a profit and so meet the second payment. Meanwhile, in November and December, the boom broke under them. Most of them cannot resell, even if they are willing to take a loss, and many of them took all their savings to make the first payment. Six months from the end of the boom--say by June--comes a fearful day of reckoning for the greater bulk of speculative purchasers.⁶

The developers felt the "fearful day of reckoning," referred to by the Nation, much more severely than did the buyers. During the summer and fall of 1926, thousands of lot buyers across Florida failed to make their second payments. Usually the lot buyer lost only the money already invested in the property. However, when hundreds of buyers in a single subdivision failed to make the second payment, the

⁵Florida Chamber of Commerce, Proceedings of the Florida Takes Inventory Congress, (St. Petersburg, Florida: Tourist News Publishing Co., 1926), pp. 24-28, 31.

⁶"The Stick of the Rocket in Florida," Nation, April 21, 1926, p. 439.

developer often lost the entire property due to inability to meet his or her financial commitments. Throughout the latter half of 1926 many developments across the state passed into the hands of creditors. While many of the biggest development companies, such as Hollywood and Coral Gables, survived the year, there were many others who lost control of their projects at this time.⁷

The plight of Boca Raton and Davis Islands are notable examples of the economic situation in which many Florida developers found themselves. The declining real estate market, and the departure of the financial support of T. Coleman duPont and his friends, forced the Mizner Corporation into reorganization by early summer 1926. The situation required Mizner to hand over control of the Boca Raton project to the Central Equities Corporation of Chicago. For a short while, however, Mizner remained as chief architect. At the time of takeover, the new owners stated that they intended to carry out the original plans for development of the community. As the real estate market further declined, however, they abandoned the large-scale development plans. After World War II, Boca Raton became a thriving South Florida city, but not as it had been designed by Addison Mizner.⁸

⁷Stella Crossley, "Florida Cashes in Her Chips," Nation, July 7, 1926, pp. 11-12; Virginia Elliott Ten Eick, History of Hollywood, (Hollywood, Florida: The City of Hollywood, 1966), pp. 320-321; and Tracy Hollingsworth, History of Dade County, Florida, (Coral Gables, Florida: Glades House, 1949), pp. 64-65.

⁸Ashton, pp. 166-170; and Donald Curl, Mizner's Florida, (Cambridge, Massachusetts: MIT Press, 1984), pp. 163-164.

Across the peninsula at Tampa, the Davis organization experienced a fate similar to that of the Mizner Corporation. In 1926, D.P. Davis hoped to realize \$4 million in second payments from the sale of Davis Islands lots. He only received a fraction of that amount as hundreds of lot buyers defaulted. Davis had over-extended his resources during 1925, by beginning another project called Davis Shores on Anastasia Island near St. Augustine. Desperate for financing, he turned to Stone and Webster Corporation of Boston during the summer of 1926. In return for their financial support the Boston firm took over the Tampa project, giving Davis 49 percent of the stock. Davis used the stock as collateral to obtain a loan for the St. Augustine venture. However, that too began to fail. In October, Davis and some of his associates sailed for Europe aboard the S.S. Majestic with plans to build a real estate development on the French Riviera. He did not complete the voyage. The authorities never could determine whether Davis deliberately jumped overboard, or accidentally fell from the ship. The St. Augustine project was abandoned, but Davis Islands eventually became successful due to its proximity to downtown Tampa.⁹

On September 18, 1926, a great hurricane further sealed the fate of the expiring boom. Winds of 128 miles per hour collapsed buildings and bent skyscrapers, killing 250 people in the Miami-Ft. Lauderdale area. The storm surge drove ocean-going vessels blocks inland. Proceeding across the peninsula the hurricane drowned 110 people at Moore Haven on Lake Okeechobee, and then headed across the Gulf of

⁹Karl Grismer, Tampa, (St. Petersburg, Florida: St. Petersburg Printing Co., 1950), pp. 258-259; and Jacksonville Journal, August 3, October 13, 14, 15, 1926.

Mexico striking Pensacola. Altogether, the storm killed 372 people, injured 6,281, and destroyed 5,000 homes.¹⁰

Florida received harsh criticism as a result of the hurricane. Critics blamed many of the deaths on the poor construction methods of the boom period. Many of the "Spanish" homes of South Florida had been little more than studs, chicken wire, and plaster.¹¹ The American Red Cross leveled charges at officials "from the governor on down," for interfering with relief efforts and minimizing the results of the hurricane to the American public.¹² The reality of the storm's damage, and the criticism that arose, further eroded Florida's already tarnished image. Although officials predicted a good 1926-27 tourist season it failed to materialize, for there was little hope of Florida recovering a good image in the near future.

In Jacksonville, as in most other Florida cities, few people could have guessed at the beginning of 1926, that the boom would be dead by the end of the year. In January, developers platted twenty-four new subdivisions in Duval County. For the year, the county recorded 123 new plats, more than any other year during the decade.

¹⁰Ten Eick, pp. 281-283; Polly Redford, Billion-Dollar Sandbar: A Biography of Miami Beach, (New York: E.P. Dutton and Co., 1970), pp. 169-170; and Florida Times-Union, September 19, 20, 21, 22, October 9, December 31, 1926.

¹¹Roger Babson, "Lessons From the Florida Disaster," Florida Times-Union, October 9, 1926. For photographs of the devastation caused by the storm, see Tyler Publishing Co., A Pictorial Record of the Florida Hurricane, (Miami: Tyler Publishing Co., 1926).

¹²These officials apparently minimized the storm's damage because they believed that the press had exaggerated the truth about the devastation, and had made many people afraid to visit the state. See Ballinger, p. 120; and Florida Times-Union, October 6, 1926.

In a way, Jacksonville's efforts to attract out-of-towners had worked. While during the previous year most major development efforts had been produced by local businessmen, many of the new real estate projects were the efforts of people from other areas.¹³

Among the best publicized of the new subdivisions was Locarno, situated on the site of the old Merrill-Stevens auxiliary shipyard east of South Jacksonville. (See Appendix) In January, the newly-formed Moore-Shutts-Fleming Development Company purchased the site. The developers were among the most prominent in Florida's business and political circles. James A. Moore had been a successful real estate developer in Seattle, Washington, before he came to the Southeast in 1914. In Florida, he bought sixteen thousand acres of Everglades land and built the town of Moore Haven on the western shore of Lake Okeechobee. Frank B. Shutts owned the Miami Herald. Francis P. Fleming was a noted Jacksonville attorney and politician.¹⁴

The Moore-Shutts-Fleming Company planned to make their development one of the finest in the Jacksonville area. They retained Philip Foster, the designer of San Jose, to plan the new subdivision, utilizing the two existing ship-launching basins as yacht harbors. Foster centered the new subdivision on Tacoma Boulevard, a thoroughfare designed to provide a more direct link between Atlantic Boulevard and the St. Johns River Bridge. Workmen immediately began clearing away the old shipyard structures, except for two office buildings which the

¹³Duval County, Florida, Official Records, "Plats," Vols. 11-12.

¹⁴Jacksonville Journal, January 6, 1926; and Florida Times-Union, January 6, 1926.

development company remodeled and divided into apartments. After a much-publicized contest, the developers chose the name "Locarno" in honor of the Swiss town where European nations signed peace and arbitration treaties late in 1925. Locarno received an enormous amount of local publicity during the early months of 1926. By mid-year, however, with streets only half finished, the construction gangs stopped work. The developers never completed the project.¹⁵

About the time Locarno came on the scene, out-of-towners began a number of other prominent new subdivisions. W. Ward Smith, a banker from King's Park, New York, employed Philip Foster to plan "Vista del Rio" for a tract along the St. Johns River north of San Jose. Nearby, Foster designed "Bello Bosque" for John Curtiss, a developer from the Midwest. North of the new airport on Main Street, the Gillespie brothers, two Birmingham, Alabama, realtors, promoted "Oceanway" as "Jacksonville's Logical Suburb." The Gillespies laid out their development at the west end of Ponce de Leon Boulevard, a proposed highway to the beach. Developers promoted many other new real estate projects throughout Duval County during the early months of 1926. After an initial blaze of publicity, most were never heard of again.¹⁶

In February, a group of businessmen from both Jacksonville and New York announced the most ambitious of all of Duval County's boom projects. For several years Jacksonville realtor Stockton Broome and

¹⁵Florida Times-Union, January 7, 11, 13, 17, 19, February 14, March 28, 1926; and Jacksonville Journal, January 11, 16, February 10, 1926.

¹⁶Jacksonville Journal, January 29, 1926; and Florida Times-Union, February 3, 10, 1926.

prominent local engineer Henry H. Buckman had been buying up acreage in northeastern Duval County. By early 1926, their holdings included a tract of eighteen thousand acres extending along the north side of the St. Johns River from Main Street to the ocean, and four thousand acres on the south side of the river across from Dames Point. They succeeded in attracting the support of wealthy New York real estate investor August Hecksher, and some of his associates. In early 1926, the Bayshore Corporation was formed with Hecksher as chairman and Buckman as president. The board of directors contained a number of nationally-prominent businessmen, including Newcomb Carlton, president of Western Union, and Percy Rockefeller.¹⁷

The Bayshore Corporation proposed extensive plans for the property. These included the construction of a toll road along the north bank all the way to the ocean, a resort city on Ft. George Island, and major port facilities along both sides of the river at Dames Point. Long-range plans included the creation of a new city, virtually a twin to Jacksonville, that would surround the new port. Construction of the seventeen-mile-long roadway, later named Hecksher Drive, began in June and took about a year to complete. At the same time, Hecksher, who already owned land in fifteen Florida counties, became involved in a major project at St. Augustine. His newly-formed St. Augustine and Atlantic Corporation constructed the North River Bridge and made preparations for a new resort community named Vilano Beach. Eventually the downturn in Florida's economy took its toll on both the

¹⁷Florida Times-Union, February 5, 1926.

Bayshore and Vilano projects. By the end of the decade the roads and bridges were all that the corporations had constructed.¹³

Although land sales in Florida crested late in 1925, it was not until the early months of 1926 that real estate development and promotion reached its peak. By then some newspapers had become so caught up in the euphoria that had swept the state, they became less cautious in what they printed. Even the most implausible of developments could be reported as a future reality. This even applied to rumors. One such incident created another feud between Jacksonville's two daily newspapers. On January 26, Times-Union headlines screamed: "HUNDRED MILLION FOR JAX BEACH PALACE." The newspaper told its readers that Mrs. Ella Rawls Reader Stokely, an "oil millionairess" from Mississippi and "the world's greatest businesswoman," planned to build a major development south of Jacksonville Beach. The one-thousand-acre oceanfront tract would contain a \$100 million "peace palace," a \$20 million hotel, and a school for training future statesmen. The newspaper claimed that Mrs. Stokely planned to donate the "peace palace" to the League of Nations and the International Court of Justice, and believed those organizations would use the building as their headquarters. Furthermore, the Times-Union reported, the nations of the world would probably build embassies surrounding the palace, and it would become a place where the people of the world could "deal directly" with one another.¹⁹

¹⁸Florida Times-Union, February 5, 6, June 4, November 6, 1926; and Jacksonville Journal, February 5, 6, 1926, July 25, 1927.

¹⁹Florida Times-Union, January 26, 1926.

The Jacksonville Journal responded to the "peace palace" reports with biting sarcasm. They employed the actions of an imaginary set of "binder boys" to show the utter impossibility of such a project.

The "binder boys" hung on well. They must be given credit. All day long they worked on clues. They burned up telephone and telegraph wires in every direction.

After a day of relentless activity they compared notes. This is the information their day's work netted:

That a hundred million dollars is a lot of money.

That twenty million dollars will build "some" hotel.

That the League of Nations, due to the failure of the United States to ratify the covenant, is very well satisfied with its home in Geneva, Switzerland.

That the International Court of Justice has become so accustomed to the surroundings at The Hague, that it hates to move.

That embassies and legations in most cases prefer to be near the seat of government of the country in which they are located.

That future statesmen are trained in congress and diplomatic service rather than in day boarding or correspondence schools.

That some sort of constitutional amendment would have to be passed and ratified by two-thirds of these United States to allow the American people to "deal directly" with their brothers across the seas.

That Mississippi is not an oil producing state, unless it is cotton seed oil.

That practically all of the ocean frontage between Jacksonville Beach and St. Augustine is owned by the National Lead Company.

That officials of this company cannot remember for the life of them ever having deeded over a thousand acres of land for the site of a \$100,000,000. peace palace, and a \$20,000,000. hotel.

That the name of the "world's greatest business woman" is not Mrs. Stokely.

"There ought to be some sort of law against printing bunk stories like that," said one of the "binder boys," hitching up his subdivision pants.²⁰

Another Journal column featured the "Binder boys" trying to figure out what \$100 million would buy. The Times-Union did not give up easily. For days it tried to prove that the project would really take place.

²⁰Jacksonville Journal, January 27, 1926.

As it turned out, Mrs. Stokely's new husband was quite wealthy and he owned a great deal of property south of Jacksonville Beach. However, he was in the process of having the marriage annulled on the grounds that she had entered into the union for opportunistic reasons. Jacksonville's newspapers promptly chose sides, and for months treated their readers to occasional glimpses of the Stokely family problems.²¹

By mid-year, when real estate developments across the state began to suffer from buyer defaults and declining sales, Duval County's projects experienced similar problems. Most of the newest subdivisions did poorly, and many of them were abandoned before the year was out. Even the largest of the area's development companies experienced severe downturns. In fact, during the latter half of 1926 there was so little to report in development activity, the Times-Union quit running a separate Sunday section for real estate. During the height of the boom, the newspaper had often run three complete sections of real estate news in the Sunday paper: local, state, and a segment highlighting a particular city or county. Generally, full-page advertisements for real estate projects filled more than half of each section. As local developments fell on hard times through the summer and fall of 1926, both Jacksonville newspapers maintained an almost embarrassed silence about the situation.²²

²¹Jacksonville Journal, January 30, April 4, May 11, 1926; and Florida Times-Union, January 28, 29, 30, May 11, 1926.

²²Based on the writer's survey of both the Florida Times-Union and Jacksonville Journal for the period 1924-1926. The Journal published a Sunday edition for a only few weeks in January and February 1926. After May 1926, no full-page ads for local real estate developments appeared in the Times-Union for the remainder of the year.

Majestic Homes Corporation became the first of Duval County's major development companies to default on its commitments. As the year began, the corporation announced that it would immediately begin construction of homes at its Florida Beach townsite. Although several homes were begun, the downturn in the real estate market forced Majestic Homes to cease work on the project. By June, the corporation had defaulted on mortgages, property taxes, promissory notes, and payments for construction equipment. Creditors initiated a total of six lawsuits in Duval County courts. Former owner Gabe Lippman held the main mortgage on the property. By the time he regained control of the bulk of Florida Beach a year later there was little chance of the town becoming a reality.²³

Consolidated Development and Engineering Corporation fared somewhat better than Majestic Homes during 1926. They started the year by announcing grander plans for Venetia, which included a huge viaduct over the Atlantic Coast Line tracks so that automobile traffic would not be disrupted by the trains. Throughout January and February, the corporation conducted a national advertising campaign, and sent representatives to several large Northeastern cities where full-page advertisements for Venetia appeared in newspapers. To further publicize their subdivision to local people, Consolidated sponsored a Jacksonville appearance by comedian Will Rogers in February. Rogers had never been to Florida before, and toured the state before coming

²³Jacksonville Journal, January 9, 1926; Florida Times-Union, January 10, 1926; Duval County, Florida, Records of the Circuit Court, "Lippman Investment Company vs. Majestic Homes Corporation," July 21, 1926; and Duval County, Florida, Official Records, "Index to Court Cases, 1924-1926."

to Jacksonville. He optimistically commented on the situation throughout the state:

Yep, it's settlin' down, and that will give it a chance to settle up. When it settles down things will get on a firmer basis. And it will be a lot better off. All those cheap skates will get eased out then, and Florida will be much better off.²⁴

Despite the optimism and publicity, the decline of real estate sales damaged Venetia's progress. Only a small number of people purchased lots in the subdivision during 1926. In July, Jacksonville's newspapers reported that a local businessman had begun construction on the subdivision's seventh home. By that time, however, all other construction and the massive advertising campaign had ended. With resources exhausted, and no one willing to take a chance to provide financing for the completion of the half-finished network of streets and bulkheads, the developers of Venetia waited for a turnaround that never came.²⁵

Across the river the San Jose Estates Corporation faced a situation very similar to that at Venetia. The future still looked bright when the San Jose Hotel, shops, and country club opened with a gala celebration in January 1926. Jacksonville's newspapers enthusiastically reported the awarding of contracts for the San Jose Vanderbilt Hotel, and the commencement of construction projects such as the yacht

²⁴The Rogers quote is contained in the Jacksonville Journal, February 3, 1926. For other information on development plans at Venetia, see the Florida Times-Union, January 31, February 16, 1926, and the Jacksonville Journal, January 27, February 9, 1926.

²⁵Florida Times-Union, July 18, 1926; for information on the work stoppage at Venetia, see Duval County, Florida, Records of the Circuit Court, "Ortega Company vs. Consolidated Development and Engineering Corporation," February 2, 1930.

basin and the San Juan Esplanade, a riverfront boulevard. Early on, however, there were indications that the development was not as successful as expected. In February, a time when the new hotel should have been full of tourists, the developers ran advertisements in the Jacksonville newspapers attempting to lure residents to the "Weekend Retreat Ideal." Like Venetia, few lots sold at San Jose during 1926. By late spring, all of the San Jose Estates Corporation's lavish full-page newspaper advertising had ceased, and the newspapers quit reporting construction news from San Jose. All work on improvements to the townsite had stopped. Although they managed to retain control of the San Jose property for a couple more years, the events of 1926 signalled the beginning of the end for the San Jose Estates Corporation.²⁶

Despite the problems, San Jose managed to score a major triumph in 1926. Alfred I. duPont, a leading member of the gunpowder-manufacturing family of Wilmington, Delaware, chose to make his winter home in Jacksonville. On April 5, duPont and his wife purchased four riverfront lots on the north end of San Jose. Before heading back to Delaware on his yacht Nenemoosha, duPont held a press conference, where he stated:

I have been coming to Florida for thirty years, but until just recently had made no move to establish a winter home in the state. To my notion, the St. Johns riverfront in the vicinity of Jacksonville, for beauty,

²⁶Jacksonville Journal, January 22, April 4, 1926; Florida Times-Union, February 2, March 2, April 11, 1926; the advertisement for the San Jose Hotel is contained in the Florida Times-Union, February 25, 1926; for information on the cessation of construction work at San Jose, see Duval County, Florida, Records of the Circuit Court, "James L. Frazee vs. San Jose Estates Corporation," July 16, 1926.

is second to only one other spot in all of Florida, the St. Andrews Bay district in the north Gulf section of the state. I selected San Jose as a homesite only after a careful study of locations over the entire state. The principal factors which determined my selection were San Jose's natural beauty, the substantial manner in which the development is being carried out, its proximity to Jacksonville, and its accessibility from the North. Jacksonville, I see as the coming giant metropolis of the South. The next ten years will see more rapid development than the past fifty. With my winter home in San Jose, it will be possible for me to get to my offices in Wilmington almost overnight.²⁷

Although duPont kept his large estate, "Nemours," in Delaware, he established his legal residence in Florida. Pierre S. duPont had become the newly-appointed tax commissioner of Delaware, and Alfred did not want his cousin prying into his financial affairs. The duPonts named their Florida estate "Epping Forest," in honor of the Virginia plantation where George Washington's mother was born. Jessie Ball duPont was descended from the same family as Mary Ball Washington. By autumn, construction of a large Spanish-style house was under way at "Epping Forest." The duPonts considered it almost a cottage, compared to the palatial mansion at "Nemours," when they moved in early in 1927. Even the arrival of duPont, however, could not revive lagging sales at the San Jose project.²⁸

Generally, during 1926, conditions at most of Duval County's other boom developments were about the same as at San Jose and Venetia. As the year progressed, lack of revenue forced many developers to cancel dredging projects and the construction of streets. Some

²⁷ Jacksonville Journal, April 5, 1926.

²⁸ Marquis James, Alfred I. duPont: The Family Rebel, (Indianapolis: Bobbs-Merrill, 1941), pp. 397, 402.

of the developments were abandoned. Lakeshore, on Jacksonville's southwest side, and San Marco, in South Jacksonville, fared better than most. By the end of 1926, Lakeshore contained forty-five homes. Most of these, however, were built in a working class area the developers opened up across St. Johns Avenue from the original, more affluent section. At San Marco, during 1926, the Avondale Company completed the streets, bulkheads, and dredging projects. They also constructed an ornate office building in the shopping district, two apartment buildings, and six homes.²⁹

Although most of Duval County's boom developments experienced hard times during 1926, construction of homes flourished in older areas. Residential building permits accounted for \$9.4 million, or nearly half of the phenomenal \$21.3 million in construction reported by the city of Jacksonville during the year. This included numerous apartment buildings and 1,392 private homes. Some of the new residences were erected in affluent neighborhoods such as Avondale, Riverside, and newly-annexed Ortega. However, more modest neighborhoods such as Murray Hill and the Pearl Court section of Springfield received the bulk of such construction. In September, the Chamber of Commerce reported that a shortage of homes still existed, although eased somewhat from the previous year. Despite the shortage, few new homes appeared at Lake Forest, the working class project created by

²⁹Jacksonville Journal, January 8, August 5, September 4, 1926, and Florida Times-Union, February 28, April 3, July 11, August 8, 1926.

the developers of Venetia. Records show that as late as 1940, only a handful of houses had been built in that subdivision.³⁰

It is not entirely clear why most of Duval County's new subdivisions fared so poorly while similar construction boomed in older areas only a few miles away. Undoubtedly, many of the new developments, such as San Jose and Florida Beach, lay too far from downtown Jacksonville to be considered logical extensions of the city. However, even those closer in, such as San Marco, experienced much the same plight. There may have been a stigma attached to the new projects due to the emphasis on attracting tourists, and the subsequent instability of such developments when the real estate market declined. One writer in the southern portion of the state reported that many natives of South Florida would not build in the tourist-oriented subdivisions until they saw their friends build there first. Perhaps this applied to Jacksonville as well.³¹

The \$21.3 million in construction reported by the city of Jacksonville during 1926, represented a 44 percent increase over the previous year. Jacksonville became the only major Florida city to experience such an increase that year. Local leaders viewed the record levels of construction as evidence that their city offered

³⁰Jacksonville City Council, An Industrial Survey of Jacksonville, Florida, (Jacksonville: Jacksonville City Council, 1930), p. 159; Jacksonville Journal, September 4, 1926; Florida Times-Union, September 9, 1926, January 25, 1927; "Homes Spring Up Overnight," Jacksonville, February-March, 1926, p. 15; and Duval County, Florida, Records of the Circuit Court, "Trout Creek Development Company vs. Midland Realty Company," April 21, 1940.

³¹"The Stick of the Rocket in Florida," Nation, April 21, 1926, p. 439.

something "more substantial" than other communities downstate. However, Miami reported a greater volume in building during 1926 than did Jacksonville. During the year, the South Florida city issued permits for new structures valued at \$35 million, but that represented a 41 percent drop from a phenomenal \$60 million in 1925. Therefore, it appears that Jacksonville's building boom was due, at least in part, to the fact that the city had entered the frenzy of real estate development and construction much later than other communities downstate. Thus, it took longer for many building projects to become a reality. The increased construction became the pride of Jacksonville and Duval County, and local newspapers devoted much space to each project. Many of the buildings became landmarks of the community.³²

The roster of long-standing construction projects shortened as one-by-one buildings became completed during 1926. Duval County finished its new 230-bed hospital in Springfield during January. A new ten-story annex of the Atlantic National Bank opened in the 200 block of West Adams Street in April. During May, the Scottish Rites Masons dedicated their majestic new temple at the edge of Confederate Park, and a month later the Elks moved into their new downtown clubhouse at Adams and Laura streets. Several doors down the street from the Elks Club, the fourteen-story Hotel Carling opened on schedule September 1. Some other building projects, however, were not finished as promptly. Construction of the new Jacksonville police building and

³²An Industrial Survey of Jacksonville, Florida, p. 159; and Statistical Abstracts of the United States, 1928, pp. 807-808.

city jail ran late. The police and their prisoners moved into temporary quarters in the county armory so that the old police station could be demolished for construction of the Florida Theatre. The police finally occupied the new building on Liberty Street in mid-September, four months late. Having been challenged for supremacy by the seventeen-story Lynch Building, Barnett National Bank added two more floors to their construction plans to insure that they had the tallest building in the city. This also increased construction time. The bank finally dedicated their new eighteen-story building in February 1927. The Lynch Building opened a few days later.³³

With incredible speed, two other tall buildings were both begun and completed during 1926. Construction of the new fifteen-story George Washington Hotel did not begin until spring. Yet the \$2 million structure at Adams and Julia streets opened for business in mid-December. It was one of the first fully air-conditioned hotels in the nation. Construction of the Park Lane Apartments progressed at an even more rapid pace. In February, Jacksonville businessman Francis Mason announced that his Times Corporation would build a fourteen-story apartment tower on the waterfront in Riverside, adjacent to Memorial Park. The \$800,000 structure formally opened December 11, and contained thirty-two "cooperative" apartments. The Park Lane had

³³Florida Times-Union, January 27, June 2, 1926, January 1, February 22, 1927; Jacksonville Journal, January 13, 19, April 10, May 14, September 1, 1926, March 1, 1927; "Hotel Carling Receives Royal Welcome as it Opens its Doors to Jacksonville," Southeastern Hotel Journal, September 1926, pp. 12-13; and "Steel and Stone Pinnacles Mark City's Progress," Jacksonville, January 1927, p. 16.

the distinction of becoming the first cooperative apartments, or condominiums, built in Duval County.³⁴

New church buildings further reflected the large variety of structures that were built in Jacksonville during 1926. After nearly two years of planning and construction, the Riverside Baptist Church finally held services in their new Mizner-designed sanctuary on Easter Sunday. During the year, preparations began for new sanctuaries for several other Riverside churches including Good Shepherd Episcopal, Riverside Presbyterian, Trinity Lutheran, and the Jacksonville Mormon Chapel. Downtown, two major churches expanded their facilities. Having decided against building a twenty-story church/hotel, First Baptist Church launched construction of a \$350,000, six-story, Sunday School building and community center next to the existing sanctuary on Church Street. Nearby, Immaculate Conception Catholic Church completed a \$200,000 parochial school building at Duval and Newnan streets, and began construction of a parish house close-by.³⁵

As a result of the \$2.5 million county school bond issue of the previous year, construction of three new secondary schools for white students began during 1926. This included Robert E. Lee High School in Riverside, Andrew Jackson High School in Springfield, and Julia Landon Junior-Senior High School in South Jacksonville. Altogether,

³⁴Florida Times-Union, February 7, May 6, December 15, 1926; Jacksonville Journal, January 22, December 11, 15, 1926; for a definition of a cooperative apartment, see the New York Times, January 27, 1929, sec. 12, p. 1.

³⁵Florida Times-Union, January 24, March 24, April 3, 4, September 14, December 12, 1926; and Jacksonville Journal, March 14, 1926.

the three schools accounted for approximately \$1.5 million of the bond money. The remainder went mainly for additions to elementary schools. Each of the new high schools opened for the fall term of 1927. The strong Mediterranean style of all three school buildings attests to the influence of the architectural fad which accompanied the Florida land boom.³⁶

Two important theaters were among other buildings begun in Jacksonville during 1926. With the old police station cleared from the site at Forsyth and Newnan streets, workers began building the seven-story Florida Theatre and office building in mid-summer. When it opened in April 1927, the \$1.5 million "Moorish" movie palace was one of the most lavish of such facilities in the Southeast. A few miles away at Five Points, in Riverside, local realtor N.G. Wade began construction of a theater and office building late in the year. Built at a cost of \$400,000, the four-story Riverside Theater held the distinction of becoming the city's first theater constructed outside the downtown area. It also opened in the spring of 1927.³⁷

Despite Jacksonville's construction boom, the economy of the state continued downward during 1926, and some local builders became wary of completing projects as originally planned. On Adams Street, across from the new George Washington Hotel, Jacksonville businessman W.J. Hildbrandt announced his intention of constructing a ten-story office building. As the plans progressed, however, he decided to

³⁶Florida Times-Union, March 24, July 11, 1926; and Jacksonville Journal, September 9, 1927.

³⁷Jacksonville Journal, January 19, 1926, June 21, 1927; and Florida Times-Union, November 28, 1926, March 12, April 8, 1927.

leave off the top four stories, waiting to see if they were needed. They weren't. In a similar move, the Greenleaf and Crosby jewelry firm commissioned plans for a twelve-story office structure for a site at the northeast corner of Adams and Laura streets. When the company made the plans public in May 1926, they announced that six stories would be constructed immediately and the rest at some future date. A month later, however, they discarded their caution and authorized the immediate construction of all twelve stories. Had they waited, the top six floors would probably never have been built. The Greenleaf and Crosby Building became the last building of over seven stories to be constructed in Jacksonville for almost a quarter of a century. Jacksonvillians could not have guessed, in the mid-twenties, that their city's next tall building would be the seventeen-story St. Johns Apartments, completed at Ashley and Julia streets in 1951.³⁸

Jacksonville businessmen planned other tall buildings for their city's downtown during 1926, but the projects never became reality. The Windle Hotel Company commissioned plans to replace their existing facility with a sixteen-story structure adjacent to the Lynch Building on East Forsyth Street. On the other side of downtown, a group of local men proposed a ten-story "Medical Arts Building" for a site at 325-327 West Duval Street. According to plans the structure would have housed only the offices of physicians and dentists. Both projects came through the planning stages, with construction set for

³⁸Florida Times-Union, May 5, 12, June 9, 1926, December 7, 1927; Jacksonville Journal, May 12, 1926, June 9, 1927; and Carolina Rawls, comp., The Jacksonville Story, (Jacksonville: Jacksonville's Fifty Years of Progress Association, 1950), p. 42.

early 1927. Continued downturn, however, prevented either from ever being built.³⁹

Although Jacksonville experienced record levels in construction, the rest of the city's economy showed mixed results during 1926. The value of commerce handled through the Port of Jacksonville reached a peak for the decade at \$22 million. Much of that increase, however, came in the form of incoming building materials. During the year, the Jacksonville area could report few new industries. Yet several firms undertook major expansion projects. The Coca Cola Company built a new two-story bottling plant in Springfield. Southern Railways began construction of a new \$600,000 switching yard at Grand Crossing, northwest of the city. Moreover, several long-term expansions for local businesses became complete, including the huge new Dorsey-Southern bread factory in Springfield, the F.E.C.'s new railroad bridge across the St. Johns River, and the switching yards west of the train station. On the more negative side, however, Jacksonville's banking industry experienced a dismal year. Clearings through the city's banks set a record for the decade at \$1.5 billion, up \$50 million from 1925. While that increase may appear to have been a significant gain in business for Jacksonville's banks, it was actually caused by money leaving the area. For during the year Jacksonville's bank deposits dropped 36 percent to \$536 million.⁴⁰

³⁹Florida Times-Union, May 27, December 16, 1926; A full-page advertisement for the architectural firm of Marsh and Saxelbye contains drawings of the proposed structures and indicates that plans had been completed, see Jacksonville, January 1927, p. 19.

⁴⁰An Industrial Survey of Jacksonville, Florida, p. 148; Jacksonville City Council, The Port of Jacksonville, (Jacksonville: Jacksonville City Council, 1937), p. 16; Florida Times-Union, February

The Believers in Jacksonville continued to promote their city during 1926. The organization experienced a banner year, and finally reached its membership goal of twelve hundred members. Throughout the spring and summer the Believers maintained a series of small advertisements in several national magazines, including the Saturday Evening Post, Forbes, and the Review of Reviews. The Believers claimed their efforts represented the first time in the history of Florida that a community conducted a national advertising campaign through the summer months. In the fall, full-page advertisements once again appeared in the Saturday Evening Post and Literary Digest. To their credit, the national advertising activities of the Believers did not go without notice by people from outside the state of Florida. The organization received inquiries about its structure and fund-raising methods from civic groups across the United States, Canada, and even as far away as Brisbane, Australia.⁴¹

The Believers' advertisements of late 1926 reflected the passing of the boom and a change in the attitude of some Jacksonville leaders. While the ads of the previous year had mainly stressed tourism in Jacksonville and its surrounding area, those of 1926 returned to placing a greater emphasis on the city's role as a business and commercial center. One ad which appeared in the Literary Digest was titled "The Inevitable Center of the New and Fast-Developing Southeast." Besides explaining the advantages of Jacksonville's location for industrial

28, June 6, July 17, 1926; and Florida Times-Union, February 28, June 6, July 17, 1926.

⁴¹Florida Times-Union, May 19, August 5, 22, 1926.

uses, the ad attempted to capitalize on the decline of the boom, by stating:

No one is more glad than we that the heyday of feverish speculation in Florida, the rush for quick gold, has ended, for Florida's real development, safe and inevitable, can now proceed. Industrial and agricultural Florida is now free to develop on the sound foundations of opportunity and service.⁴²

Careful not to discourage any potential tourists, however, the Believers closed their ad by mentioning that Jacksonville had "luxurious hotels" and "winter sunshine" for those who came to investigate the city's business opportunities.

As the Florida's economic downturn continued through 1926, and the hurricane in the southern portion of the state swept away the chances for a revival of the boom, Jacksonvillians could see that their city was in a better position to weather hard times than those downstate. Despite all of the new construction, the Jacksonville area had not been tremendously overbuilt. Moreover, the city's fortunes were not tied primarily to the tourist trade. However, as Florida's premier business center, Jacksonville still depended on other areas of the state as a market center for its goods and services. Therefore, as Florida continued down from the economic peak of the mid-twenties, so did Jacksonville.

⁴²Literary Digest, September 25, 1926, p. 61.

CHAPTER 5
THE AFTERMATH--1927-1929

The years 1927 through 1929 became a period of great decline for all of Florida. The contradictions of 1926, with economic improvements in some areas and drastic declines in others, were a thing of the past, as nearly every aspect of the economy throughout the state headed downward. A poor tourist season early in 1927, due largely to bad publicity over the hurricane of the previous fall, put an end to hopes for a resurgence of the boom. The most optimistic of Floridians tried to put a good face on the situation. However, the day of reckoning came for many of those who had gambled heavily on the prosperity of the state. For Jacksonvillians, the effects of the boom's aftermath were not as severe as in many other portions of Florida. The North Florida city had never become as caught up in the rampant real estate activity as its sister cities downstate. Jacksonville remained primarily a business city, and as Florida's chief commercial center, its industries were called upon to provide many of the needs for a state whose population had grown by half during the decade.

In the months following the disastrous hurricane of September 1926, divergent images of the state of affairs in Florida were represented in the press. In January 1927, the New York Times carried a lengthy article which took a dim view of the state's economy.

The Great Florida real estate boom which was reputed to have made thousands fabulously rich over night and to have caused cities to rise almost by magic from reclaimed swamplands or barren washes of sand is completely in eclipse at this moment and there is instead in prospect a period of growing depression which threatens to become more acute as the winter season advances.¹

The newspaper went on to portray a dismal economic picture of the state where deflation of land prices, bank failures, and bankrupted real estate developments had become the norm. Many Floridians, however, did not choose to see their state that way. Responding to the Times article, the Florida Times-Union questioned the motives of the writer and stated that the article presented a picture much different than the truth.² In a letter to the Forum, Hamilton Holt, president of Rollins College, rebutted the forecasters of doom by presenting a more optimistic portrait of Florida's economy:

A general impression seems to exist throughout the country that all Florida has been stunned by the collapse of the land boom followed by the disaster recently experienced in the southern section of the state. Nothing could be further from the truth.

Florida is supported principally by citrus fruits, truck gardening, turpentine, phosphates, cotton, the sponge and fish industries, cigar manufacture, general farming, and last but not least, tourists.

None of these sources of wealth will be permanently injured by the passing of the "peak" of frenzied speculation. The citrus crop alone has been affected by the hurricane and not more than ten percent of that as a result of the droppage of the fruit.³

¹New York Times, January 3, 1927, p. 3.

²"The Sun Still Shines Over Florida," editorial, Florida Times-Union, January 6, 1927.

³Hamilton Holt, "Letters to the Editor," Forum, March 1927, pp. 462-463.

To attempt to convince the nation that Florida was doing fine, businessmen from across the state held a "Faith in Florida Conference" in New York during January.⁴

In reality, however, Florida fared poorly in 1927. During the year, 31 of the state's 336 banks failed. Although twelve reopened, it left the state with a net loss of nineteen banks.⁵ Bank deposits decreased another 18 percent to \$436 million, almost half that of the peak two years earlier.⁶ Bank clearings dropped significantly throughout the state: 63 percent in Miami, 46 percent in Tampa, and 33 percent in Jacksonville. Whereas in 1926, some Florida communities, such as Jacksonville, had experienced an increase in construction, such activity now declined throughout the entire state.⁷

During the previous two years, many people had gambled on Florida's prosperity and the results of the downturn became reflected in the courts. The United States Bankruptcy Court at Jacksonville, which at that time included South Florida, became swamped with cases. In 1924, the court handled 171 bankruptcies. The number dropped to 119 cases in 1925, but rose to 290 the following year. During the first seven months of 1927, the court handled 501 bankruptcies. Small businesses accounted for the majority of cases. To deal with the

⁴New York Times, January 13, 1927, sec. 5, p. 4.

⁵Junius Dovell, The History of Banking in Florida, 1828-1954, (Orlando: Florida State Bankers Association, 1955), pp. 99, 104.

⁶Ibid.

⁷U.S. Department of Commerce, Bureau of the Census, Statistical Abstracts of the United States, 1928, (Washington, D.C.: U.S. Government Printing Office, 1928), p. 280.

increase, the federal government divided the district, creating a bankruptcy court for South Florida, at Miami, in August of 1927.⁸

As all across the state the vestiges of the boom faded away, many development projects became a distant memory. Henry Villard, writing for the Nation, described their remains as he viewed them along the Dixie Highway north of Miami in the spring of 1928:

Dead subdivisions line the highway, their pompous names half obliterated on crumbling stucco gates. Lonely, white-way lights stand guard over miles of cement sidewalks, where grass and palmetto take the place of homes that were to be. Street signs--where a "Ponce de Leon Boulevard" was planned to intersect with an "Avenue Alcazar"--point forlornly skyward. Instead of billboards flamboyant with the name of some super-subdivision or dream-development, the advertisements read virtuously of motor cars, or--more reassuring still--native dairies and agricultural products.

From Hollywood on, one is confronted with more tangible evidence of what might have been. Gaping structures, tragically uncompleted, are mute reminders of ambitious schemes for apartments, casinos, country clubs. The great Roosevelt Hotel in Miami, abandoned when almost ready for the window panes, is a grim landmark. Whole sections of outlying subdivisions are composed of unoccupied houses, through which one speeds on broad thoroughfares as if traversing a city in the grip of death.⁹

Remaining developers put forth valiant efforts to save their projects. They begged their lot buyers not to default, agreed to lower and extend payments, and often chopped 10 to 20 percent off the original purchase price.¹⁰ Several of the largest companies resorted to

⁸U.S. Bankruptcy Court for the Middle District of Florida, Jacksonville, "Bankruptcy Court Dockets," Vols. 6-9, 1922-1929.

⁹Henry Villard, "Florida Aftermath," Nation, June 6, 1928, p. 636.

¹⁰New York Times, January 3, 1927, sec. 1, p. 3; and M.S. Rukeyser, "Is Florida Coming Back?" World's Work, March 1928, pp. 471-481.

development efforts outside of Florida to raise capital. Joseph Young of Hollywood purchased property in the Adirondack Mountains of New York and there laid out a townsite for a resort he named "Hollywood-in-the-Hills." He hoped success in the New York venture would provide funds to see his Florida operations through troubled times. The new project, however, failed to raise the necessary capital, and in the spring of 1928, Young lost his hotels and other Florida property through bankruptcy. Carl Fisher of Miami Beach attempted a similar venture. During the late twenties, he built a resort community named Montauk Beach near the eastern end of New York's Long Island. By the early thirties, however, Fisher's development companies were also in the hands of creditors. At Coral Gables, George Merrick managed to hold onto his South Florida properties until 1929, when his firm also collapsed into bankruptcy.¹¹

Another major storm added to Florida's woes during 1928. On September 16 of that year, a hurricane hit the Palm Beaches and Lake Okeechobee area, carrying winds of 130 m.p.h. and causing \$50 million in damages. As in the 1926 storm, the winds blew a great deal of water out of Lake Okeechobee, drowning nearly two thousand people, of whom an estimated 75 percent were black migrant farm workers from the Bahamas. Unlike the previous storm, however, the 1928 hurricane did

¹¹Virginia Elliott Ten Eick, History of Hollywood, (Hollywood, Florida: The City of Hollywood, 1966), pp. 320-321; New York Times, April 4, 1928, p. 14; Polly Redford, Billion-Dollar Sandbar: A Biography of Miami Beach, (New York: E.P. Dutton and Co., 1970), pp. 172-173, 179-182, and 187-190; Kathryn Ashley, George E. Merrick and Coral Gables, Florida, (Coral Gables, Florida: Crystal Bay Publishers, 1985), 73-76; and Charles E. Harner, Florida's Promoters: The Men Who Made it Big, (Tampa, Florida: Trend House, 1973), pp. 17-26.

not generate a massive amount of negative publicity. In fact, during the winter of 1928-29, Florida experienced its best tourist season since the peak of real estate speculation. Increased tourism, however, could not prop up Florida's sagging economy. During 1928, the state experienced further downturn, including the net loss of thirty-seven more banks and another 12 percent decrease in bank deposits.¹²

Invasion by the Mediterranean fruit fly furthered Florida's economic problems. Agricultural experts discovered the pest in Central Florida orange groves in April 1929, and soon learned of its presence in groves as far north as Jacksonville. A massive quarantine and eradication program included the burning of affected trees. By the time officials lifted the quarantine a year and a half later, Florida's citrus production had fallen by 40 percent. With an economy already unstable in many areas of the state, the devastation caused by the pest helped to push many ailing banks over the edge. In all, Florida experienced the net loss of forty-five more banks during 1929, and another 20 percent drop in deposits.¹³

By the end of the twenties, many aspects of Florida's economy had fallen back to levels of the earliest years of the decade. From a peak of 336 banks in 1926, only 236 existed by the end of 1929, less than at anytime since World War I. During the four years following

¹²"The Storm in Florida," Review of Reviews, November 1928, p. 489; Charlton Tebeau, A History of Florida, (Coral Gables, Florida: University of Miami Press, 1971), p. 338; New York Times, January 27, 1929, sec. 5, p. 4; and Dovell, pp. 99, 104.

¹³Henry Villard, "And Now the Fruit Fly," Nation, September 4, 1929, pp. 244-245; "The Bug that Broke the Banks in Florida," Literary Digest, August 10, 1929, p. 12; Tebeau, pp. 394-395; and Dovell, pp. 99, 104.

the crest of the boom, Florida bank deposits decreased by 63 percent. The \$306 million on deposit in December 1929 compared to the amount on deposit in 1923. Bank clearings showed the same decline in cities throughout the state. Those of Jacksonville's banks were comparable to clearings recorded in 1924, Tampa's to 1923. Moreover, the value of building permits issued by Florida's cities in 1929 reflected a similar decline. Construction in Miami and Jacksonville during that year roughly equalled the amount of building in those cities during 1921.¹⁴

In some ways, Florida's economic condition had actually grown worse than the statistics indicated. During the decade, Florida had gained nearly half a million new residents, an increase of 51 percent. In the normal course of events, the level of economic activity in 1929, as compared to the early years of the decade, should have reflected an increase roughly equal to the rise in population. Thus, by returning to levels of the pre-boom era, Florida's economy had slipped even further downward than the numbers showed. Yet even in Florida's severe economic decline there were paradoxes. Despite the fact that the state had begun its descent into the Great Depression before most of the rest of the nation, the census of 1930 revealed that Florida's unemployment rate of 5.5 percent was only half a point higher than the national average. However, cities in tourist-

¹⁴Dovell, pp. 99, 104; Statistical Abstracts of the United States, (1924) pp. 264, 785-786, (1930), p. 236, (1931), pp. 872-873; and Miami, Florida, City Manager's Report to the City Commission of Five Years of Commission-Manager Government for the City of Miami, (Miami: City Commission, 1926), p. 37.

dependent areas of the state, such as Miami and Tampa, reported unemployment levels much higher than the state as a whole.¹⁵

Jacksonville did not experience Florida's economic downturn of the late-twenties quite as severely as much of the rest of the state. Statistics for the last three years of the decade indicated consistently higher levels of economic activity, and smaller percentages of decreases in Jacksonville than in other major Florida cities. This, despite the fact that by the end of the twenties both Miami and Tampa had grown to nearly equal the size of the Gateway City. The federal census of 1930 revealed that during the decade the population of Jacksonville grew by 41 percent to 129,549, Miami expanded 274 percent to 110,637, and Tampa's rose by 96 percent to 101,161.¹⁶

Building construction became one of the areas where Jacksonville remained stronger than other cities downstate. In 1927, Jacksonville issued new building permits for \$13 million worth of construction, a decline of 38 percent from the previous year. Miami's building permits plummeted 73 percent to \$9.5 million, and Tampa's dropped 60 percent to \$6.1 million.¹⁷ Two years later, Jacksonville's building permits totalled only \$4.5 million, but Miami's had slipped to \$3.6

¹⁵U.S. Department of Commerce, Bureau of the Census, Fifteenth Census of the United States, 1930: Population, Volume III, (Washington, D.C.: U.S. Government Printing Office, 1932), pp. 11, 451; and Fifteenth Census of the United States, 1930: Employment, Volume I, pp. 6, 235. (Note that in 1930, Miami's unemployment rate was 11.5 percent, while Tampa's was 9.2 percent.)

¹⁶Fifteenth Census of the United State, 1930: Population, Volume III, pp. 11, 451.

¹⁷Statistical Abstracts of the United States, (1931), pp. 872, 873.

million and Tampa's to \$1.8 million.¹⁸ The downturn, and the subsequent fear of investors to provide financing, caused the cancelation of some Jacksonville construction projects, such as the Medical Arts Building and the Windle Hotel. However, the major buildings that were begun had sufficient financial backing to see them to completion. Thus, Jacksonville did not have towering skeletons of unfinished downtown structures as did some other Florida cities.¹⁹

Despite the downturn, a number of important new buildings were constructed in Jacksonville during the late twenties. In February 1927, a new five-story, two-hundred-bed facility for St. Vincent's Hospital was begun on Barrs Street in Riverside. The Catholic Sisters of Charity had raised a large portion of the \$1.1 million construction costs, over the preceding few years, through a public fund drive as they appealed to the people of the community to raise the standard of local medical care. The new hospital opened in April of 1928. Other important new buildings included a large new clubhouse for the Jacksonville Women's Club on Riverside Avenue, a \$400,000 Levy's Department Store on Hogan Street, a five-story office building for the

¹⁸Ibid.

¹⁹In Miami, work stopped on the fifteen-story Roosevelt Hotel during 1926, just as its superstructure became complete. No financial backers could be found to finish the project. Finally, a decade later, the federal government provided the funds for the completion of the building and it became a vocational school. In Gainesville, the ten-story Dixie Hotel remained unfinished until 1937, when federal and private aid made completion possible. Thereafter, it became known as the Seagle Building and was used for many years as part of the University of Florida. For further information, see: Helen Muir, Miami, U.S.A., (New York: Henry Holt and Co., 1953), pp. 169, 232; and Charles Hildreth and Merlin Cox, History of Gainesville, Florida, 1854-1979, (Gainesville, Florida: Alachua County Historical Society, 1981), pp. 127-129, 149.

Monticello Drug Company at Adams and Julia streets, and the city's first multi-level parking facility--a five story "Auto Hotel" on Adams near Clay Street. Homes and apartment buildings continued to form an important part of the city's new construction. During 1928, for example, residential building permits accounted for 66 percent of the \$7.9 million total.²⁰

Public improvements accounted for a large share of construction activity in Jacksonville and Duval County during the late twenties. Governmental revenue remained high enough that local leaders believed their community could afford continued improvements and thus they oversaw the passage of several new bond issues. As a result, the city built a new \$1.3 million electrical generating station along Talleyrand Avenue, a new water pumping station on the west side, a waste disposal plant, and accomplished some much needed street improvements. At the same time, the passage of new road bond issues allowed Duval County to pave and improve a number of rural highways.²¹

Public improvements were largely dependent upon the willingness of investors to buy bonds, and throughout the late twenties Jacksonville retained an excellent credit rating. In February 1928, the city sold \$800,000 worth of municipal bonds to a New York firm at a premium

²⁰Jacksonville Journal, February 15, December 18, 1927; Linda Sabin, "Nursing and Healthcare in Jacksonville, Florida, 1900-1930," (M.A. thesis, University of Florida, 1983), pp. 115-116; Florida Times-Union, January 1, August 7, 1927, January 1, February 12, 1928; and Jacksonville, Florida, City Council, An Industrial Survey of Jacksonville, Florida, (Jacksonville: City Council Advertising Committee, 1930), p. 167.

²¹Jacksonville Journal, March 17, 1926; and Florida Times-Union, January 1, February 2, 8, 1928, January 1, 1929.

of 105.33 percent, something rarely achieved by a Florida municipality at that time.²² The citizens of Jacksonville took it as a sign of the stability of their community that Northern investors regarded their city's bonds so highly. As a whole, during those years, Florida communities did not enjoy a reputation for remaining good financial risks. From 1926 into the Depression, a large number of local governments across the state failed to meet their financial obligations.²³

Jacksonville's good financial standing stemmed largely from the fact that its municipal indebtedness fell well below that of other major Florida cities. During the decade the total public debt of Florida's local governments grew from \$110 million to \$600 million, as communities across the state gambled on increasing prosperity to float large improvement bonds. By 1929, the public debt of Florida's four largest cities ranged from \$18.7 million in Jacksonville to \$42.1 million in Miami. Between 1927 and 1929, devaluation of property and an inability of some residents to pay their property taxes helped to create a decline in municipal revenue for some South Florida cities. During that period, Miami's annual revenue fell 15 percent to \$6.9 million and St. Petersburg's dropped 20 percent to \$4.9 million. However, Tampa's increased 2 percent to \$5.8 million, and Jacksonville's rose 10 percent to \$8.3 million. Thus, by the end of the

²²The \$800,000 worth of municipal improvement bonds were sold to the highest of twelve bidders, the Stone, Webster, and Blodgett Company of New York, for \$847,000. For further information, see the Florida Times-Union, February 17, 1928.

²³Charlton Tebeau and Ruby Carson, Florida: From Indian Trails to the Space Age, Vol. II, (Delray Beach, Florida: Southern Publishing Co., 1965), p. 71; and New York Times, August 6, 1930, p. 30.

decade, Jacksonville could claim not only the smallest public debt of Florida's largest cities, but the largest annual revenue as well.²⁴

Many Floridians regarded Jacksonville as the most stable city in the state during the late twenties, and that reputation extended to its banking industry. Between 1926 and 1929, deposits in the city's banks decreased by 28 percent to \$73 million, while those of Florida, as a whole, fell 43 percent to \$306 million. Clearings through the city's banks, during the same period, dropped from \$1.5 billion in 1926 to \$801 million in 1929. That 46 percent drop, however, was not as severe as those experienced by other cities downstate. Between 1926 and 1929, bank clearings in Tampa fell 63 percent to \$155 million, while Miami's plummeted 83 percent to \$139 million.²⁵

Although Jacksonville's banks may have made fewer bad real estate or agricultural loans than their counterparts downstate, much of the stability rested upon reputation. As the state's largest financial institutions, far from the former center of real estate speculation, Jacksonville's national banks were viewed by many Floridians as the least likely to fail.²⁶ Reputation and strength, however, did not extend to all of the community's banks. During those years three of the area's minor state banks failed.²⁷

²⁴Tebeau and Carson, p. 70; and U.S. Department of Commerce, Bureau of the Census, Financial Statistics of Cities Having a Population of Over 30,000 (1926-1929), (Washington, D.C.: U.S. Government Printing Office, 1928-1931), Tables 2, 20.

²⁵Dovell, pp. 99, 104.

²⁶Marquis James, Alfred I. duPont: The Family Rebel, (Indianapolis: Bobbs-Merrill, 1941), pp. 429-431.

²⁷The Bank of South Jacksonville failed in January of 1927. The First State Bank of Pablo and the People's Bank of Jacksonville closed

The failure of banks across the state created a financial void in some communities, which allowed Jacksonville's three national banks to obtain state and federal charters to create Florida's first banking chains. By 1930, the three banks operated a combined total of thirteen facilities in other cities across the state. Florida law prohibited branch banking. Therefore, each of the facilities operated as a separate bank, although most major decisions were made by a common board of directors in each chain. Thus, instability throughout Florida helped to strengthen the Jacksonville banking community's financial dominance within the state.²⁸

Although Jacksonville's major banks generally remained strong during the late twenties, they were not as invincible as they wished to appear. When Alfred I. duPont moved to the area early in 1927, he became interested in helping to maintain the financial stability of his new hometown. Upon investigation of the condition of the city's national banks, he discovered that Florida National was the weakest of the three. Thus, he began to quietly purchase stock, and by early 1928 he had obtained a controlling interest in that organization. He did not, however, exercise his control of the bank for over a year.

in July of 1929. For further information, see: Florida, Report of the Comptroller of the State of Florida: Banking Department, 1927, (Tallahassee, Florida: Office of the Comptroller, 1928), p. 139, (1929), pp. 157-158; New York Times, January 14, 1927, sec. 1, p. 2, July 6, 1929, sec. 1, p. 25, July 20, 1929, sec. 1, p. 20 ; and Charles B. Pinney, "The Effects of the Real Estate Boom on Florida State Banks," (M.A. thesis, University of Florida, 1934), p. 83.

²⁸By 1930, Jacksonville's three national banks were the only financial institutions in Florida to own and operate banking chains throughout the state. It was not until a few years later that First National Bank of Miami formed the fourth such chain. See Dovell, pp. 126-127.

In April 1929, Barnett National Bank and Florida National Bank announced plans to merge. Believing that such an event would be viewed as a sign of weakness of Jacksonville's banking community, duPont blocked the merger. Three months later, the failure of the large Citizen's Bank in Tampa caused the collapse of fifteen other Tampa Bay-area banks and created a slow window run at Jacksonville's Florida National Bank. To halt the run, duPont placed \$15 million at the bank's disposal and circulated the news. The bank run stopped the next day. When Arthur Perry, head of Florida National Bank, resigned in January of 1930, duPont assumed the presidency to show the basic stability of the institution.²⁹

As Florida's economic downturn continued, it had varied effects on business in Jacksonville. Commerce at the port remained relatively stable, with approximately \$20 million worth of products handled annually through the late twenties. Imports of some products, such as cement and building materials, fell sharply with the decline in construction throughout the state, although exports of some others, such as Florida lumber and naval stores, rose, helping to balance the declines.³⁰ The railroads, however, were not as fortunate. The volume of freight they carried fell dramatically as the demand for building materials, construction equipment, and even food for the boomtime crowds, decreased. The number of passengers plummeted.

²⁹New York Times, July 18, 1929, sec. 1, p. 1, February 9, 1929, sec. 1, p. 29; and James, pp. 402-407, 429-443.

³⁰Jacksonville Chamber of Commerce, The Port of Jacksonville, (Jacksonville: Chamber of Commerce Port Bureau, 1930), pp. 10, 30-32; An Industrial Survey of Jacksonville, pp. 52-55.

Therefore, the operating revenue of Florida's railroads fell from \$91.6 million in 1926 to \$53.9 million in 1929. The downturns came just as some of the railroads completed multi-million dollar improvements to their facilities across the state. Declining revenues made it impossible for them to meet their newly-acquired financial commitments. This caused the Seaboard Air Line to go into receivership in 1930, followed by the Florida East Coast Railway the following year.³¹

Although Jacksonville experienced some downturns as a result of the collapse of the boom, there is no indication that most local businesses were devastated as a result.³² In fact, at least one firm made significant gains in production during the late twenties. In the summer of 1927, the Swisher tobacco company doubled production of its local cigar factory, leasing another warehouse in Springfield as workspace for six hundred additional employees. Although the company operated several other plants in Ohio, it chose to concentrate its production expansion at Jacksonville, stating that the city's climate and location made it a perfect location for the manufacture of cigars. In addition, the company formally moved its headquarters to Jacksonville from Newark, Ohio, in January 1928.³³

³¹Florida, Railroad Commission, Annual Report of the Railroad Commission of the State of Florida, 1930, (Tallahassee, Florida: Florida Railroad Commission, 1930), p. 11; Robert Mann, Rails 'Neath the Palms, (Burbank, California: Darwin Publications, 1983), pp. 128-129; Seth Bramson, Speedway to Sunshine, (Erin Mills, Ontario, Canada: Boston Mills Press, 1984), pp. 104-107, 117.

³²Based on the writer's survey of the Jacksonville Journal and the Florida Times-Union during the period 1927 through 1929.

³³Florida Times-Union, April 26, 1927, January 28, 1928.

Jacksonville's unemployment rate was perhaps one of the best gauges of the condition of the city's business. In 1930, that rate was 6.3 percent, only 1.3 percent higher than the national average. By comparison, downstate cities, which had been much more heavily involved in the boom, sustained considerably higher levels of unemployed workers. For example, Tampa's unemployment rate was 9.2 percent, while that of Miami was 11.5 percent.³⁴

With downturns all across Florida, during the late twenties, Jacksonville leaders viewed the continuation of nationwide promotion and publicity for their city as crucial to its continued success. They hoped such efforts would project an image of strength and stability for Jacksonville. The Believers in Jacksonville continued to place advertisements in national magazines through the end of the decade. Their efforts were joined by a similar campaign by the City Council, which also placed many ads in major publications throughout the nation. While some of the ads in both programs were aimed at attracting tourists, most concentrated on presenting the city's advantages as a location for business and industry. For the most part, the ads did not directly mention Florida's economic problems. However, the underlying message, that Jacksonville remained a strong and thriving city, was unmistakably clear.³⁵

³⁴Fifteenth Census of the United States, 1930: Employment, Vol. I pp. 235-236

³⁵Florida Times-Union, April 23, 1927, January 27, 1928; Copies of the advertisements produced by the City Council may be found in: Jacksonville, Florida, City Council, A Complete Advertising Program for the City of Jacksonville, 1928-1929, (Jacksonville: Harry E. Burns and Co., 1929); For examples of the advertisements produced by the Believers in Jacksonville, see the Saturday Evening Post, January 21, 1928, p. 43, and the Review of Reviews, February 1927, p. 98.

The promotional efforts of the Believers in Jacksonville and the City Council, combined with the more personal approach of the Chamber of Commerce, produced some results. During the late twenties, several firms established factories in Jacksonville. These included a canning plant, a peat-processing facility, a battery manufacturing factory, and another small coffee-processing plant. In time, however, the Depression put an end to much of the community's advertising efforts. After a dispute with the Chamber of Commerce over funds, during the early thirties, the Believers organization faded away.³⁶

For Jacksonville's Afro-American community, the collapse of the boom meant the loss of many opportunities.³⁷ Many of the jobs that brought blacks from neighboring states to Jacksonville in the mid-twenties disappeared by the end of the decade. As construction declined and the new real estate projects ceased operation, black laborers and helpers were often among the first to lose their jobs.³⁸ Although the Jacksonville area had evidently attracted some new black residents during the boom, their impact on the growth of the local Afro-American community was small. In 1930, Duval County contained 53,411 black residents, only 10.6 percent more than in 1920. Meanwhile, the county's white population had risen 28 percent to 81,320

³⁶Jacksonville Journal, November 9, 1927, March 30, 1928, January 14, July 6, 1929; and Duval County, Florida, Records of the County Court, "Believers in Jacksonville vs. Jacksonville Chamber of Commerce," June 10, 1935.

³⁷George Powell, "Business in Jacksonville," Crisis, January 1942, p. 9.

³⁸Charles D. Brooks, interview held at Jacksonville, Florida, September 27, 1987.

during the decade.³⁹ Despite the reduction of opportunities, Jacksonville's blacks had a much greater chance of remaining employed than those downstate. In 1930, Jacksonville's rate of unemployment among blacks was 7 percent, compared to 14.9 percent for blacks in Miami.⁴⁰

Ironically, despite the downturns, Jacksonville's Afro-American community received some significant additions to its entertainment facilities during the late twenties. In 1927, a group of local blacks formed the Lincoln Country Club on a small tract along Six-Mile Creek (Ribault River), northwest of the city. Two years later, a new movie palace for blacks, the Ritz Theatre, was constructed at Davis and State streets.⁴¹

As one might expect following the collapse of the land boom, real estate development became an area of one of the most significant declines for the Jacksonville area. During 1927, Duval County recorded sixty-five new subdivision plats, almost half that of the previous year. At first glance, that number appears surprisingly high, considering the amount of failed real estate ventures across the state. None of the new subdivisions, however, were tourist-oriented theme projects. Residential construction still remained relatively strong in Jacksonville, and some of the plats encompassed small tracts

³⁹Fifteenth Census of the United State, 1930: Population, Volume III, pp. 11, 451.

⁴⁰Fifteenth Census of the United States, 1930: Employment, Volume I, pp. 6, 235.

⁴¹Jacksonville, Florida, Council of Social Agencies, Jacksonville Looks at its Negro Community, (Jacksonville: The Council of Social Agencies, 1946), p. 58; and Federal Writer's Project, The Negro in Florida, 1528-1940, (Tallahassee, Florida: State Office of the Writer's Project, 1940), p. 83.

within the city limits. A sizeable number of the plats actually formed a reverse process of development. Many owners of unsuccessful projects, which had been laid out only a year or two before, platted their land back into larger tracts of acreage to avoid paying taxes on individual lots. In 1928, the number of new plats dropped to thirty-two, and the following year to twenty-four. During that time reverse development accounted for nearly half of the new plats. In fact, Florida contained so many failed real estate projects that in 1931 the legislature passed a bill giving some counties the power to plat abandoned subdivisions back into acreage in order to straighten out local tax roles.⁴²

Like other Florida communities of the late twenties, the Jacksonville area contained a large number of unsuccessful real estate projects. Some local promoters managed to hold onto their developments and wait for better times. Many others, however, lost their projects to creditors before the decade was out. San Jose and Venetia became the most conspicuous of such failures. As the best known and most advanced of local boom developments, they were not fortunate enough to pass quietly to others. A great deal of borrowed money had been spent to develop the projects, and the courts had to divide the property between numerous creditors.

San Jose became the first of the two to pass into other hands. During 1927, creditors initiated seventeen lawsuits against the

⁴²Florida, General Acts and Resolutions Adopted by the Legislature of Florida, 1931, Chapter 14822.

developers of San Jose in Duval County courts.⁴³ The lawsuits ranged from foreclosures by holders of mortgages and promissory notes, to suits by businessmen who had supplied goods and services in the building of the project, and had not received payment. Altogether, the San Jose Estates Corporation, and its subsidiary the San Jose Hotel Corporation, were well over \$1 million in debt and had little income.⁴⁴ During 1927, Claude Nolan, a prominent Jacksonville automobile dealer and former owner of a large portion of the San Jose land, made an attempt to help reorganize the corporations. Creditors, however, could not agree on a course of action and reorganization was abandoned.⁴⁵ Although his vast wealth could have allowed him to gain control of the project, Alfred I. duPont, San Jose's most famous resident, seems to have had little interest in helping the ailing development. Instead, he insulated himself from the project's demise by purchasing a number of lots surrounding his "Epping Forest" home.⁴⁶

As a result of the demise of San Jose, one of the lawsuits initiated against the development company produced a landmark decision for dealing with fraud in Florida real estate cases. Soon after construction work stopped at San Jose in 1926, lot buyer James L. Frazee filed suit against the developers. He charged that the value of his lots

⁴³Duval County, Florida, Public Records, "Index to Court Files, 1927-1958."

⁴⁴Duval County, Florida, Records of the Circuit Court, "James L. Frazee vs. San Jose Estates Corporation," July 16, 1926.

⁴⁵Ibid.; and Florida Times-Union, January 17, 27, 1927.

⁴⁶Duval County, Florida, Public Records, "Deeds," Vol. 410, p. 358, Vol. 442, p. 383.

depended on the yacht basin and other amenities that the San Jose Estates Corporation had promised to provide, and that by stopping work on the projects the developers had defrauded him. In June 1927, the Duval County Circuit Court determined that the San Jose Estates Corporation had not deceived Frazee, because inability to keep promises made in good faith did not constitute fraud. Thus, the decision by the local court defined the limits of fraud and set a precedent for similar cases across the state.⁴⁷

The estate of Richard J. Bolles held the largest single debt against San Jose, a \$200,000 first mortgage on the hotel, and another \$200,000 mortgage on the hotel furnishings. Bolles came to Jacksonville in 1908 from Colorado where he had amassed a fortune in silver mining and land development. Invited to invest in Florida land by Governor Napoleon Broward, Bolles settled in Jacksonville and purchased 500,000 acres of Everglades wetlands. He set up two companies to drain, develop, and promote the property. When he died in 1917, his will stipulated that his estate be placed in trust for ten years, invested, and then distributed among specified family members, friends, and his secretary/business manager Agnes Cain Painter. In 1925, Painter, as chief executor for the Bolles Estate, loaned \$400,000 of the money to the San Jose Hotel Corporation, and took mortgages on the hotel and its furnishings.⁴⁸

⁴⁷New York Times, June 20, 1927, sec. 1, p. 5, June 28, 1927, sec. 1, p. 9.

⁴⁸George Hallam, Bolles: The Standard Bearer, (Jacksonville: The Bolles School, 1983), pp. 14-35; and Duval County, Florida, Records of the Circuit Court, "Agnes Cain Painter vs. San Jose Hotel Corporation," November 23, 1927.

The San Jose Hotel struggled to remain open until the spring of 1928. However, with similar establishments in Florida's more famous resort communities unable to draw sufficient crowds, San Jose faced a losing battle. During 1927 and 1928, the corporation could not even pay its property taxes or fire insurance premiums, let alone meet mortgage payments. Painter paid the taxes and premiums to protect her investment. In November 1927, with mortgage payments long overdue, she initiated a foreclosure suit to recover the Bolles money. A year later, the court sold the hotel at auction, and as highest bidder Painter received the property. By that time the ten years of the Bolles trust had elapsed, and it appears that she owned it outright, as part of her 25 percent share of the Bolles estate.⁴⁹

In January 1929, Painter leased the hotel to the Florida Military Academy, which moved its two hundred cadets from Green Cove Springs. The academy remained at San Jose for three years, and then moved to St. Petersburg to occupy the Rolyat, another former resort hotel. Having spent a great deal of money making the San Jose Hotel suitable for students, Painter and her husband, Roger, organized another military academy, the Bolles School, to take its place. Over the next several decades, the Bolles School, still occupying the San Jose facilities, evolved into one of Florida's most exclusive coeducational preparatory schools.⁵⁰

The courts divided most of the remainder of the San Jose property between bondholders, such as the Atlantic National Bank, and numerous

⁴⁹"Painter vs. San Jose Hotel Corporation."

⁵⁰Hallam, pp. 43-48; and Jacksonville Journal, January 1, 1927.

smaller claimants. Other than lots already owned by buyers, the golfing facilities became the only portion of the property that did not fall to creditors. In November 1927, a group of local businessmen formed the San Jose Country Club and took over the course and clubhouse. At the time that construction work stopped at San Jose in 1926, thirty houses had either been completed, or were under construction, at the townsite. The developers had constructed the residences as model homes to induce people to buy and build at San Jose. The courts awarded most of the houses to contractor O.P Woodcock and Company in lieu of payment. Woodcock demolished nine unfinished structures, but twenty-one others survived. During the 1950s and 1960s, Jacksonville's growth reached San Jose, and the Spanish-style residences of the boom era became surrounded by the modern homes of the post-World War II middle class.⁵¹

Over the years, other buildings at San Jose became utilized for purposes much different than that for which they had originally been designed. The administration building became San Jose Episcopal Church. The arcade of shops, and other lots situated between the hotel and San Jose Boulevard, were either donated to the Bolles School, or purchased by that institution. The school demolished the store buildings nearest the highway to make room for athletic fields. However, they retained one block of stores, elevated the roof, and it became the school's Cain Gymnasium. In 1979, long after San Jose

⁵¹Duval County, Florida, Records of the Circuit Court, "Atlantic National Bank vs. San Jose Estates Corporation," July 16, 1927; "O.P. Woodcock vs. San Jose Estates Corporation," August 22, 1929; and "Matthew Tedder vs. San Jose Estates Corporation," June 1, 1927.

filled with modern homes, a group of local residents formed the San Jose Estates Preservation Society to preserve and protect the history and buildings of the failed boom community. As a result of their efforts, the original Spanish-style structures of San Jose were added to the National Register of Historic Places, as a thematic group, in 1985.⁵²

Venetia managed to remain afloat a short while longer than San Jose, due mainly to the patience of creditors and funds supplied by the wealthy wife of developer Raymond Turck. In 1927, the Florida Yacht Club, which had been located in Riverside, took over Venetia's yacht basin and constructed a large Mediterranean clubhouse nearby. The arrival of the yacht club, however, did little to attract lot buyers to the subdivision. With little income, Venetia's developers could not make mortgage payments on the land during the last three years of the decade. The Ortega Company, former owners of the property and major mortgage holder, finally initiated a foreclosure suit in February of 1930. Of an original \$600,000 mortgage against the land, almost half remained unpaid and long overdue. Although Consolidated Development and Engineering Corporation had invested over a million dollars in improving the property, the Ortega Company received nearly three-quarters of Venetia for \$75,000, when the court placed the land at public auction in April 1931. The remainder of the property that had not been purchased by lot buyers went to numerous

⁵²Hallam, p. 49; and Florida Times-Union, April 22, 1981, June 2, 1985.

creditors, including Atlantic National Bank and the developer's wife, Bertha B. Turck.⁵³

In 1940, the federal government constructed the Jacksonville Naval Air Station on the site of former Camp Johnston, just south of Venetia. To help satisfy the new demand for homes in the area, the Ortega Company replatted the western half of Venetia as Timuquana Manor and built small homes on the lots. They reserved the eastern half of Venetia, closer to the St. Johns River, as the site for larger homes, but few were built until after World War II. During the fifties and sixties, Jacksonville's growth encompassed the area, and like San Jose, Venetia's fifteen Mediterranean-style homes became surrounded by the same sort of generic middle-class homes that one could find around most American cities.⁵⁴

Generally, most of the other outlying real estate projects surrounding Jacksonville fared poorly during the late twenties. Developers who retained their property were forced to wait for better times before they saw their subdivisions filled with structures. For many, success did not come until the prosperous period of suburban growth following World War II. A prime example was that of local feed and grain distributor Laurence Howard. In 1925, Howard laid out Granada

⁵³Duval County, Florida, Records of the Circuit Court, "Ortega Company vs. Consolidated Development and Engineering Corporation," February 2, 1930; "Atlantic National Bank vs. Consolidated Development and Engineering Corporation," August 31, 1937; and "Bertha Bouton Turck vs. Consolidated Development and Engineering Corporation," (five separate lawsuits), June 14, 1930, June 30, 1930, July 31, 1931, November 27, 1934, and March 2, 1935.

⁵⁴James Robertson Ward, Old Hickory's Town, (Jacksonville: Florida Publishing Company, 1932), p. 217; and Duval County, Florida, Public Records, "Plats," Vol. 17, pp. 38, 65.

on a small riverfront tract along San Jose Boulevard, midway between South Jacksonville and San Jose. He completed streets, utilities, and a half-dozen Spanish-style homes before the demand for such lots collapsed. The remainder of the subdivision did not fill with homes until the forties and fifties.⁵⁵

For the owners of a few developments lying closer to the city, a remarkable measure of success came during the Depression. Between 1930 and 1940, Duval County's population grew by 35 percent. Despite hard times, the expanded population created a demand for new homes. Lakeshore, southwest of Jacksonville, contained only one hundred structures in 1929. Most were built in a section of modest homes that the developers opened up across St. Johns Avenue from the original more affluent section. As it became apparent that Lakeshore would not succeed as the site for larger homes, the development company opened most of the rest of the project to smaller structures. By the late thirties, Lakeshore contained several hundred such residences. At San Marco, in South Jacksonville, the Avondale Company completed another apartment building in 1927, but little else happened there during the remainder of the decade. By 1930, the subdivision contained only thirty-five structures. The beauty of its waterfront and proximity to the St. Johns River bridge, however, made it a prime site for homes of the affluent. Therefore, during the thirties, over one hundred structures were built at San Marco, filling nearly half of the small

⁵⁵Duval County, Florida, Public Records, "Plats," Vol. 10. p. 42; and Florida Times-Union, December 14, 1925. The style of architecture of most of the homes in Granada indicates that the majority of them date from the 1940s and 1950s.

subdivision's residential lots and adding several businesses to San Marco Square. In succeeding decades, both Lakeshore and San Marco became nearly completely filled with homes and businesses as urban growth surrounded them.⁵⁶

San Marco eventually became one of Duval County's best known developments dating from the boom era, as it lent its name to a much larger area. After the city of Jacksonville formally annexed South Jacksonville in 1932, the smaller city became known as the "Southside." As Jacksonville expanded further to the south and south-east during the fifties and sixties, a new nickname was needed to distinguish the older area from the rest of the growing south side of the St. Johns River. Because of the prominence of San Marco Square as the junction for several of the area's principal thoroughfares, the entire former city of South Jacksonville gradually became known as "San Marco."⁵⁷

While many local developments from the mid-twenties eventually filled with homes and businesses, others became utilized for different purposes. Bello Bosque, a subdivision along San Jose Boulevard, became Oak Lawn Cemetery. Locarno, which had been laid out on the site of the former Merrill-Stevens Shipyard annex on Atlantic Boulevard, sat idle for many years. Its streets were never completed. A

⁵⁶Florida, The Seventh Census of the State of Florida, 1945, (Tallahassee, Florida: Florida Department of Agriculture, 1945), p. 11.

⁵⁷Jacksonville Journal, January 1, 1932; Florida Times-Union, January 1, 1932; and Marion Whatley Law, interview held at Jacksonville, Florida, January 6, 1986. (Mrs. Law is the daughter of Stockton's associate Brown Whatley and a life-long resident of San Marco.)

large building on the property, which had once been the shipyard administrative offices, served as a W.P.A. "Sewing Room" during the late thirties, and a clothing factory in the forties, before it finally became Assumption Catholic Church and School in 1950. The Catholic church eventually constructed Bishop Kenny High School on a nearby portion of the tract.⁵⁸

Some Duval County property that had been promoted for development during the mid-twenties, still remained largely idle as late as the 1980s. To the northeast of Jacksonville, the Bayshore Corporation never constructed the port city it had planned. In 1944, the corporation gave Hecksher Drive to the state of Florida for use as a public highway. Over the years, some other portions of the property were sold. However, six decades after the boom subsided, the Hecksher interests, under the name of the Northshore Corporation of New York, still retained almost two-thirds of the original tract.⁵⁹ On the southeast side of the county, the tract which J.F. Brandeis promoted as Los Gatos remained undeveloped. Federal agents captured Brandeis in Los Angeles, California, in the spring of 1927, and brought him to Jacksonville to stand trial for mail fraud. He entered a plea of guilty, and received a sentence that included a fine and two years in the Atlanta Federal Penitentiary. Even by the broadening standards of

⁵⁸Florida Times-Union, February 6, March 8, 1927. A check of Polk's Jacksonville (Florida) City Directory, for the years 1929 through 1951, reveals the uses of the former Locarno property.

⁵⁹Jacksonville Journal, February 2, 1944; and Ruth Pooser, interview held at Jacksonville, Florida, October 21, 1987. (Pooser is resident manager of the Northshore Corporation's lands in Northeast Florida.)

the expanding city of Jacksonville in the 1980s, the heavily forested Los Gatos tract remained too remote for major development.⁶⁰

Due to the frenzy of construction activity in the mid-twenties, downtown Jacksonville became overbuilt. Although the owners of most of the new buildings managed to retain their property through the aftermath of the boom and the Depression that followed, at least two of the structures proved to have been built with less than sound financial footing. During the mid-twenties, First Baptist Church sank nearly half a million dollars into constructing a six-story Sunday School building and enlarging its sanctuary. A decade later, the church could not meet its payments. In 1938, Title and Trust Company of Florida foreclosed on the church property. Both the sanctuary and the Sunday School building were sold at court auction to the highest bidder, Gulf Life Insurance Company. The insurance company promptly sold the sanctuary back to the church, but for many years kept the former Sunday School building as its headquarters. The church finally bought the building back in 1977. A few blocks to the southeast, the Hotel Carling changed owners twice before 1930. Bondholders gained control of the property through foreclosure in 1936, and changed its name to the Roosevelt Hotel. Following a disastrous fire in 1963, which killed twenty-one people, portions of the hotel were rebuilt, only to have it close in 1969. Throughout the 1970s, the building served as a retirement home for senior citizens, and late the following decade new owners began converting it to luxury condominiums.⁶¹

⁶⁰Jacksonville Journal, March 3, July 9, 20, 1927.

⁶¹Duval County, Florida, Records of the Circuit Court, "Title and Trust Company of Florida vs. First Baptist Church of Jacksonville,"

The buildings constructed in greater Jacksonville during the mid-twenties became one of the most important long-range effects of the boom for the Jacksonville area. The Mediterranean-style buildings of San Jose, Venetia, San Marco, and other such subdivisions, gives them a character that distinguishes them from nearby developments of the 1950s and 1960s. Furthermore, many of the downtown buildings constructed during the boom became local landmarks. By the late 1980s, many were still being utilized. For example, Barnett Bank still made its headquarters in the eighteen-story building it constructed during the mid-twenties. American Heritage Life Insurance Company had occupied the seventeen-story Lynch Building since 1960. In the late 1980s, however, both of those companies began construction of new, taller office towers. The Florida Theatre was rescued from demolition in the early 1980s, by a group of public-spirited citizens. They persuaded the state to provide funds to purchase and refurbish the structure for use as a performing arts center. Of all the major structures built in Jacksonville during the boom period, only the fifteen-story George Washington Hotel had been demolished. It closed in 1970, and was pulled down four years later to make room for a parking lot.⁶²

February 23, 1938; Duval County, Florida, Public Records, "Deeds," Vol. 789, p. 220; Duval County, Florida, "Official Records," Vol. 4479, p. 92; and Jacksonville Journal, January 15, 1937, December 30, 1963, September 2, 1969, and January 21, 1986.

⁶²Florida Times-Union, December 17, 1972, March 3, 1973, January 22, 1974, September 19, 1982, August 8, October 2, 1983, July 29, 1988.

It may be argued that due to the general prosperity of the twenties, many of Jacksonville's new buildings would have been constructed even without the impetus supplied by the Florida land boom. Statistics seem to support that conclusion. Between 1925 and 1929, Jacksonville issued building permits for new construction totalling \$61.6 million.⁶³ That represented a phenomenal expansion of construction within the city during 1925 and 1926, followed by drastic declines for the remaining years of the decade. If, however, the increase in construction had continued at moderate pace throughout the decade, the results would have been nearly the same. In 1924, Jacksonville experienced \$7.8 million worth of construction. If the value of such activity had increased by only 15 percent during each of the next five years, Jacksonville's construction would have totalled nearly \$57 million for the second half of that decade, only \$4.6 million less than the actual total.

The value of buildings, however, cannot be measured in cost alone. Without the presence of the boom, it is doubtful that the older buildings of San Jose and Venetia would ever have been constructed. Without the influence of the fad for Mediterranean architecture that accompanied the boom, buildings such as Riverside Baptist Church, the three new high schools, the Florida Theatre, the Barnett Bank, and the Greenleaf and Crosby Building, would probably have contained less decorative styles, as others had in Jacksonville during the previous decade.

⁶³An Industrial Survey of Jacksonville, p. 10.

Some of the writers who have dealt with the downstate boom have concluded that the rapid expansion of real estate development ultimately served to greatly benefit many of the communities in that area. In his dissertation dealing with Miami during the mid-twenties, Frank Sessa stated that despite the fact that the boom caused many financial problems for that city and its environs, it ultimately served to greatly benefit that area of the state. Many of the subdivisions, streets, and structures that were built in that community during the boom remained largely unused for several years. However, they kept greater Miami in a state of readiness when growth returned to that area during the late 1930s, and after World War II. Moreover, the nationwide publicity that Miami received during the boom, solidified its image as Florida's premier resort in the minds of many Americans for many decades.⁶⁴ St. Petersburg developer Walter Fuller was less positive about the benefits of the boom for his community when he wrote This Was Florida's Boom, in the early 1950s. He ended the book by stating: "No you can't lick a boom. Next time you see one, grab your pocketbook and run, brother, run."⁶⁵ Nearly two decades later, after St. Petersburg's tremendous expansion of the late-1950s and 1960s, he changed his mind. In his book, St. Petersburg and its People, he openly recanted his former position, and stated that the

⁶⁴Frank B. Sessa, "The Real Estate Boom in Miami and Environs, 1923-1926," (Ph.D. dissertation, University of Pittsburgh, 1950).

⁶⁵Walter Fuller, This Was Florida's Boom, (St. Petersburg, Florida: The Times Co., 1954), p. 64.

over-development of the boom period ultimately left St. Petersburg in an excellent position to accommodate later growth.⁶⁶

For greater Jacksonville, boom-time construction of subdivisions and public facilities, such as streets and roads, never reached the extent that it had in many other Florida cities. Thus, their effects on the future development of Jacksonville became less than in such communities as Miami and St. Petersburg. Although many new subdivisions were platted and promoted in Duval County during the mid-twenties, a great number never reached the point of containing paved streets before the bubble burst. Therefore, many reverted to a more natural state during the following decades. Even though Duval County's roadbuilding project continued through the boom period, it had been begun before the community became caught up in that phenomenon. Moreover, state records show the project to have been inadequate, for within a decade most of the roads had to be widened and repaved.⁶⁷ Although three additional high schools were constructed during the period, the survey conducted by Columbia University determined that their sites left little room for further expansion.⁶⁸ Therefore, despite the fact that the projects gave Duval County its first modern rural highway system, and expanded school

⁶⁶Walter Fuller, St. Petersburg and its People, (St. Petersburg, Florida: Great Outdoors Publishing Co., 1972), p. 179.

⁶⁷Florida Department of Transportation, Lake City District, Records, "Construction Log and Cost Summary, 1912-1950," Florida Department of Transportation, Lake City, Florida.

⁶⁸Strayer, George, dir., Report of the Survey of the Schools of Duval County, Florida, (New York: Teacher's College, Columbia University, 1927), p. 387.

facilities, they left no great legacy of preparedness for future growth.

While the boom may have strengthened greater Miami's position as Florida's foremost resort, it apparently had the opposite effect for Jacksonville. The inability of the Jacksonville area to attract large numbers of tourists and speculators during the mid-twenties, and its subsequent stability once such activity declined throughout the state, strengthened its reputation as a business center rather than as a resort. A decade after the boom, Florida: A Guide to the Southernmost State, produced by the Federal Writers Project, described Jacksonville as the "working son in the Florida family of playboys."⁶⁹ Over the next several decades greater Jacksonville continued to expand as a center for commerce, transportation, and finance. In addition, it became an important military and insurance center, with the construction of three naval installations and the divisional offices of several insurance companies during the 1940s and 1950s.⁷⁰ Despite the construction of several tourist hotels on Duval County's beaches, in the 1960s and 70s, as well as some resort development on Amelia Island to the north and at Ponte Vedra to the south, the Jacksonville area had not become a major resort by the late 1980s.

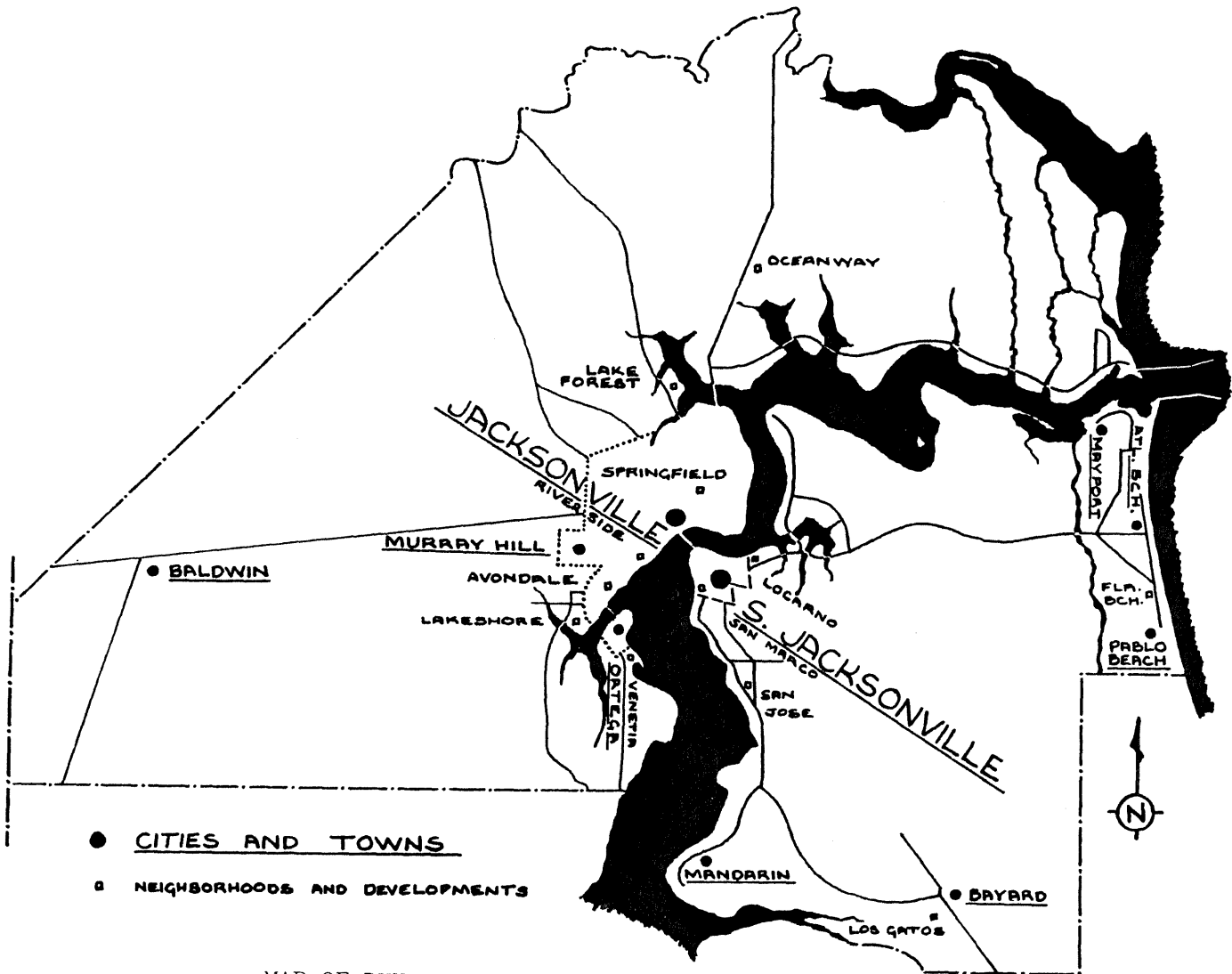
In some ways, Jacksonville's participation in the Florida land boom was an aberration from the course that the city has taken

⁶⁹Federal Writers Project, Florida: A Guide to the Southernmost State, (Tallahassee, Florida: Florida Department of Public Instruction, 1939), p. 184.

⁷⁰James Robertson Ward, Old Hickory's Town, (Jacksonville: Florida Publishing Co., 1982), pp. 217, 241.

throughout the twentieth century. Like many other major cities of the New South, Jacksonville has primarily stressed the development of industry and commerce as a means to promote growth and prosperity. Due to the city's climate, image as a business center, and other factors, the development of a viable tourist industry has been given considerably less emphasis. The fact that Jacksonvillians view their community as a fairly typical Southern city, rather than a winter haven for Northern visitors, is perhaps best reflected by the nickname that the community chose for itself during the late 1960s. When Jacksonville consolidated with Duval County in 1968 it became known as the "Bold New City of the South."⁷¹

⁷¹Ibid., p. 238.



MAP OF DUVAL COUNTY, FLORIDA, 1925-1926

--Map by the author

APPENDIX

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BIOGRAPHICAL SKETCH

Philip Warren Miller was born [REDACTED]


[REDACTED] While he was still a small child, he and his family moved to Wisconsin, where he received most of his early education in the Milwaukee Public Schools. In 1973 the Miller family moved again; this time to the Jacksonville area of Northeast Florida. Two years later, Philip was graduated from Orange Park High School in Orange Park, Florida.

After attending colleges in Wisconsin and South Carolina, Philip enrolled in the University of North Florida. He was graduated from that institution in 1983, with a Bachelor of Arts degree in history. In 1985, he returned to school part-time and was accepted into the Graduate School of the University of Florida to pursue a Master of Arts degree in American history. At this writing, he plans to graduate from that institution in May of 1989.


I certify that I have read this study and that in my opinion it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a thesis for the degree of Master of Arts.


James B. Crooks, Chairman
Professor of History

I certify that I have read this study and that in my opinion it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a thesis for the degree of Master of Arts.



David R. Colburn
Professor of History

I certify that I have read this study and that in my opinion it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a thesis for the degree of Master of Arts.


Jane E. Decker
Professor of Political Science

This thesis was submitted to the Graduate Faculty of the Department of History in the College of Liberal Arts and Sciences and to the Graduate School and was accepted as partial fulfillment of the requirements for the degree of Master of Arts.

May 1989


Dean, Graduate School