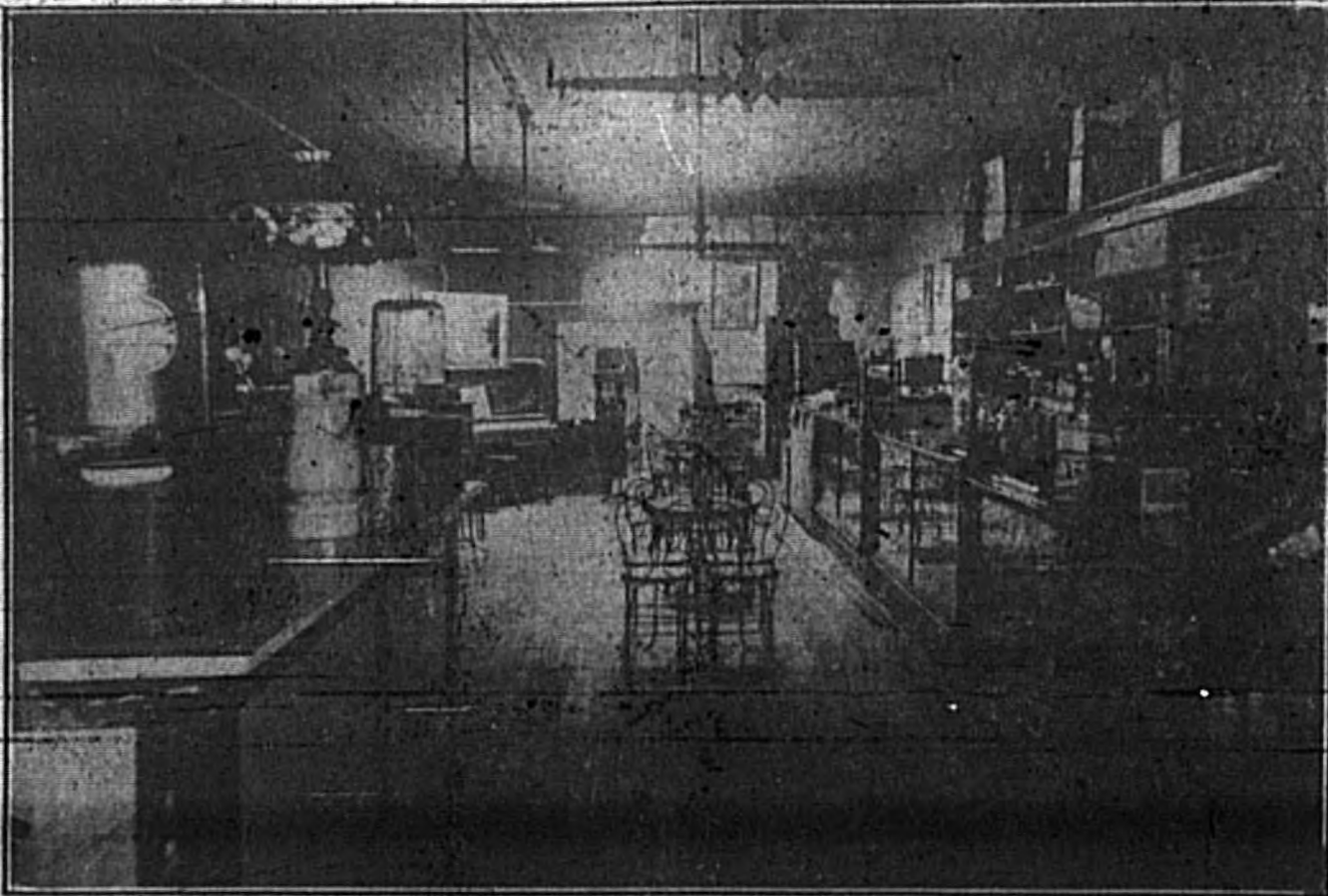


**Maxwell's Ice Cream Parlor and News Room** **EVERYTHING FOR THE HOME**

The Most Popular Meeting Place in the Town--Where All The Latest Publications Can Be Obtained.

That's the Motto of the Abernathy Store--Its Magnificent Stock Proves That the Motto Means Just What It Says



INTERIOR OF MAXWELL'S ICE CREAM PARLOR



FURNITURE STORE OF W. W. ABERNATHY

The news room is the natural meeting place of the community. If it combines with the sale of papers and magazines the functions of an ice cream parlor, a soda water fountain, and a cigar stand it quickly becomes the most popular place in town. In small towns it takes the place of the daily paper. Men and women resort to it to meet friends and acquaintances and exchange the news and gossip of the town. Baseball fans find it a favorite place to settle the respective merits of the heroes of the diamond. Politicians go there to wrangle over the tariff of the currency, or the Mexican situation; in short the whole population of the town generally finds its way there some time during the day. Only the postoffice can hope to rival it in the esteem of the public.

Especially if the proprietor is a man of genial and accommodating nature does the news room become such as we have described. Such a man is Mr. S. Maxwell, and such a news room is his place at

104 First street. There can be found, not only the local news but that of the whole world. The great metropolitan dailies and the Bingville Bugle lie side by side on his shelves. The northern tourist can be supplied with his favorite home paper, although it may be two or more days from the press. Of making many books, it was said long ago, there is no end, and that is certainly true today of magazines. The time was when two or three magazines comprized the whole list, and they were sold at a high price and had but a limited circulation. Now there name is legion, almost, and their circulations run up into the millions. There are Red Books and Blue Books and Green Books; Smart Sets and Black Cats; Cosmopolitans and Metropolitans; Everybody's and Nobodys; Short Stories and Womens Stories (presumably not short); Railroad Man's Magazine and the Country Gentleman; The World's Work and The Idler; Life and Judge

and a thousand others. One wonders whoever reads them all. But whatever they are and wherever they are published, Maxwell has them or can get them at short notice. For thirteen years he has been a resident of Sanford, and has made a host of friends. Quiet and retiring, there is nothing spectacular about him or his business, but when results are wanted Mr. Maxwell is always there with the goods. He has been in his present business for about four years, beginning on Park avenue below First street and moving to his present location some two years ago. He has a large trade in ice cream and soda waters and other soft drinks and does much catering for receptions and parties. His fountain is from the Liquid Carbonic Company of Chicago, and one of the best of its class. Smokers will find a full line of the best cigars and tobaccos in his cases.

Undoubtedly the most completely stocked and handsomely arranged store devoted to furnishings for the home, which is to be found in central Florida is that of W. W. Abernathy in the Stone Gove building, corner First street and Palmetto avenue. It is a pleasure to visit such a well appointed and splendidly systematized establishment. Artistic handling of interior departments, a matter ordinarily neglected in any but the largest metropolitan stores is the keynote of the fine impression one receives, backed up by an air of general business efficiency, and the snap and go of the most modern methods. Attractive exhibits are made of both fine and medium grades of parlor and bedroom suites, kitchen and living room equipment, couches, brass, iron, enameled and wooden beds, chiffoniers, sideboards, china closets, wardrobes, hat racks, dining and library tables, chairs, mattresses (the famous Ostermoor), bed

springs, rugs, druggets and matings, stoves, refrigerators, kitchen cabinets and tables, porch furniture and swings, and the thousand and one things that go to make up the equipment of the modern home. Buying as he does in carlots Mr. Abernathy effects a considerable saving in freight rates of which his customers get the full benefit. Business is done on both the cash and installment plans as the customer may desire, and complete satisfaction guaranteed in every instance. Mr. Abernathy's trade covers a wide extent of territory, and might almost be called wholesale in its character. He has three solicitors constantly employed in the neighboring towns of Leesburg, Eustis, Mt. Dora, Sorrento, Orlando, Winter Park, Kissimmee and DeLand, thus covering the best part of five counties. In each town he maintains a store room, which is supplied from the home stock as may be needed. The best fac-

ories of Winston-Salem, Grand Rapids, Baltimore and Chicago are drawn on liberally to meet the demands of his trade. Mr. Abernathy is a native of Virginia, but came to Sanford some five years ago from Tampa, where he was engaged in the same line of business. His success here has been remarkable, and speaks well not only for the business ability of the man, but for his tact and discrimination in choosing a locality. Personally, he is a pleasant gentleman to meet, affable, courteous and accommodating. He belongs to the Merchants' Transportation League, the Commercial Club, the Elks, the Knights of Pythias and the Woodmen of the World. He is a member of the First Methodist church, belongs to its board of stewards and is treasurer of the church. He is active in all matters of civic welfare and uplift, and at the last municipal election was elected to membership on the city council.

**CHASE & COMPANY**

**GROWERS'**

**MARKETING AGENTS**

**Making a Specialty of Celery and Lettuce**

Bonded Representatives in All Carlot Markets in Constant Touch With Largest and Best Purchasing Jobbers

TERMS OF SALE—Cash at shipping point, f. o. b. price enroute or price on arrival destination, whichever means highest results to growers

REMEMBER, CHASE & COMPANY are Growers', Selling Agents, working at all times for Best Prices and in the Growers' interest

**CHASE & COMPANY Are Not Purchasing Agents For Buyers**

CHASE & COMPANY'S average returns to Sanford Growers, since the beginning of the industry in the Sanford District, season after season, taking the years of high prices and the years of low prices, have always been at the top

**CHASE & COMPANY**

**Sanford, Fla.**

**Jacksonville, Fla.**

# Sunlit Sanford --- The Celery City

In The Heart of a Marvelously Fertile Region Where The Husbandman Receives Rich Reward for His Labors

The Future Metropolis of East Central Florida

The phenomenal development that has been in progress throughout the state of Florida for the past few years, and which has been a source of wonderment to the inhabitants of less favored sections of the country, is nowhere more apparent than in the city of Sanford, the county seat of the new county of Seminole. Still, when the reasons for this remarkable advance are more carefully considered, it is not to be wondered at that the community has gone forward by leaps and bounds.

With an ideal location to become a shipping point for some of the richest citrus and vegetable territory in the state, surrounded by truck lands of surpassing richness, and orange groves of unending fruitage, Sanford is particularly blessed in this direction. The fact that she has made the most of the opportunities laid at her door, account for her present state of prosperity and her promising outlook for the future.

It is a recognized fact that east central Florida is possessed of climatic advantages that are unsurpassed anywhere in this wide land and lying as it does in the very heart of this favored section, Sanford has proved a haven for visitors from the more northern states, who, wishing to escape the rigors of a stern winter, come southward seeking some locality that can offer them the conditions they seek.

Founded in 1870 by General H. S. Sanford, of Derby, Connecticut, who purchased 12535 acres of land known as the "Finnegan grant" and proceeded to lay out a townsite, the city of Sanford dates back for a period of 43 years, although the pronounced development of the town did not begin until comparatively a few years ago.

At that time and in fact previous to that date, river boats plied up and down the St. Johns between Sanford and Jacksonville, affording a means of transportation for the products of this region and for the influx of new settlers who were already migrating from other parts of the country to participate in the development of this superlatively rich section of the State.

Incorporated in 1877, the city of Sanford experienced a rapid development both along commercial and social lines, the first mayor of the new city being T. E. Pierson, who is still living in New Jersey, where he controls business interests of considerable importance.

Sanford has always been particularly fortunate in possessing an apparently inexhaustible supply of artesian water and in fact from the very beginnings of the city, plenty of water has been available for every purpose.

The city of Sanford has experienced one far reaching disaster during its existence as a municipality, in the great fire which devastated the town on the night of September 22, 1886. Igniting in a bakery, the flames swept almost the entire town east of the Sanford House, the conflagration only being checked with the arrival of the fire department from Orlando on the following day. As the result of this disaster, the business district of the city moved westward and the present commercial portion of the community was constructed gradually.

Recovering from the effects of the great fire was a matter that required some little time and considerable capital, but the progressive citizens of Sanford refused to be discouraged by this severe blow at their development.

The celery industry, which, together with the lettuce growing industry and the citrus fruit, forms the mainstay of this

J. N. Whitner, who, after various experiments to determine the feasibility of raising celery on a commercial basis, launched out into the business on a large scale.

The success with which the celery industry has met is sufficient evidence of the farsightedness of those who first recognized the possibilities of the soil in this region and when it is realized that to the celery and lettuce industries that Sanford owes a large portion of its present day prosperity, it is easily seen that the originators of the business performed an important service, not only for this section of the state, but for Florida as a whole.

The celery and lettuce fields adjacent to the city are to be easily reached by means of the cars of the Sanford Traction Company, which operates a line between this city and Cameron City, a distance of about seven miles southwest. This line traverses the richest portion of the celery lands around Sanford, Palm Hammock, near the terminus of the line, being famous throughout this section of the state as an ideal truck farming locality. It may be interesting to note that this car line was con-



LOOKING WEST ON FIRST STREET

and are willing to invest their money to develop its resources. The Atlantic Coast Line Railroad during the year of 1912 erected a fine new depot at a cost of \$100,000, about one mile

leaving influence in the community where he elects to locate. The educational side of the development of Sanford has not been overlooked, for there are at present three modern schools

the new Elks home which is to cost about \$20,000 will form a most agreeable addition to the collection of fine buildings in the city.

Contracts for the construction of many miles of brick roads have been let and the city has only recently voted a bond issue for the purpose of bulkheading the and beautifying the lake front. The tourist and winter visitor finds Sanford an ideal spot in which to pass the months that are most severe in the northern states. Lake Monroe with its broad expanse of clear waters furnishes every opportunity for water sport, while excellent fishing is to be had in the St. Johns river which flows from either end of the lake toward lakes Jessup and Harney, only a few miles distant. Ducks and quail abound in this locality both north and south of Sanford, while for scenic beauty this section of the state stands unsurpassed.

It is a fact recognized by the United States government that the soil to be found around Sanford and its environs is preeminently adapted for the production of truck, and celery in particular, although all kinds of vegetables may be raised with a minimum of labor and expense. The seasons are such that the farmer need not confine his crop to one particular period of the year, but may produce whatever crop he desires at the most opportune time to secure the top price for that particular vegetable. With celery bringing \$2000 per acre and lettuce a proportionate price, it requires no mathematical genius to determine the possibilities that open up before the farmer who understands the methods of producing a crop in this climate and an increasing number of homeseekers are demonstrating the marvelous richness of the soil in the Sanford region. Sanford's chief claim to prominence will continue to be its unrivaled celery and lettuce farms; together with its citrus industry and as has been amply proven in the years that have passed, the resources of this locality are almost unlimited. With all the attributes that are needful for the successful and rapid development of any community, and boasting progressive citizens who are always at the forefront to aid in the upbuilding of their home city, Sanford of today stands with her face toward the goal of still greater prosperity, while the Sanford of the future cannot fail of measuring up to the best standards of the modern civic development.



SCENE IN CELERY FIELD NEAR SANFORD

section, was first inaugurated in Sanford about 15 years ago. Among the pioneers in the growing of this remunerative product were A. Robbins, J. E. Pace and

constructed and financed entirely by local capital, demonstrating the fact that Sanford business men are awake to the possibilities of this region

from the post office at the western end of 9th street, the building being modern in every respect and the equal of any station in this section of the state.

Possessing an excellent water supply and several miles of the most modern sewerage system, together with both gas and electricity for lighting purposes, Sanford is able to offer to the prospective resident or visitor all the improvements that one would expect to find in a city of similar size anywhere in the country. Many miles of paved streets with the promise of several more within a short space of time, give a still greater metropolitan appearance to the city and the construction of hard surfaced roads radiating from the main thoroughfares of the town will be commenced in the near future.

The religious phase of life in Sanford is not neglected, six churches being located here, embracing as many different denominations, Baptist, Methodist, Congregational, Presbyterian, Episcopal, and Catholic. All of these religious bodies are active in their respective fields and form a strong point in the attractions of Sanford. Sanford holds out to the tourist or homeseeker who desires a

in this city with accommodations for a large increase in the number of pupils as the population of the city increases.

Among the modern features to be found in Sanford are a paid fire department, free city and rural mail delivery, an efficient police department and in fact almost every metropolitan improvement that could be wished for. The reorganized fire department has demonstrated its efficiency beyond question during the past two years since the introduction of a modern automobile fire truck which is a combination chemical and hose equipped apparatus. With this up to date equipment, many incipient fires of a grave nature have been extinguished with a minimum loss. The police department is also ably conducted and supplies adequate protection along the lines for which it is intended.

Many projects are under way at the present time, with the completion of which Sanford will present a much more attractive appearance and at the same time feel an impetus in her business life. The erection of a new Federal building to cost \$70,000 has been authorized by Congress recently and this together with



UNION STATION AT SANFORD

# SANFORD PUBLIC UTILITIES

## Fifty Thousand Dollars Going Into The Ice, Water and Light Plants of This City---Efficient Service The Fundamental Principle In View

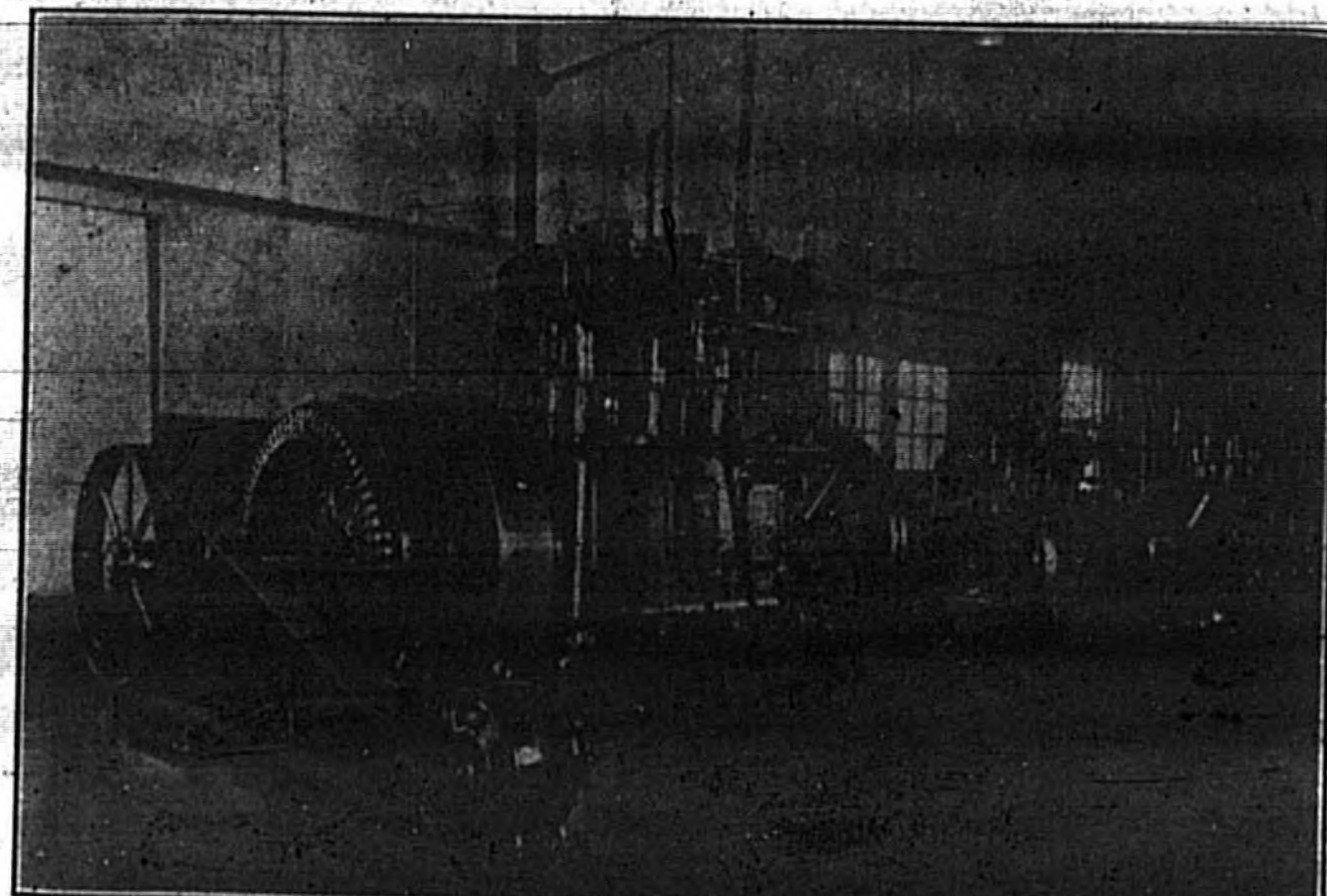
No form of business comes nearer to the daily life of all the people than that embraced under the general name of Public Utilities. Water and light are universal necessities, and those who supply them are subjected to careful and constant scrutiny. Such observation is entirely proper and necessary, for upon the purity of the water supplied to the health of the entire community depends. Malignant fevers and other forms of disease scarcely less dangerous have been shown by modern scientific investigation to be conveyed through the medium of an impure water supply. With the aggregation of communities into large cities the problem of an adequate supply of pure and wholesome water becomes one of vast importance, and our large cities are spending hundreds of millions of dollars annually in its solution. New York with its teeming millions finds it necessary to go many miles into the country, and expend many millions of dollars in the construction of reservoirs

organized by local citizens, and later the Sanford Ice and Water Company, and for several years rendered more or less satisfactory service along those lines. But the tendency of all modern business is toward concentration of capital and management. It is argued that under this more modern system greater efficiency is secured, what are called overhead costs are reduced, greater economy in management and labor cost realized, and that through these economies better service can be rendered without materially reducing profits. The arguments seem plausible, and when capitalists made the local companies a tempting offer for their plants, the transfer was quickly effected.

Wesley Frye, so long and favorably known for his connection with the old Sanford Light and Fuel Company is in charge of the consolidated company and may be relied upon to do everything in his power to promote its efficiency and give a satisfactory service in every way. The San-

and complicated one. Steam is forced through a bed of white hot coals, passing hence into a superheated stack into which a fine spray of oil is forced. This results in the vaporization of a rich oil, and the formation of a rich carburetted gas, which after being purified is sent to the holders and thence through the mains. There are two of the U. G. I. Company machines, one of five

proportion of the water used by the city was brought in pipes from Lake Ada, located about four miles from the city. This water was deemed superior for domestic purposes, being soft, and possessing cleansing qualities which were lacking in the admittedly purer water derived from artesian wells. The lake water



INTERIOR OF POWER STATION OF SANFORD UTILITIES CO.



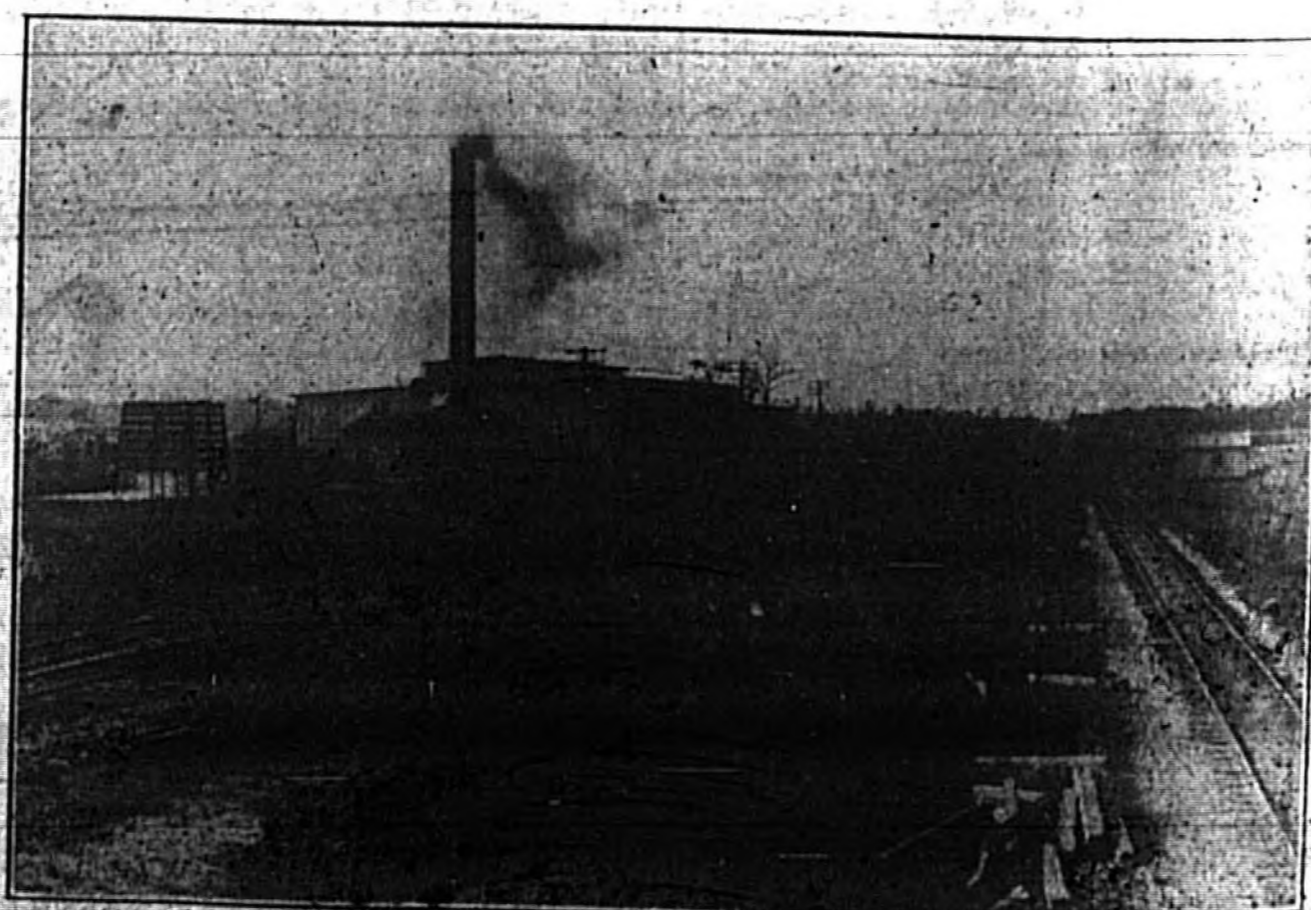
OFFICE OF SANFORD UTILITIES CO.

miles of wiring are required to carry the electric current. The building housing the equipment is conveniently situated on the Atlantic Coast Line tracks, is of brick construction, 35x75 feet in size, a model of neatness and order, and systematic arrangement. Three regular employees are in constant service, and the number is added to as occasion requires.

**The Gas Plant**  
The Gas Works are located

feet, and one of three feet six inches with capacities respectively of 150,000 cubic feet, and 125,000 cubic feet every 24 hours. The five-foot machine has been in use since 1886, and the other was added to the equipment in 1911. There are two gas holders with capacities respectively of 15,000 and 42,000 cubic feet. There are about 450 consumers in the city, and about 60 per cent of the gas going into consumption

was never recommended for drinking, and as a matter of fact was not used for that purpose by the citizens who were careful of their health. It was in constant danger of contamination, not only in the lake itself, but in the process of transmission to the city mains. Moreover, in a main of that length of terra cotta pipes, laid practically on the surface of the



BIRD'S EYE VIEW OF WEST ICE PLANT OF SANFORD UTILITIES CO.

near the Electric Plant on the Coast Line tracks, this simplifying the work of managing and eliminating cartage and similar expenses. It is what is known as a water gas equipment, the machinery for its manufacture being furnished by the United Gas Improvement Company of Philadelphia. Fuel oil is used in the manufacture of gas, and the process is an interesting

is used for illumination, the balance for cooking and heating purposes. The company always has on hand a full line of the latest and best manufactures of stoves and ranges, for both heating and cooking.

**The City Water Plant**  
Under the old system a large

ground, there was a perpetual liability of breakage with a consequent cutting off of the water supply. One can imagine what such a breakage would mean to the city at a critical moment, such as a fire might bring on at any time. But there were other, even more cogent reasons for the abandonment of the lake as

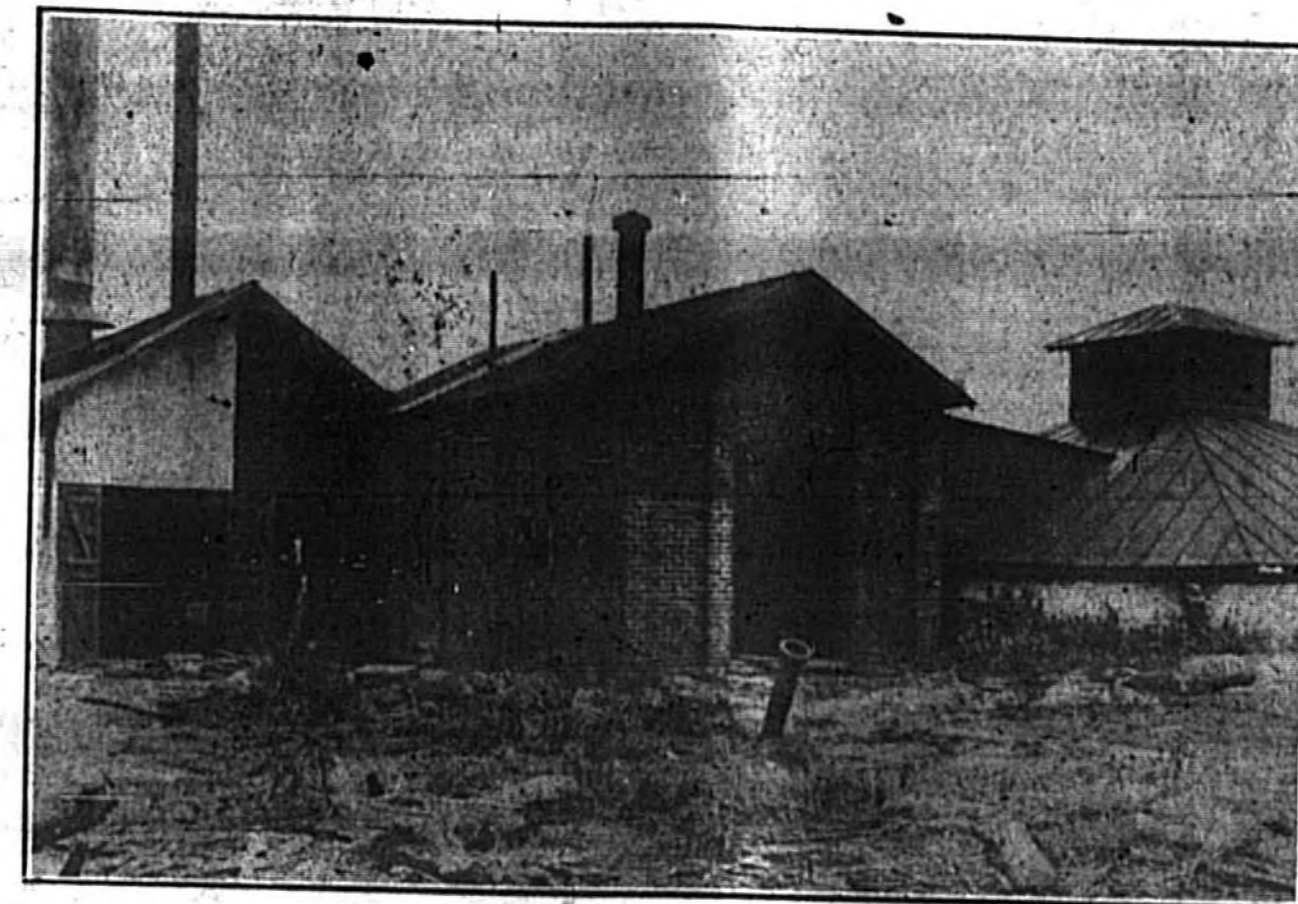
# SANFORD PUBLIC UTILITIES

## Modern Facilities and Able Management Combine To Produce Metropolitan Service---Preparations For Improvements In Various Departments

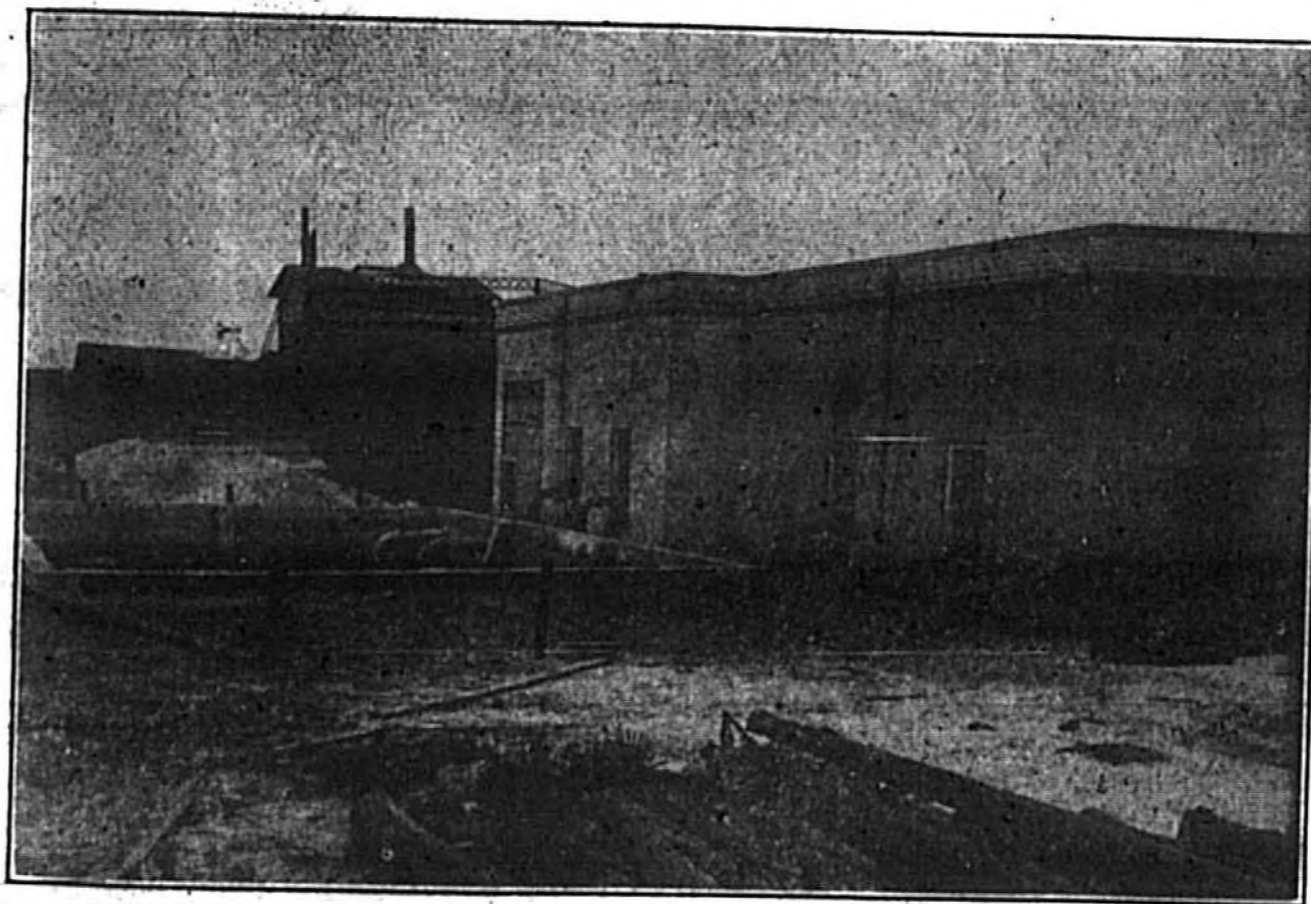
source of supply. The normal volume of water contained in the lake is about 160,000,000 gallons, but during the unprecedented drought of the past summer and fall the volume shrank to about 16,000,000 gallons, a decrease of 90 per cent. The lake was only about two feet in depth and this was partly mud. Two weeks pumping for the city would have exhausted the lake and filled the pipes with muddy sediment from the lake bottom. Fortunately the Water Company foresaw the danger and prepared for it. Wells were put down in sufficient numbers to secure an adequate supply of the purest artesian water, and this was forced through the mains in place of the unwholesome water from the lake.

The present supply comes from eight artesian wells, one of three inches diameter, two of six inches, four of four inches and one of eight inches. The combined flow of these eight wells is one and one-quarter millions of gallons daily, of water, the purity and wholesomeness of which has never been questioned. The water is stored in two cement tanks having a capacity of 130,000 and 145,000 gallons respectively. Supplementing these two reservoirs for storage and aeration is a steel

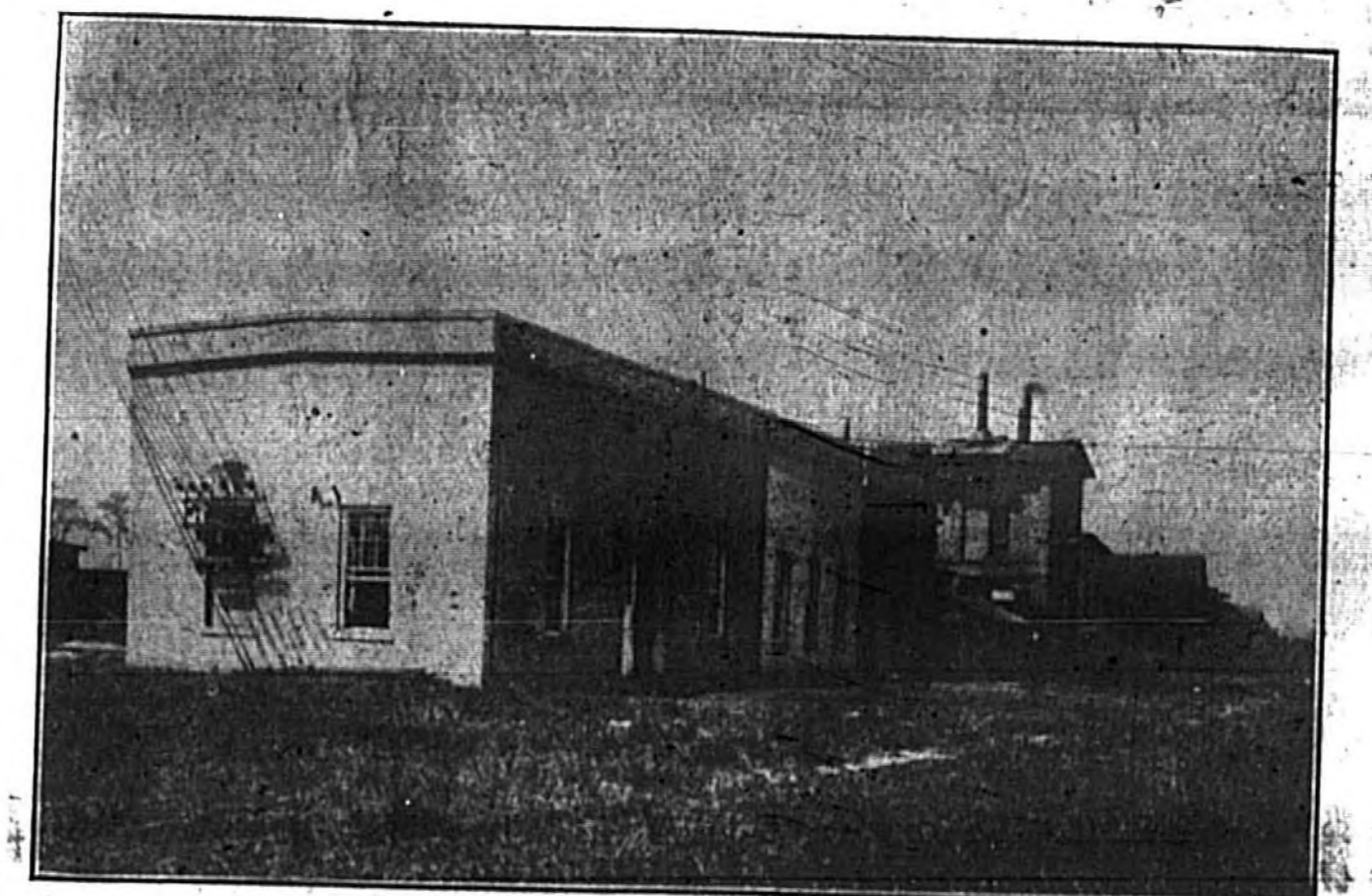
please and satisfy the people, no expense to give satisfaction. We are told that the instructions made in the preparation of this article. We can give only two, the principal streets, and in-



PUMPING STATION OF SANFORD UTILITIES CO.



VIEW OF WATER WORKS PLANT OF SANFORD UTILITIES COMPANY SHOWING RESERVOIR



POWER STATION AND GAS PLANT OF SANFORD UTILITIES CO.

pressure tank on a 90 foot steel tower, capable of holding 60,000 gallons.

The pumping machinery consists of two direct acting Worthington steam pump engines with a total capacity of one and one-half millions gallons per day. In addition to these there are two 12x12 Triplex Dean Power pumps driven by two 50 horse power each General Electric motors, having a capacity of one and three-quarters million gallons daily.

The system includes 7.7 miles of cast iron water mains running from three to twelve inches in diameter. There are 42 fire hydrants for the protection of the city against fire. A uniform pressure of 50 pounds to the square inch is maintained, which is increased in case of fire to 90 to 115 pounds. In the past there has been but one main running from the pumps to the city, now there are three.

So far as may be apparent to an outsider the Sanford Public Utility Company is actuated by the sole and paramount desire to

given to their employes in all cases are, first: Please the public; spare

tion have come to our knowledge in the investigations we have

however: The original plans for re-organization of the system

involved the tearing up of many pavements recently laid and the

an insufficient supply of water during the dry season just past. And yet the records show that at that time the company was pumping 800,000 gallons per day, or two and one-half times more day, per capita, than the city of Jacksonville was furnishing its people. Had the company at that time depended upon Lake Ada for its supply there would have been an absolute failure, for the water was not there and two weeks pumping would have drawn the mud from the bottom of the lake. These are facts which should be generally known in the interests of fairness and justice.

In Sanford the sum of \$50,000 is being expended in improvements, additions and alterations. Our local laborers get the first whack at this sum, and a great part of it eventually finds its way into the coffers of our merchants and dealers. It goes to pay for food and clothing, for necessities and luxuries, for rent and homes. Certainly the expenditure of such an amount of money is a help to the town.

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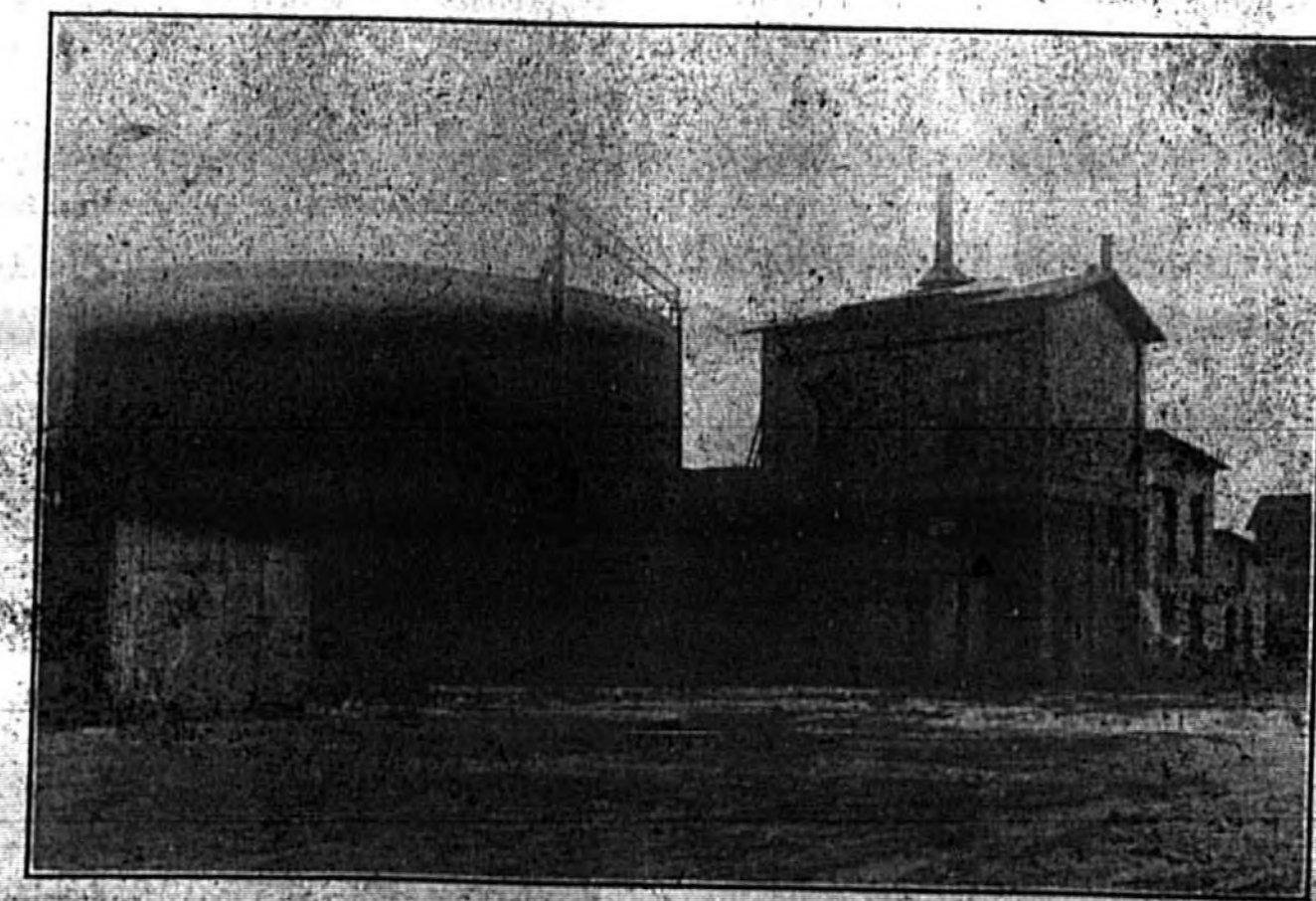
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GAS PLANT OF SANFORD UTILITIES CO.

# The Black Hammock Drainage District

## A Project of Immense Importance to Eastern Seminole County---Opening Up a Vast Tract of Fertile Land For Settlement

**The Black Hammock Drainage.** Less than two miles from the city limits of Oviedo in Eastern Seminole County, begins the Black Hammock Drainage District, comprising 5572 acres of what has always been conceded to be some of the most fertile land in Florida. That it has not been developed before has only

be applied to the drainage of the land. The total cost of reclaiming the 5,572 acres is put at \$45,000, or about \$8 per acre. The plans call for four miles of main drains, or canals as they might properly be called, having an average width of 25 feet on the surface. There are three of these main canals running north and

da. land that is not constantly and insistently calling for fertilizer, and sulking if it is not fed to it in liberal doses, but land that produces abundantly without any fertilizer. Mr. Leinhart told the writer that he had taken \$800 worth of grapefruit from one acre, on which no fertilizer whatever had

The tract is wholly within the artesian belt, and fine flowing wells can be had anywhere on the tract, at a depth varying from 65 to 100 feet. One two inch well will furnish an ample supply for the irrigation of a five acre truck farm, Sub-irrigation which has been successfully practiced in the Sanford district, can be carried out here to its fullest extent.

Mr. O. P. Swope the resident agent in charge of operations in the hammock is a gentleman of wide experience in the land of business, and, as has been stated, gave the lands of Florida a careful investigation before deciding upon the Black Hammock as the scene of his future operations. Since coming here he has had charge of the Van Arsdale-Osborne tract, a part of Black Hammock, and has disposed of most of the same to Kansas and Wyoming people, many of whom will be on the ground the coming season to begin development of their purchases.

### The Giles Holdings in Black Hammock.

Of the 5572 acres comprised in the Black Hammock Drainage District, 2730 are the property of Jas. L. Giles of Orlando. Mr. Giles has been called a "Con-

building sites, which he will add in the near future with a beautiful and costly residence.

In his operations in Black Hammock Mr. Giles is acting in entire harmony and sympathy with the general plan of development as outlined by the Swope Land and Investment Company, but has some independent ideas of his own which he will put in force to the manifest advantage of the buyer. In addition to the drainage canals, he is cutting roadways through his tract so as to bring every part of it into easy communication with the outside world. It will be divided into ten acre tracts, which will be placed on the market as soon as the preliminary work is done.

Part of each tract will be cleared, so that the actual settler will have little to do but go to work on his land as soon as located, and make the profits from the cleared portion, pay for clearing the balance. In the construction of roadways, the clearing and drainage of land Mr. Giles will have expended at least \$10,000, before offering it for sale. It is in line with his thoroughness in all particulars. He has been for many years a large holder of lands in that region, and has engineered and put through many big deals in that locality. He early

his fertile brain, and constructive activity can be found on every hand in the city of Orlando, and county of Orange. He has contributed largely to the making of Orlando the beautiful city that it is to day. He has been a member of the City Council; is now president of the Country Club, and was one of its organizers; active in the Good Roads movement, one of the organizers and largest stockholders of the Orange County Fair Association, of which he is the present treasurer, treasurer of the building fund of the new Methodist Church in Orlando, and one of the largest contributors to its fund.

Altogether the Black Hammock Drainage proposition would seem to be one in which the people of both counties should be vitally interested, for it means much to the entire country. It means first an influx of new settlers of the right sort, settlers who will dig out from the fertile soil the wealth that has lain dormant there for untold centuries, awaiting only the transforming hand of man to transmute it into coin of the realm; it means a great increase in taxable values, and that means more and better roads and bridges, more schools and churches; it means progress



VIEW IN LEINHART'S GARDENS—BLACK HAMMOCK, OVIEDO

been because it was too big a proposition for the average promoter to handle. It was not until Mr. O. P. Swope of Wichita, Kansas came to this country about three years ago, and after a thorough-going investigation of other parts of the state, decided that nowhere else could he find anything so full of latent possibilities, that plans were formulated for its final development. Unlike many land operators Mr. Swope was not afraid to back up his judgement with his own money, and invested heavily in Black Hammock lands.

**The Name "Swamp" A Misnomer.** Ever since the Seminole was driven out of this country the property under consideration been known as the Black Hammock Swamp. This name carries with it a wrong impression, for it is in no sense a "swamp", but

south which are crossed at intervals of one-half mile by laterals running east and west averaging nine feet wide and five feet deep. Thus a complete system of drainage calling for 19 1/2 miles of completed drains has been provided for and its construction is well under way.

**The Contractor.** The entire work is in charge of Mr. W. B. Williams, a well known contractor of sewer drainage, and heavy concrete work from St Petersburg. His work, heretofore has carried him into many parts of the state, giving him a wide acquaintance with conditions in various localities, but he does not hesitate to state that the Black Hammock lands are the best he has ever found in Florida. But one does not have to rely on Mr. Williams critical judgement alone for testimony as to the product-

been used. Moreover he showed us a small patch of celery, not in the writer's judgement much over one quarter of an acre, certainly not half an acre, from which his output last year was over \$1200. Mr. Leinhart, himself is a hale and hearty old gentleman, a living testimonial to the healthfulness of Black Hammock climate, as his crops testify to the fertility of its soil. Altogether his holdings in the hammock amount to 100 acres.

A little deeper into the hammock and a little nearer the shores of Lake Jessup, we came to the grove of Mr. S. Nelson and found him busy picking. This is a small grove, only one acre in extent, and seven years old, but it is now producing for its owner, the snug little sum of \$500 per year. It has never been



PRODUCTS OF THE UNFERTILIZED NELSON GROVE—BLACK HAMMOCK, OVIEDO



PREPARING FOR THE DREDGE—BLACK HAMMOCK, OVIEDO

rather a high hammock. The engineers levels show that it lies from 10 to 30 feet above the level of Lake Jessup, thus guaranteeing against any possible overflow and providing abundant fall for necessary drainage.

The Drainage district proper is about three miles square, lying northeast of Oviedo, on the south shore of Lake Jessup, a magnificent body of water, fifteen miles length, and from three to five miles in width, which will ever remain to spread over this favored region its protecting aegis against the frost king. Previous to beginning operations the Drainage District was created by special act of the state legislature giving the district the power to levy a certain tax upon every acre within the district, the money to

live character of the lands. Here and there an enterprising settler has crept in, and undismayed by the forbidding character of the work before him, has carved out of the wilderness, a home and farm for himself. Such a man is the proprietor of the Leinhart Gardens. Mr. Leinhart came to the hammock before the days of the "big freeze", and for a time was superintendent of the Solary Docks on Lake Jessup. When that job slipped from under him as business declined on that side of the lake, he turned his attention to the soil, which he loved as most Germans do, and made a great success at trucking and fruit growing. To day he has nine acres in garden and grove, of as fine and fertile land as can be found in the entire state of Flori-

fertilized and from the rankly luxuriant appearance of the trees, and the abundant manner in which they were producing, it was plainly evident that they had not suffered from poverty of soil.

**Something about the soil.** The Hammock district is underlaid almost entirely with a clay and marl, or sand clay subsoil, hardpan showing in a very few places only at the edge of the district. The clay and marl subsoil makes as good a basis for irrigation as the hardpan, and and furnishes the very finest of subsoil for the culture of citrus fruits. In fact the settler here has a combination that can be found in but few places in the state, a soil that is ideal for both trucking and fruit growing.

structive Real Estate man", and perhaps that term describes the results of his ceaseless activities as well or better than any other. He never handles a piece of property that does not improve in real value during his ownership. Many of the finest business houses along Orange avenue on Orlando, bear witness to his constructive ability; among others might be mentioned the Watkins Block, the Orlando Bank and Trust Company Building, and others. The first brick store building ever erected in Orlando was built, and owned by Mr. Giles. He has built many handsome residences throughout the city, notably on the famous Lucerne Circle, where he now owns one of the most beautiful

recognized the many advantages bestowed by the beneficent hand of nature upon that section, and realizing that its complete development was but a question of time and opportunity; with a far-sighted wisdom for which he is noted, availed himself of every chance to increase his holdings. The record of a man among his fellow citizens people who have been more or less intimate with him for forty years or more is one of the best criterions by which to judge his standing. On this score Mr. Giles need fear no criticism. His neighbors have been quick to recognize his tireless activity, his indomitable courage and enterprise, and his excellent judgement in all real estate matters. The impress of

in many different directions. It means that the Eastern end of Seminole County will be brought into prominence, and elevated to the position of standing and influence to which it is entitled by all its natural advantages, and the advance of East Seminole will be shared and participated in by the whole county. There will be no rivalry, no jealousy, nor is there room for any. We can all rejoice together with the people of that section, and wish them unbounded prosperity.

The advantages accruing to Oviedo will be found treated at length in the write up of that town.



LATERAL DRAIN IN BLACK HAMMOCK, OVIEDO

# OPULENT OPTIMISTIC OVIEDO

## Sun of Prosperity Rising Rapidly in East Seminole---Future Metropolis Of That Fast Growing Section

Do the people of Sanford and this part of Seminole county realize what is going on in their own home county, only a few miles to the east? Do they know that there is something doing in East Seminole that will put that entire country on the map, not in the dull and faded colors of yore, but in the brightest and gayest tints of the whole chromatic scale? We doubt it, and we suggest that some of you climb into your automobiles, some of these bright beautiful mornings, and take a trip over towards the sunrise and see what is going on. Spend the day in the vicinity of

brick building in which it is located, and which is a model of convenience and comfort for the purposes for which it was designed. Starting with a capital stock of \$15,000 paid up, it has, in that short space of time, accumulated resources of \$80,000; has deposits of \$60,000, and undivided profits of \$1615. The officers are: M. M. Smith, president; B. G. Smith, vice president; L. L. Cook, cashier. The directorate is composed of M. M. Smith, B. G. Smith, T. W. Lawton, T. C. Brown and J. P. Musselwhite.

The meat market of the little

Oviedo, and is a noted turpentine operator of the county, having stills at Oviedo and Gabriella.

The Lawton Brothers carry one of the largest stocks of merchandise in the town, seemingly everything that man can need being included in their fine assortment. They also handle large quantities of commercial fertilizer, including both the Armour brand and that of Wilson & Toomer of Jacksonville, known far and wide as the Ideal. They buy their feed in car lots from headquarters, and are always prepared to meet the wants of their customers in this line. Several of the finest orange

mill recently erected by Mr. Z. Spink, just across the Coast Line tracks from the main part of town. Here is a mill with a capacity of 30,000 shingles a day and material enough in sight to run for years; with about 100 employes, pulling down from the company something like \$3,000 monthly, nearly every cent of which is spent with the merchants of the town for the necessities of life.

From Oviedo to Lake Charm is so short a drive that one can hardly realize that he has changed localities at all. But Lake Charm is purely and simply a residence district.

Directly opposite Lake Charm is the fine grove of J. H. Lee, consisting of six acres of thrifty trees, which annually turn out about 3,000 boxes of choice fruit. Mr. Lee is the possessor of another grove of 27 acres nearby and one of 18 acres at Geneva. He is an ex-county commissioner, a man of standing and reputation in the community where he has lived for so many years.

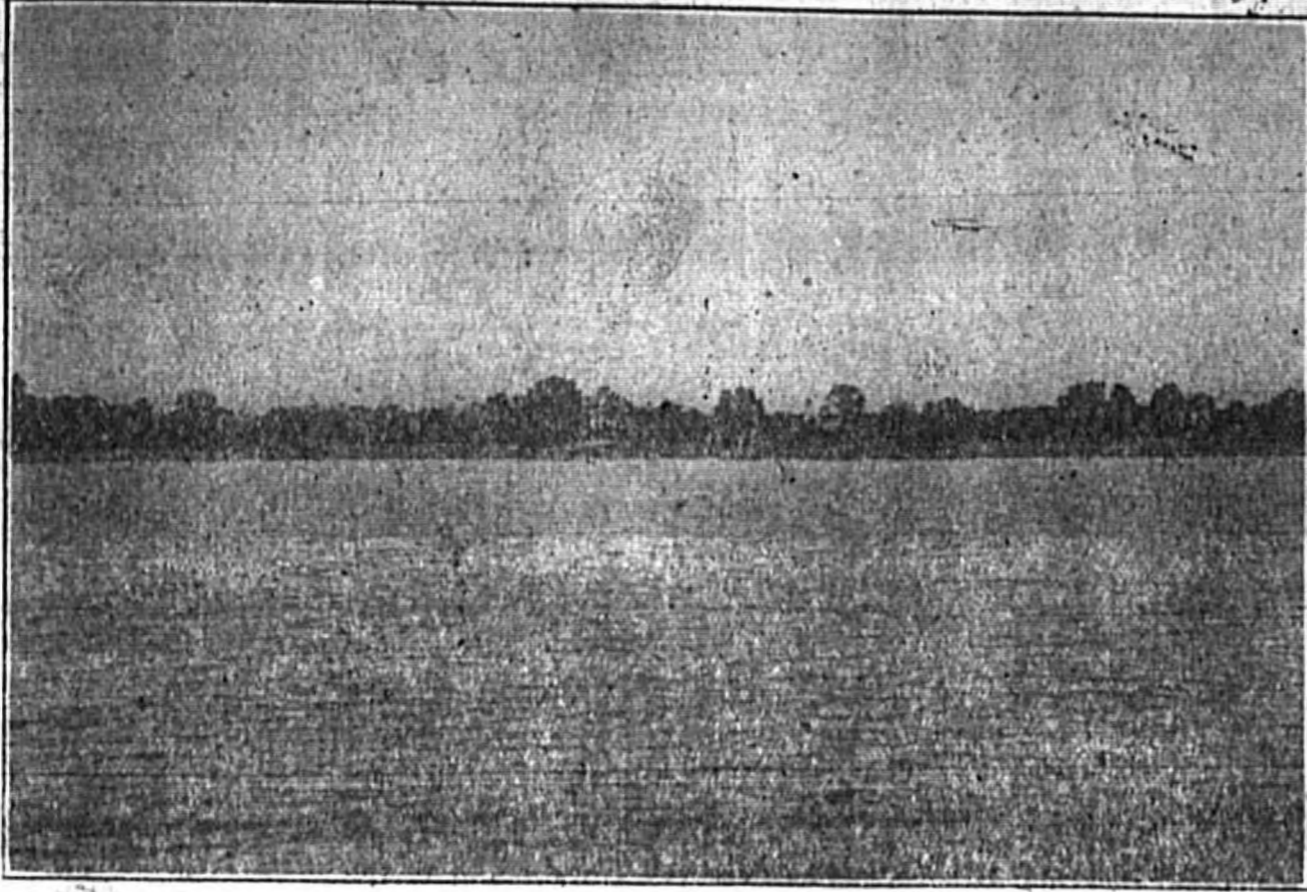
Such is Oviedo and its sister city on the lake of Charm, such

Oviedo that will insure its growth and future prosperity? What of the "back country?" The Back Country is the city's bread basket. Urban, as well as agricultural prosperity lies deep mooted in the soil, and urban prosperity is as certain to follow agricultural as the night the day. The city draws its supplies from the adjacent country. As those supplies are liberal or stinted, trade thrives and prospers, or dwindles away. Hence the importance of the Back Country in estimating the city's possible future growth.

A careful survey of the country of which Oviedo is the natural trading center will convince any one that it has all the elements of growth and progress. In the first place there are thousands of acres of what is known as good orange land. There is no question about the value of the land for this purpose. You can see abundant demonstrations of the fact on every side. Is it too much to assume that every acre of this land will eventually be put to the uses for which it is supreme? California entered the orange game long after Florida, and rap-

idly increased her output till it reached the enormous amount of 40,000 carloads annually. The idea of over production never enters the heads of those enterprising westerners. They went right along increasing their groves, and solving the problems of production, transportation, and distribution as they came up, satisfied that the demand for the luscious fruit would always take what might be produced. The great fear of the Californians is that some great convulsion of nature may change the course of the Japan Warm Current, and forever remove from them the possibility of growing oranges at all. Think of what such a disaster would mean for Florida. We do not hope for it, and pray that it may never occur, but it is a possibility worth considering. It is

intimated that the disastrous results on those rich acres. Figure once more on what the requirements of all those families must be for even the commonest necessities of life, and ask yourself: Where will they get them? Where, if not in Oviedo? The development is coming as certainly as night follows day. Within a year settlers will be crowding each other to secure locations in the Black Hammock, for there is nothing like it in Florida. When that time comes Oviedo will at last come into her own, and take her rightful position as the metropolis of East Seminole.



LOOKING ACROSS LAKE CHARM - OVIEDO

Oviedo, Chuluota and Geneva, and ask the inhabitants to show you around.

You will find Oviedo a pretty little country village, each house set in a roomy lot, with its environment of trees and flowers, two churches; a Baptist organized in 1887, of which Rev. William Stones is pastor; and a Methodist, presided over by Rev. A. L. Hope. These pastors serve congregations in Geneva on alternate Sundays and so arrange that both towns have divine service every Sunday. The school house stands on an adjacent street, and as you will observe from the picture made by our artist, turned out a goodly number of children. The school will receive its due share of attention in the space devoted to the schools of the county. McKenzie's general merchant-

town is run by William Jacobs, an extensive cattle grower of that section, and a man who is thoroughly familiar with the bovine critter from the baby calf, till he makes his appearance upon the blocks in steaks and roasts.

Mr. H. B. McCall is a prosperous dealer in general merchandise, combining with his other avocations that of orange grower and packer. He has about thirty acres in his individual groves and runs a large packing house, turning out about 20,000 boxes annually.

The Oviedo Hardware and Furniture Company is the general hardware emporium of the district, as well as headquarters for a great variety of fine furniture. The farmer comes here for plows and tools for tillage, and for all the household furnishings that

groves of the district are in the hands of this enterprising firm.

Mr. A. J. McCulley is the village blacksmith and well digger of the region, and whatever business he may have had in the past there is plenty of evidence that there will be a lot of it coming his way in the very near future. The development of Black Hammock is just beginning, and it is fair to assume that its 5,000 acres will require at least 1,000 wells before many years roll by.

Any mention of the attractions of Oviedo would be incomplete if it omitted the hotel, conducted by Mr. T. L. Cushing. Mr. Cushing is an old time resident of Oviedo, dating his advent there back some twenty-five years. He is thoroughly experienced in the ways of the modern Boniface.



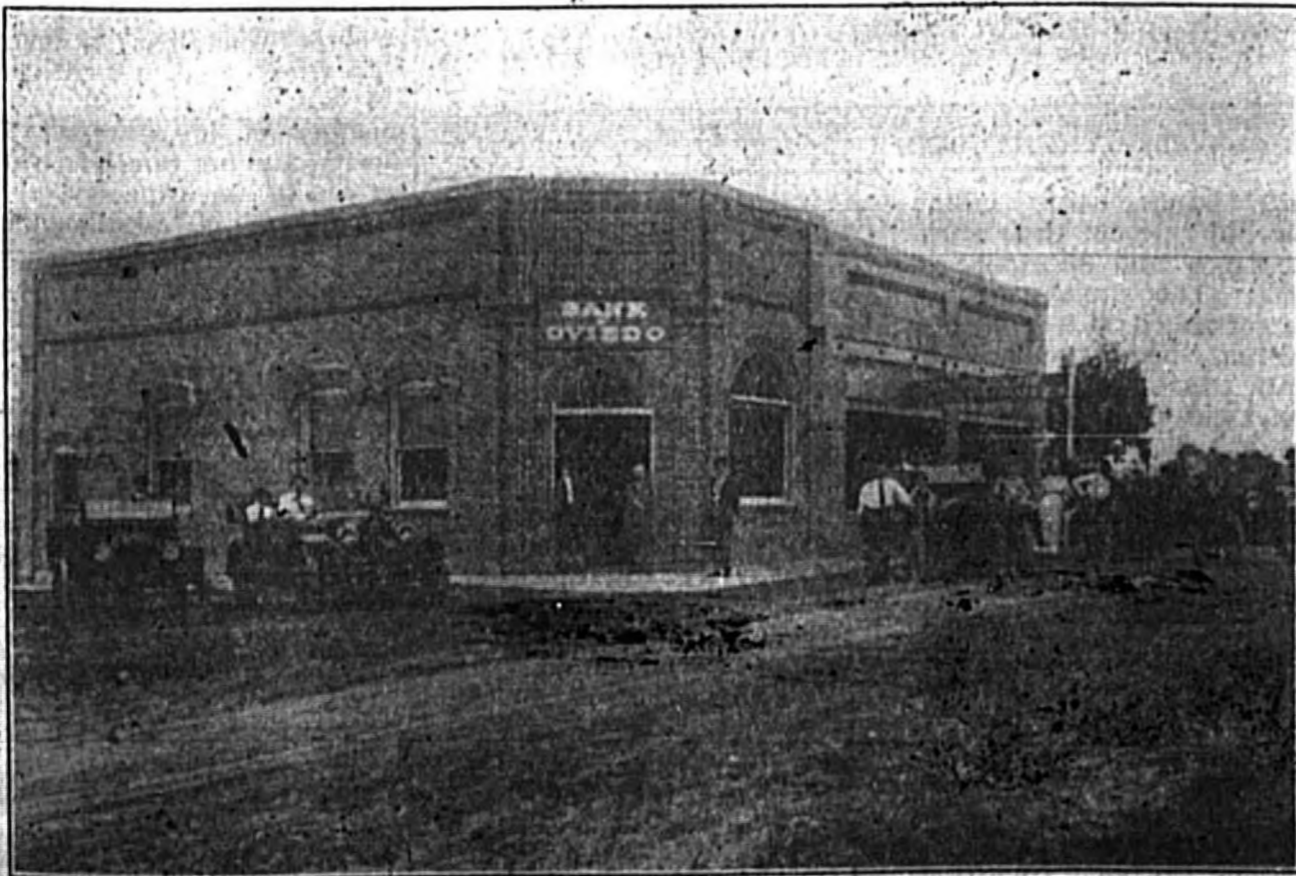
STREET SCENE IN OVIEDO

they are today, what will they be ten or twenty years hence? The prospective settler naturally wants to know about the prospects for future growth of any community before he casts his lot with it irrevocably. Nobody wants to be tied to a "dead one." Growth of a community depends largely upon two things, first, the possession of natural advantages over adjacent and competitive centers, and second, the disposition of its citizens to exploit those advantages in a way that will attract the attention of capitalists, tourists and home seekers. We have found the people of Oviedo, active, wide awake, enterprising. They have waited long for the psychological moment to arrive, and now that it has come they are quick to recognize and take advantage of it.

The people being of the right

sort, what natural advantages has Oviedo? The answer is simple. It is situated on the coast of the Black Hammock, a strip of land that is rich in oranges and grapefruit. The demand for these fruits is increasing rapidly, and the people of Oviedo are well equipped to meet this demand. They have the land, the labor, and the capital to produce and transport these fruits to market. The future of Oviedo is bright, and the people are well prepared to take advantage of the opportunities that are before them.

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THE BANK OF OVIEDO

the town by the wagon road. He also offers a full and complete line of gents' furnishings, from the best manufacturers; of millinery; Butterick Patterns, and Patrician shoes for the ladies. For the man who is content with nothing less than tailor made goods, he has arrangements with the City Tailors of Chicago which enable him to guarantee satisfaction to the most fastidious.

The Bank of Oviedo has been running for about eighteen months. It owns the snug little

go to make an attractive and comfortable home, and when the long tale is ended it is under the tender care of a member of this firm that his last mortal remains are placed under the sod, for the only licensed embalmer and undertaker in that region belongs to the Oviedo Hardware and Furniture Company. Mr. L. T. Hunt is the manager of the concern.

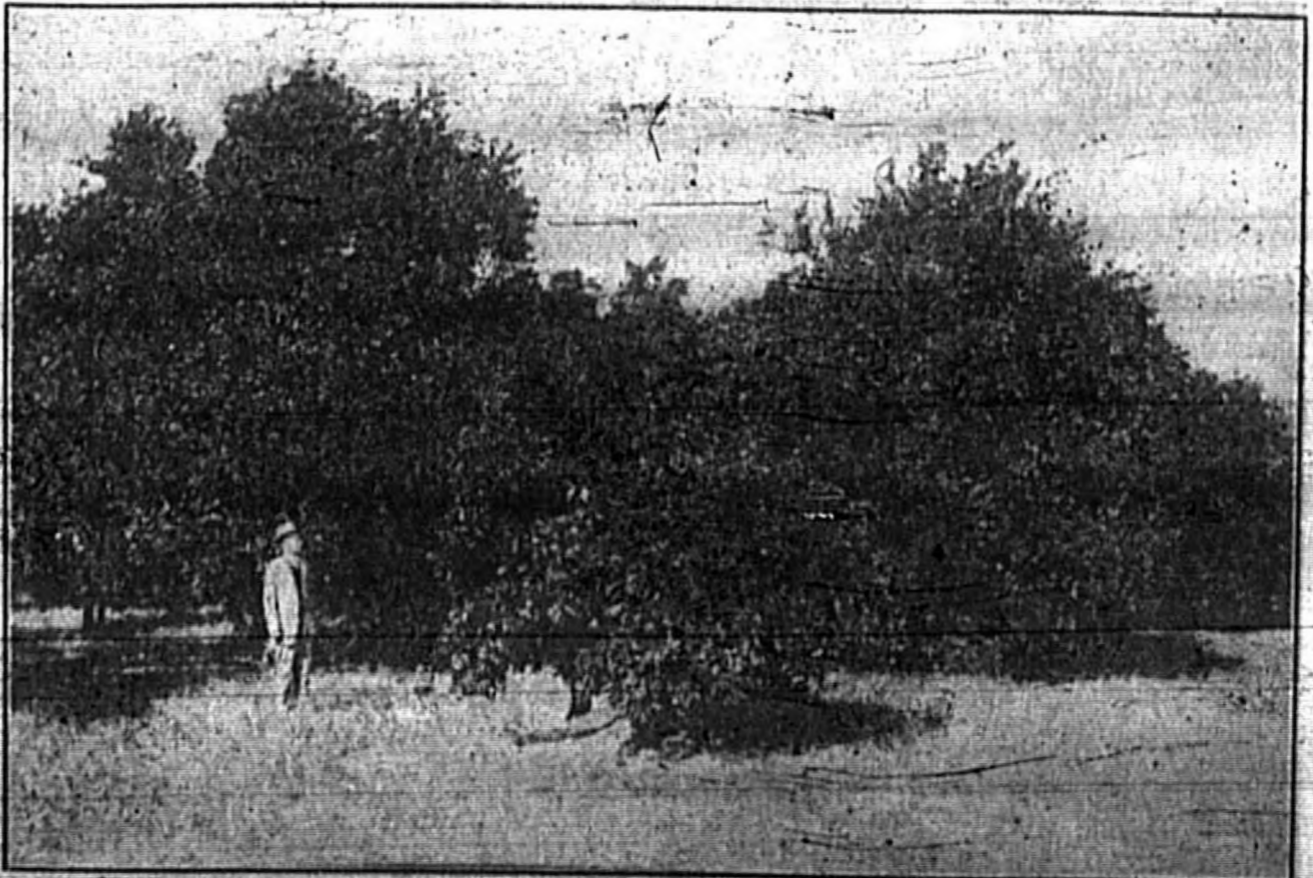
Mr. J. B. Jones handles general merchandise grows oranges, and is also treasurer of Seminole county.

Mr. W. H. Howard conducts a general merchandise store at

C. J. Marshall, the city physician and surgeon is a native of Mississippi who has won his way to a successful practice by his many sterling qualities.

The S. Nelson Company Packing House, B. F. Wheeler manager, employs about fifty men in the season, is fully equipped with the best of modern machinery, and handles about 50,000 boxes oranges and grapefruit during the season.

An industry that is of importance, and means much for the future development of this part of the county is that of the shingle



J. F. CLARK'S ORANGE GROVE AT LAKE HOWELL

# For Over A Quarter Of A Century

## The First National Bank Has Done Business On The Same Corner---A Unique Record Of Safety, Stability and Success

More than any other citizen, perhaps, the banker contributes to the development and upbuilding of the section in which he may have cast his lot. It is not alone that he must stand ready to supply the sinews of war, when needed, but he must be competent to furnish advice and counsel, which many times may be worth more than money. It often lies with him to head off and discourage an investment which might prove disastrous to the maker, and unfortunate for the community. He must have, not only the honesty but the courage to do this when it seems necessary. On the contrary there are times when a few words of advice and encouragement from the banker to some timid investor are worth infinitely more than the dollars within his vaults.

The successful banker, then, must be a man of peculiar qualifications. First and foremost, he must be a man of rarely good judgment, a judgment founded on a thorough and comprehensive knowledge of values and conditions in the region in which he is operating. He should be a man of sympathetic nature, but his sympathies should always be tempered by prudence and a wise discretion. He must never allow them to run away with his sober judgment. He should be able to say no when necessary, but say it in a manner that would leave no sore spots to the harm of future business. Interested, as no other man can be in the welfare and prosperity of his home region he should be able to discriminate quickly and surely between those projects which make for advancement and the general good, and those which do not.

Sanford is peculiarly fortunate in having bank managers who measure well up to these requirements, and much of the extraordinary progress of the past few years is due to this fact. Her banks having fostered and encouraged every legitimate enterprise, while frowning upon and discouraging those of doubtful or shady character. The officials have been men of broad and liberal views; men of wise discretion and sound judgment; far-seeing men who have built, not for today alone, but for an enlarged and brilliant future.

The oldest bank in the city, and for many years the only national bank in Orange county is the First National, located in its own beautiful white marble building at the corner of Park avenue and First street, the most prominent corner of the city. It first opened its doors for business on Nov. 1st, 1887, and has consequently just passed its twenty-sixth anniversary. If stability and permanency are desirable attributes of the banking business, and they surely are, the First National can justly claim them. For twenty-six years it has gone

steadily and surely on its way, weathering safely all the financial storms and stress that have agitated the commercial world during that long period. Panics have come and gone, sweeping fortunes away in the general wreck, but the First National has stood through them all like Gibraltar. It saw Florida, apparently on the top wave of prosperity in the old orange growing days; it saw it again seemingly ruined forever by the "big freeze" of '94 and '95; it sees it now, rejuvenated and jubilant with prosperity, a prosperity that will be enduring and permanent because it is founded on the productions of the soil and climate, and in those productions Florida has and can have no competitor.

Through all these good times and bad times the old First National has gone steadily on its way. There has been nothing spectacular or sensational in its growth, in fact it has studiously avoided anything of that character, but it has always been safe and sane, solid and substantial. It has served the confidence of the public and that confidence has been given it in full and liberal measure. Beginning with a capital of \$25,000 it has accumulated a surplus and profits amounting to nearly twice that sum. Its capital and surplus exceed those of any other bank in the county. Its deposit account is the largest in the county. It is a roll of honor bank and has the reputation among well posted financiers of being one of the finest banks in the state. Its loans amount to nearly a quarter of a million, indicating in some small degree the measure of its services to the community.

In all this quarter of a century and more of successful business the bank has never changed its location, nor its executive officers. We doubt if any other bank in the state of Florida can say as much. It opened up for business on the corner of Park avenue and First street and is doing business on the same corner today; F. H. Rand was its first president and is its president still; F. P. Forster stood at the cashier's desk on its opening day and has officiated in the same capacity until very recently when he assumed the position of vice-president, and was succeeded by Mr. B. F. Whitner, Jr., who himself has been with the bank for a period of twenty-five years. Such a record is unique in banking history, and is in itself sufficient to inspire confidence.

But although the bank has not changed its location, it has changed its external appearance, and its internal equipment very materially. The man who did business with the little bank of twenty-five years ago would hardly recognize the handsome marble building, with its sumptuous furnishings, and numerous and busy office staff for the same institution. In modernity of equipment and surroundings the First National has kept fully abreast of the times, and there is no handsomer or more modern outfit between Jacksonville and Tampa.

The interior fixtures are from the house of Geo. W. Muller & Co. of Atlanta, known throughout the south for the excellence and completeness of their bank work. Mosaic tiled floor, paneled steel ceiling, marble and mahogany fixtures with bronze grill work give the interior a truly metropolitan appearance. The working offices of the various employes come first, while to the rear on the Park avenue side of the building is the cashier's office and back of that the directors room, halls and lavatory. All are well lighted and convenient, and furnished with the same elegant simplicity which characterizes the building throughout.

So much attention is given to safety appliances throughout the building that this feature deserves a paragraph to itself, but so largely does electricity enter into the equipment that one can hardly be expected to do justice to its description, unless possessing vastly more scientific knowledge of the subtle fluid than can be expected of a mere writer. The equipment is installed by the American Bank Protection Co. of Minneapolis, Minn., a com-

pany whose boast is that no bank protected by their appliances has ever been entered by a cracksmen or burglar. Every possible contingency seems to have been foreseen and guarded against, whether the thief by night or the bolder wild west style of an armed raid

up their hands, the button gongs would ring out their warning messages and summon assistance. The vault itself, although furnished with every appliance that modern science and ingenuity can invent in the way of time locks and burglar proof devices has electrical protection also. It is lined throughout with two sheets of steel, separated and insulated by paraffine waxed paper. One is charged with positive and one with negative electricity; an attempt to drill through these sheets from any direction would establish a current which would immediately set the gongs to ringing an alarm. The electric current which operates these appliances is all generated within the vault, and is entirely independent of the city supply, so that no outside wires can be cut and cripple the system. At stated intervals the system is inspected by agents of the company and kept in perfect order. The company keeps in its constant employ two high salaried electrical experts, who might be called professional cracksmen, whose sole business it is to ferret out any weak points in the system, and provide a remedy.

The Diebold safe is of the most approved construction, burglar proof, and equipped with all the latest safety devices, including an automatic time lock, and was installed by the Franz Safe and Lock Company of Jacksonville.

The latest filing system is in use, and with the safety deposit boxes of steel, which the bank provides for the convenience of its customers are inside the vault. The books which are in daily use in the business of the bank are kept in a rolling cabinet, convenient of access during the day, but rolled into the vault at night for security.

the American Bankers Association and of the Florida State Bankers Association. In addition to the means of protection enumerated above, the Pinkerton National Detective Agency offers a special reward for any person detected in an unlawful attempt to enter and rob a bank.

Of the officials of the bank little need be said here. The long terms of faithful service in the bank have established a record in the minds of the people of Orange and Seminole counties which cannot be added to nor detracted from.

The first and only president, Mr. Frederic H. Rand has retired from the active management and devotes his attention to his home interests at Longwood.

The erstwhile cashier Mr. F. P. Forster, now the vice-president has been for many years a man of standing and influence in the community. He is recognized throughout the state as a safe, prudential and conservative bank officer, and his opinions on any question carry weight.

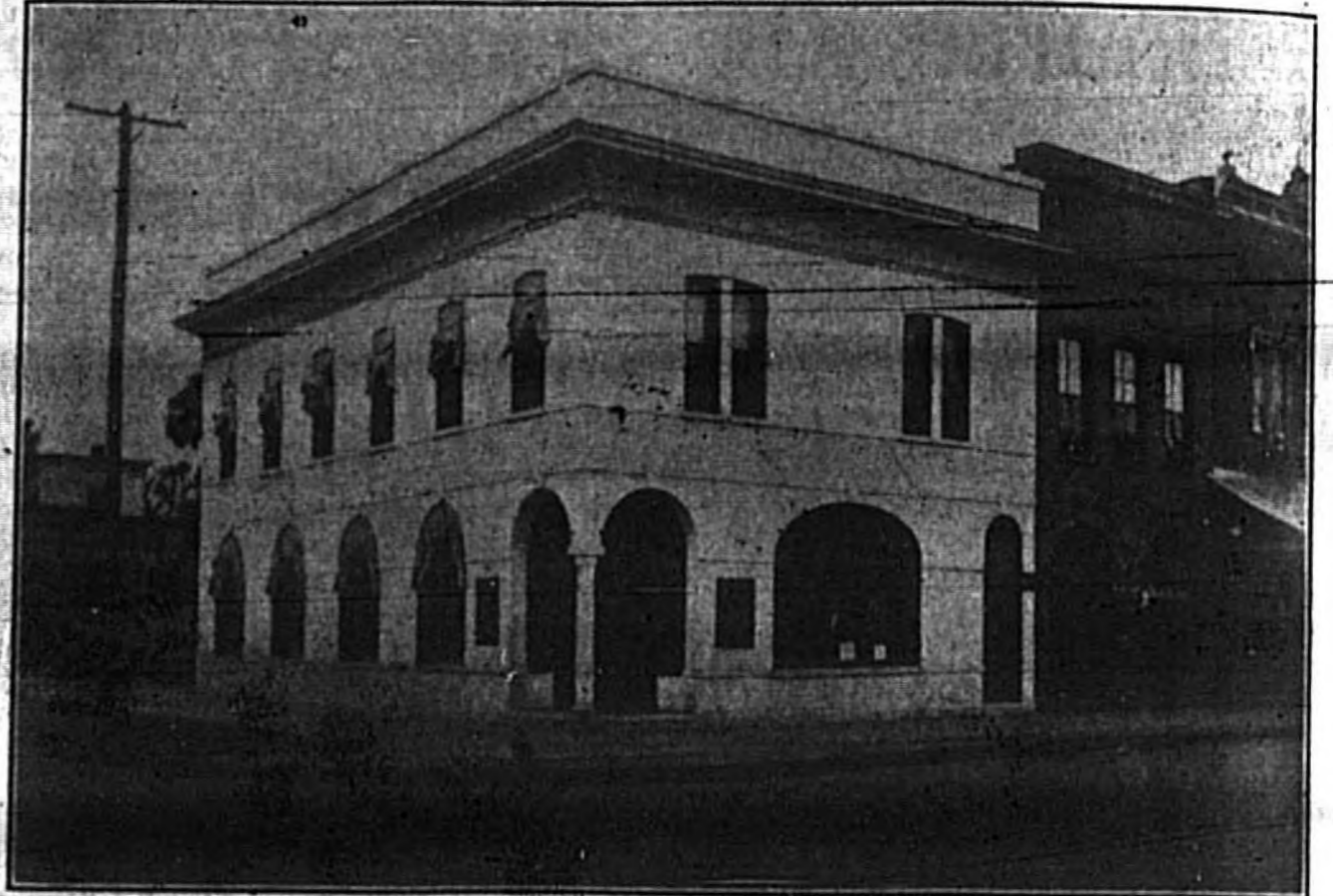
His successor as cashier, Mr. B. F. Whitner, Jr., is a native Floridian, has been with the bank for a full quarter of a century, during which time he has made a host of friends by his kindly, considerate treatment of everyone with whom he comes in contact. He has been for some years a member of the Sanford School Board, and has rendered valuable service in that capacity.

A full list of the officers of the bank is as follows: Frederic H. Rand, president; F. P. Forster, vice-president; Geo. H. Fernald, vice-president; F. B. Whitner, Jr., cashier; A. L. Betts, Asst. cashier. The directors are: F. H. Rand, F. P. Forster, Geo. H. Fernald, S. O. Chase and Louis McLain.

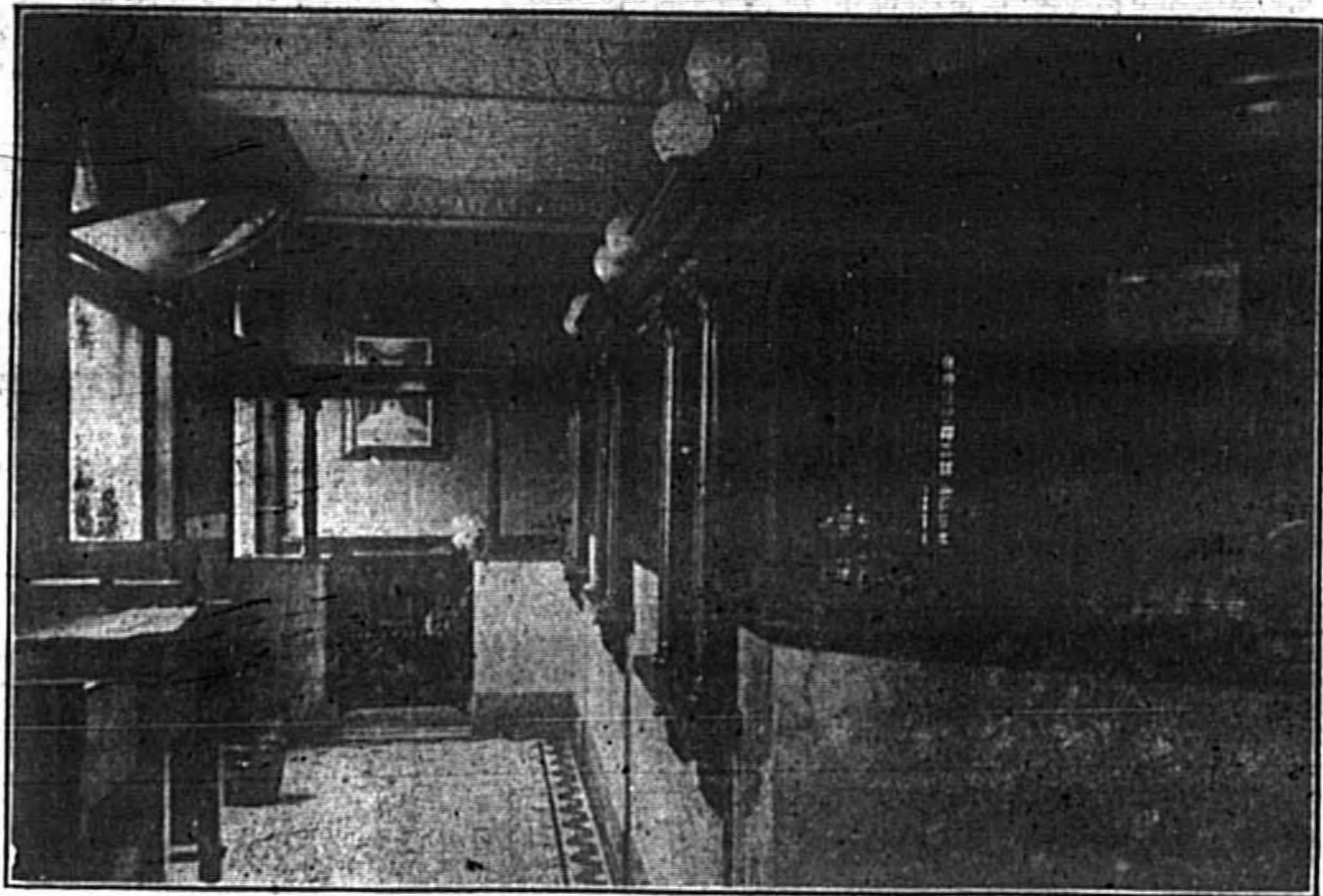
The bank is operated under the National Banking law which requires frequent reports of its condition. We append below a summary of its last report to the Comptroller of the Currency dated Oct. 21, 1913.

### First National Bank, Sanford, Fla

Resources	
Loans	\$219,262.99
U. S. Bonds and other Securities	40,871.54
Banking House	11,000.00
Due from Banks	58,670.29
Cash and Due from U. S. Treas.	29,802.19
Overdrafts	706.77
	\$360,316.58
Liabilities	
Capital	\$ 25,000.00
Surplus and Profit	146,022.45
Circulation	6,250.00
Deposits	283,044.13
	\$360,316.58



FIRST NATIONAL BANK BUILDING



INTERIOR OF FIRST NATIONAL BANK



INTERIOR VIEW IN FIRST NATIONAL BANK

# THE PEOPLES BANK OF SANFORD

## A Source Of Pride To Every Citizen--Its Extraordinary Record Of Growth And Prosperity

Bank statistics probably afford the best barometer by which to judge with any degree of accuracy, the financial and industrial importance of any section, city or community. Judged by this infallible criterion, Sanford has reason to be pardonably proud of her banking institutions, and the prominent part they have taken in the upbuilding and development of one of the most important sections, in a commercial sense, of the whole state of Florida. When one looks over the country immediately tributary to this city, and considers its immense developed and undeveloped possibilities in the truck raising and fruit growing lines; when one thinks of the long trains of cars that roll northward daily during the season bearing the choicest products of Sanford soil to northern consumers; products that must be settled for here; when one remembers the many buyers that flock to the city every winter, in the effort to secure their share of these same products, then, and not till then does he realize that this is a community that requires exceptional banking facilities. Fortunately it was not left to the stranger to point out this necessity. Level-headed and far seeing men realized the requirements; they saw the unlimited development of which the country was capable; they saw the vast field open for the successful and profitable employment of capital, and did not hesitate to back up their faith with their works.

The Peoples Bank of Sanford was organized April 30, 1906. At that time the phenomenal growth which Sanford has enjoyed in the past decade was just about beginning, and it is no exaggeration of the facts to say that the Peoples Bank has been one of the most important factors in the growth. Many a struggling trucker or merchant has availed himself of the helping hand extended by the bank. Over \$200,000.00 of the bank's money is today in the hands of the farmers and merchants of Seminole county, contributing its share to the upbuilding of the entire community.

The banking office has recently undergone a thorough renovation and refitting, and is not now excelled for genuine artistic beauty by any similar office in the state of Florida, or indeed in the south. Vermont marble with black, dulled bronzed trim-

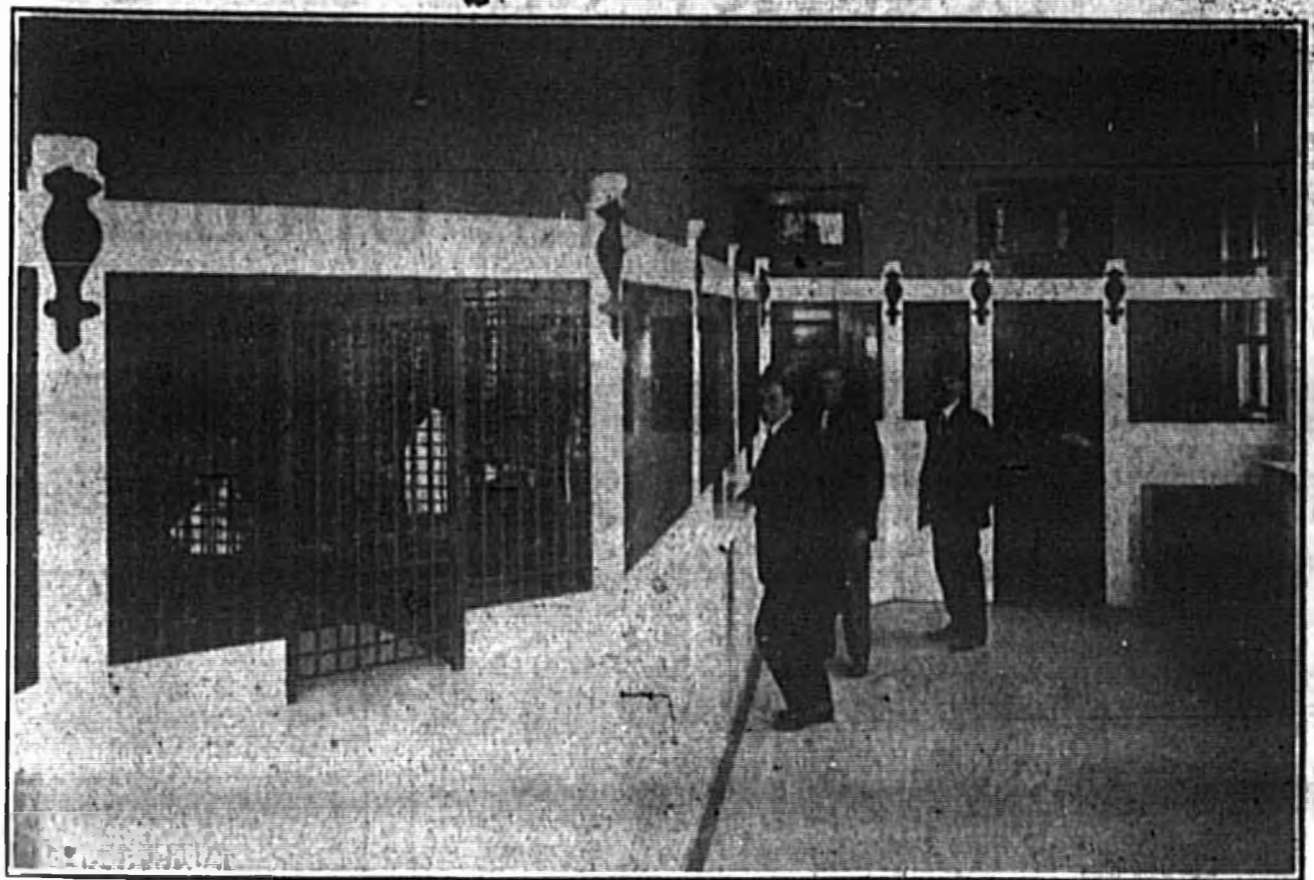
ings are the agents used in the beautification. Panels of variegated Brocadillo marble, in settings of the purest and most dazzling white marble, surmounted by the plain, simple, black iron grill work make a combination of the utmost effectiveness, simplicity and beauty. The walls are tinted in light olive and add to the general effect. The work was done by the George W. Muller Bank Fixing Company of Atlanta, Ga., and reflects credit on both designer and workmen. The remodeling not only provided the bank with an elegant and attractive place in which to transact business, but it has a lasting commercial value as an advertisement.

The vault is always the center of interest in any bank. The public likes to know that adequate protection against fire or robbery has been provided by the bank to which it intrusts its funds. In this regard the Peoples Bank offers no chance for criticism. It is surrounded by walls of solid masonry, eighteen inches thick on back and front, and twenty-four inches on the sides. Inside of these is a lining of solid steel one-half inch in thickness. It is as

The Peoples Bank is a member of the Witham Banking System, the workings of which system must be known to be appreciated. This system has its headquarters in Atlanta, and has banks in various states, and as can be well understood, the demand for money in different states varies at different seasons of the year. For instance: When Georgia is flush with money through her cotton crop, Florida's trucking and citrus fruit crops have not yet begun to move; thus it can be readily seen that Georgia money, through the Witham system comes to Florida; and when Florida is flush Georgia needs money to put in her new crops and Florida money goes to Georgia, and this applies to other states as well.

The Witham System provides a reservoir upon which the member banks can draw as their necessities require.

The Safety Deposit Boxes of the Peoples Bank are located in a separate vault, equally well secured from fire and burglars as is the money vault. The bank rents these boxes at a nominal rate to its patrons, who can come in and occupy a private room while attending to their business



INTERIOR OF PEOPLES BANK

The personnel of the bank is another matter in which the pub-

ment. He is withal a pleasant, genial gentleman whom it is good for the bank. He is ably assisted by Mr. R. R. Deas, who holds the position of assistant cashier. Mr. Deas is a native of South Carolina, and is a young man of universal popularity, and whom to know is to like. His bright face and genial smile is sufficient guarantee of the welcome one will receive in his department.

In addition to the above the directorate includes the names of Charles M. Hand, the present Sheriff of Seminole County, a long time resident and prosperous business man of the city, whose acquaintance with the people and interests of the County is probably wider and more thorough than that of any other one man within its borders. His popularity is co-extensive with his acquaintance.

Mr. C. F. Williams, another of the directors is an old railroad man for whom the lure of the soil proved more attractive than the throttle of the engine. He made a fortune in trucking, and holds the distinction of having reached the top price for Sanford real estate when he sold his Celery avenue farm for \$1,700 per acre. He has now retired to a beautiful home on Silver Lake, in one of the most attractive regions about Sanford, where he enjoys life with ease and dignity.

Messrs. W. M. Davis and E. H. McNeill are substantial citizens of a neighboring town, where their reputations are of the best. Both are wealthy, and their names add strength to the directorate.

The Peoples Bank of Sanford stands for progress, tempered with safety and conservatism.

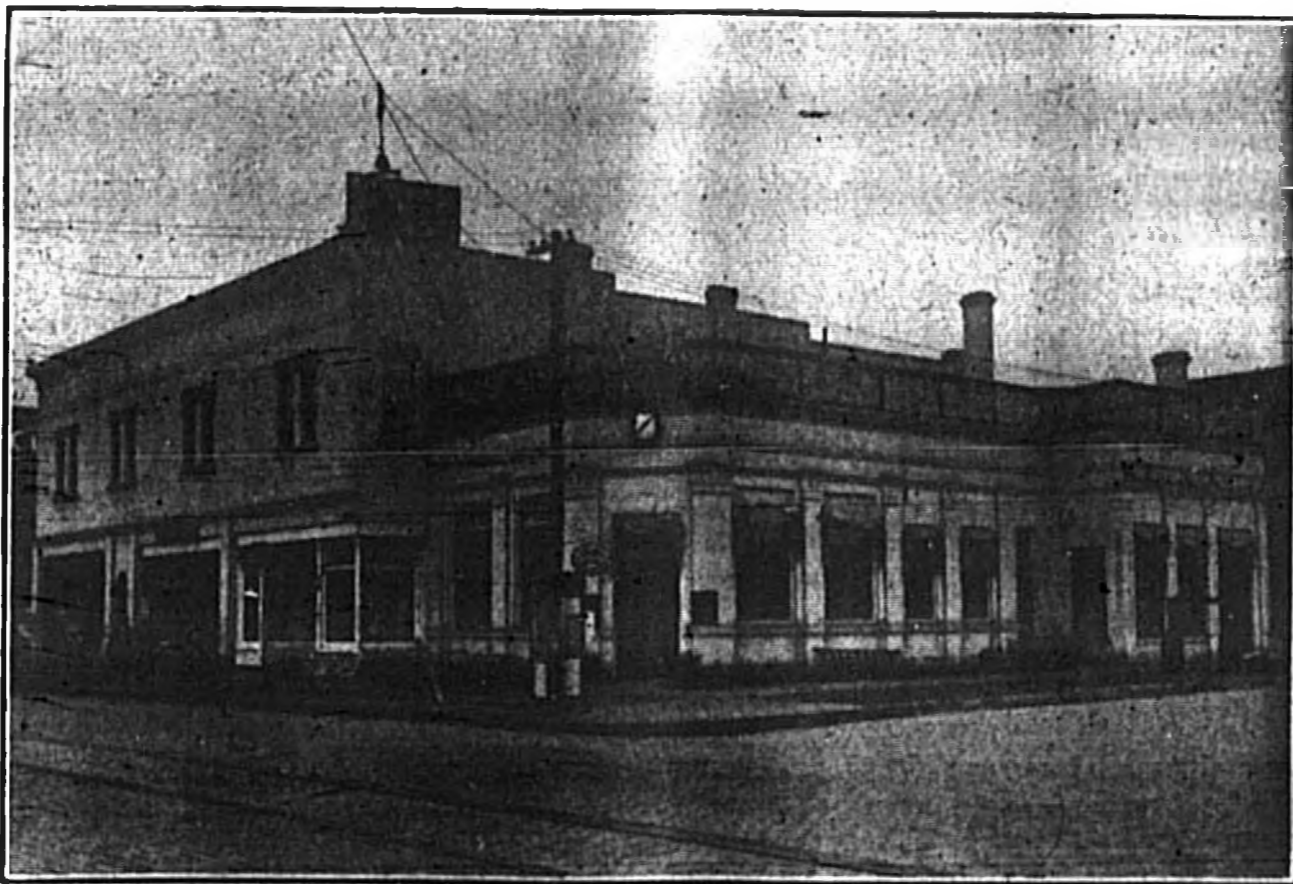
### PEOPLES BANK OF SANFORD

At Close of Business December 6, 1913

Resources	
Loans and discounts	\$229,371.18
Real estate, furniture and fixtures	39,749.25
Stocks and bonds	18,583.00
Overdrafts	65.88
CASH ON HAND and in Banks	88,556.96
	\$351,336.27
Liabilities	
CAPITAL PAID IN	\$ 30,000.00
SURPLUS & PROFITS (earned)	15,014.46
DEPOSITS	306,321.82
	\$351,336.27

### COMPARISON OF DEPOSITS

December 6th, 1906	\$ 32,963.74
December 6th, 1907	84,324.14
December 6th, 1908	82,529.22
December 6th, 1909	133,778.48
December 6th, 1910	179,693.82
December 6th, 1911	183,610.71
December 6th, 1912	212,728.19
DECEMBER 6th, 1913	306,321.82



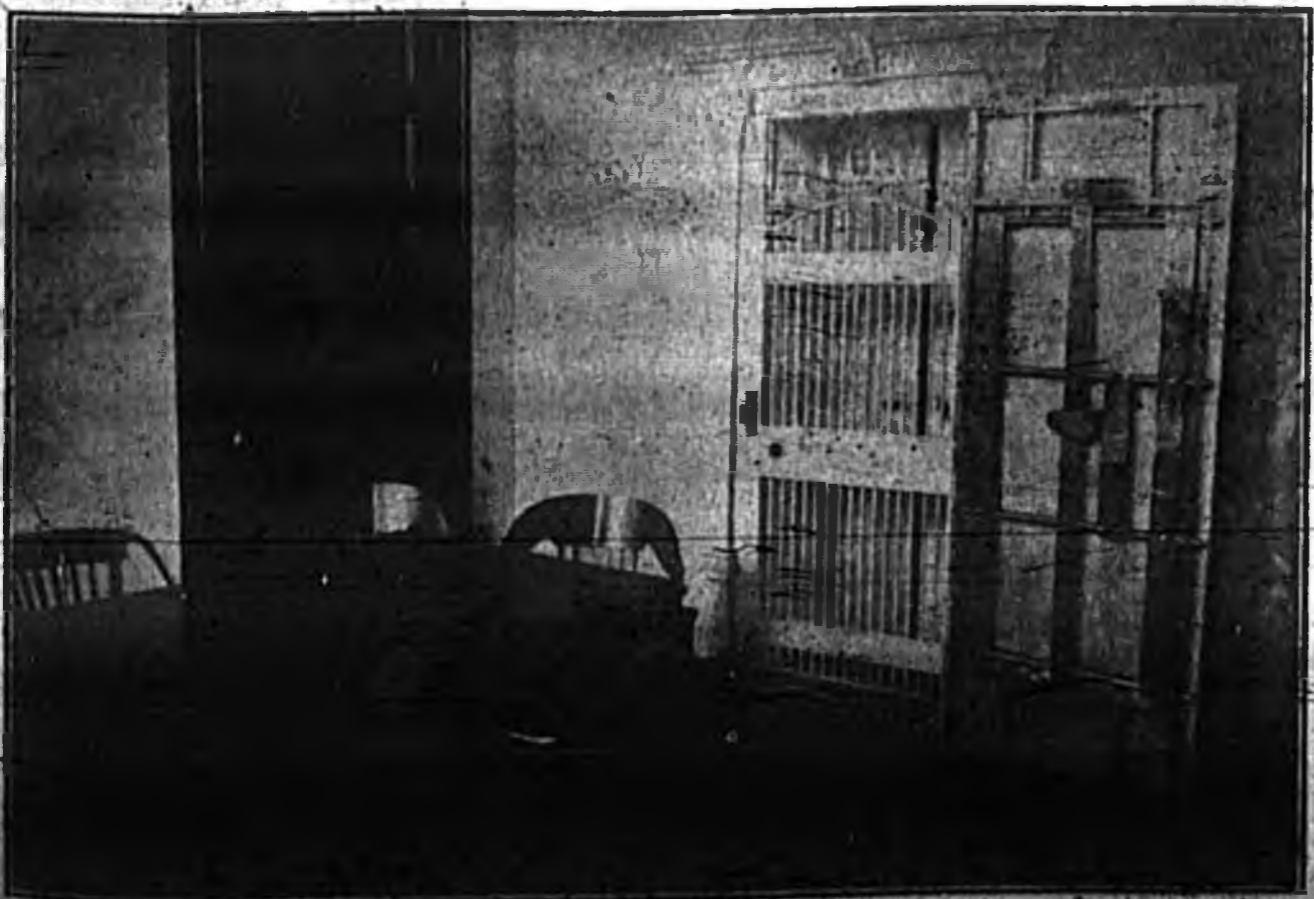
PEOPLES BANK BUILDING

solid and enduring as the everlasting hills.

in connection with their safety boxes.

lie has a deep and abiding interest. People like to know that all possible precautions will be taken to ensure their safety, and they also want to know something of the character of those who have the handling of it. The officers and directors are as follows: M. M. Smith, President; H. R. Stevens, Vice President; H. E. Tolar, Cashier; R. R. Deas, Asst. Cashier. Directorate, M. M. Smith, Chas. M. Hand, W. M. Davis, H. R. Stevens, C. F. Williams, E. H. McNeill. Residents of Orange or Seminole counties these gentlemen need no introduction. They have long been identified with the growth and upbuilding of this section in many and various ways. For the benefit, however, of strangers and newcomers we may say that the President, Mr. M. M. Smith is a financier of widely known and acknowledged ability. He is also President of the Orlando Bank & Trust Company, one of the leading financial institutions of that city, and of the Bank of Oviedo. He is a large land owner in both counties, as well as elsewhere in the state, and has always been an important and influential factor in the develop-

ment. He is withal a pleasant, genial gentleman whom it is good to meet and do business with. He accords a courteous hearing to all, and is not chary of advice or assistance to any worthy project. The Vice President, Mr. H. R. Stevens is a railroad man of much experience and ability. For years he has held a high up position among the officials of the Atlantic Coast Line. He is a man of wide acquaintance and universal popularity. Coming from the north several years ago, he quickly identified himself with Sanford and Sanford interests, and became one of our best and most progressive citizens. He has served on the city council where he did much to further Sanford's interests. Mr. H. E. Tolar, the cashier is a young man of genius and ability, well qualified by nature and education to fill the responsible position which he occupies. Serving his apprenticeship with the First National Bank of this city, he rapidly acquired a familiarity with the principles of sound banking which stands him in good stead in his present position. Accurate, systematic and prudent, he is at the same time affable, courteous and accommodating, and makes many friends



DIRECTORS' ROOM IN PEOPLES BANK

# SEMINOLE COUNTY BANK

It Is a Lusty Infant--With Ample Capital, Undoubted Security and the Confidence of the Public It Enters Upon a Career of Prosperity

The community that has acquired its third bank may well and properly consider itself in the metropolitan class. The country village, if located in the midst of a growing and prosperous community, may find one bank a great convenience, and the bank may prosper in a modest way; as the village grows and begins to take on city airs, room is found for the second banking institution; but it is only when continued growth and permanent prosperity become an assured certainty that the third bank makes its appearance. Capital is proverbially timid, and must be assured of a reasonable profit, and absolute safety before it will be ventured in any enterprise however promising it may look to the usual investigator.

These facts being granted, it becomes evident that the opening of the Seminole County Bank on September 27th, 1913, with a capital stock of \$50,000 marked a very important epoch in the history of Sanford and Seminole county. Its promoters and founders are not crack-brained enthusiasts, nor have they been misled by any fanciful dreams of sudden wealth. They do not dream dreams, nor see visions. On the contrary they are cool headed, far-seeing business men, every one of them thoroughly conversant with local conditions for every one is, and has been for years a resident of Sanford or its immediate vicinity. In this community they have acquired wealth and influence by a consistent course of untiring industry backed up by right living and right thinking. They know all its varying needs and requirements through years of experience, gained by a daily and intimate intercourse with all of its people. They know it with a thoroughness and completeness that no stranger can ever hope for, that can only be acquired by the same course of long residence and familiar acquaintance. In their various lines they have been successful business men, a fact which sufficiently guarantees their success in this new enterprise.

The fact that it is purely and entirely a local institution, is in itself a great advertisement for Sanford and Seminole county. It puts the world on notice that Sanford citizens have faith in their home city, and are not afraid to back up their faith with the cold cash. Money talks, and the fact that Sanford business men

have not hesitated to put up fifty thousand dollars to establish a bank in their home town tells in trumpet tones of the faith of men who know, in the future progress and prosperity of the Celery City. There is not a single strange name in the directorate. It is of Sanford, by Sanford and for Sanford. In this connection we cannot forbear to quote a few lines from the bank's address to the citizens of Seminole County, upon its organization last September: "The personnel of this bank is wholly local to Seminole county and comprises many of its most successful citizens, who attribute their prosperity directly to their activities in this county, and having undaunted faith in the future of Seminole they did not hesitate to cast their lot with Seminole County Bank."

A few words in regard to the personnel of the bank may not be out of place. Not that they are needed by way of introduction to any residents of the county, for they are known and esteemed throughout its entire confines, but this special edition is expected to circulate largely outside of Seminole county, and, indeed, outside of Florida, and to have its influence in bringing in new business men and home seekers. To such new comers the personnel of the men who are soliciting their business is of vast interest and importance.

Ernest Lake, president of the Seminole County Bank is a native of South Carolina, but has passed his adult years in Florida, with the exception of a few years during which he conducted a successful ice manufacturing business in Cuba. He has ever been loyal to Sanford and its interests, and has been prominently identified with every progressive movement which has resulted in placing the city in the proud position which she occupies today among the first of Florida's fair cities. At the age of 24 he was elected mayor of the city, a position which he held for four consecutive terms. Upon his return from Cuba in 1907 he was again elected mayor and re-elected in 1909. A Roman emperor once boasted that he found Rome built of brick and left it of marble; Mayor Lake might paraphrase this boast by saying that he found Sanford a country village, without a spot of pavement, and scarcely more of cement sidewalk and left it a metropolitan city with miles



SEMINOLE BANK BUILDING

of both. It was during his administration that Sanford woke from its long sleep, and determined to take its proper place among the progressive cities of the state. Bonds were issued, pavements and sidewalks put down, the attention of capitalists and home seekers attracted, and a career of progress and prosperity entered upon. Much of the advancement was undoubtedly due to the indomitable energy and progressive

spirit of the mayor, backed up as it was by the same energy and spirit on the part of the balance of the city government. Before the close of his second term as mayor he was elected to represent Orange county in the state legislature. That he satisfied his constituents in this capacity is evidenced by the fact that he was re-elected for a second term. As a legislator he was distinguished by his fidelity to local inter-

ests and the breadth of his views on all matters of state wide importance.

Mr. D. L. Thrasher, vice-president is a well known citizen of Sanford who has made good here in a business way, and now holds the office of Superintendent of Public Instruction for Seminole County. He may be depended on as an able coadjutor in the management of the bank.

The cashier, Mr. A. R. Key, has a wide acquaintance among the business men of Seminole county, acquired through his long connection with the First National Bank of this city, where his unfailing courtesy and conspicuous ability won him a host of friends.

Lack of space forbids our mentioning the directors individually and in detail. Suffice it to say that they comprise some of the best known names in Seminole county, men conspicuous for the ability they have shown in the management of their own businesses, and men whose names add strength and stability and inspire confidence. They represent many different lines of activity from law and general business to real estate, farming and railroading. The new bank has made no mistake in its selection of a directorate.

The Seminole County Bank is located on the corner of Park avenue and Commercial street, in the Seminole County Court House, a peculiarly advantageous situation for an institution of that character, for sooner or later every citizen of the county must visit the court house, and once there he finds himself directly in touch with the bank, and eventually will get in the habit of doing business there, for convenience' sake if nothing more.

The Seminole County Bank is organized and prepared to do a general banking business, covering every important line known to the financial world. Money is received for deposit in any amount, either for checking against in commercial transactions, or for savings deposits, which draw interest at the rate of four per cent per annum, compounded quarterly. Loans are made on satisfactory signatures, approved paper is discounted, exchange is sold on all parts of the United States and collections made. Certificates of deposit are also issued, either with or without interest, and are found particularly desirable in the form of Demand Certificates of Deposit, where the immediate payment of

a certain sum is desired at any time. For the convenience of its customers and friends the bank issues Travelers' Cheques which may be cashed at sight at any banking house in the world.

The bank is operated under the Florida State banking law, which requires reports of its condition to be made to the state comptroller at least five times per year. The usual bonds and guarantees for honesty and faithfulness are exacted of its employes. The bank is a member of the American Bankers Association, and also of the Florida State Bankers' Association. In short no possible precaution that may tend to engender a feeling of security and perfect confidence in its patrons has been neglected. Safes of the most modern fire and burglar-proof construction, from the factory of the celebrated Diebold Safe Company have been provided.

The capital of the bank as has been stated is \$50,000, greater than that of any other bank in Seminole County, and nearly twice that of its nearest competitor. With ample capital, and conducted in strict accordance with the most approved methods of modern banking, this institution will constantly maintain for the people of this section the very best of financial facilities, together with a service that is always courteous and accommodating to a degree, and of the most reliable and confidential character.

The high degree of appreciation in which it is held by the business men of its home community is shown by the fact that within less than two months from the date of its organization its deposits exceeded the sum of \$60,000. Possibly a portion of this rapid growth may be ascribed to a sentiment of pride in a purely local institution, but there can be no doubt that the major part of it is inspired by the confidence which the general public feels that its money will be wisely and safely handled when intrusted to this institution. Confidence is usually a plant of slow growth, but the wisdom of the founders of this bank, in selecting its officers and directors forced it to an early maturity in this case. Sanford and Seminole county both are to be congratulated upon the establishment here of a financial institution of such ample ability, such undoubted security and such progressive tendencies as the Seminole County Bank.



INTERIOR OF SEMINOLE BANK



TELLER'S CAGE IN SEMINOLE BANK



DAYLIGHT TRIP ON ST. JOHNS IS LATEST MOVE OF CLYDE LINE

A NEW STEAMER WILL SOON BE PLACED IN COMMISSION

FINEST OF RIVER SERVICE

SANFORD TO JACKSONVILLE BY DAYLIGHT WILL BE GREATEST ATTRACTION IN FLORIDA

When the new steamer Oceola is placed in commission, a daylight service between Jacksonville and Sanford will in all probability be established by the Clyde-St. Johns river line.

"If Volusia county expects to keep to the front in the matter of good roads construction, a better road material must be used than what is being used on her public roads at present," says the De-Land Record.

The Florida State Live Stock Association is maturing plans for its next annual meeting to be held in the College of Agriculture at the University of Florida in Gainesville, from Dec. 16 to 18, 1913.

The Putnam county fair, held in Palatka during the week, has proved highly interesting and attractive.

Several thousand acres of wild celery have been found in Hernando county and negroes have been selling the plant on the streets of Brooksville.

Over a hundred people from the New England states attended the organization meeting of the New England Tourist Association in St. Petersburg Tuesday.

To Save Frank's Life

Atlanta, Ga., Dec. 16.—Attorneys today begin a battle for the life of Leo. M. Frank before the Georgia supreme court.

The new trial motion is asked on the grounds that jurors who convicted Frank were prejudiced and the conviction largely was a result of popular clamor.

MONA LISA FOUND

Patriotic Italian Steals Famous Painting for Italian Gallery

Florence, Italy, Dec. 15.—Mona Lisa, Leonard da Vinci's great painting which was stolen from the Louvre de Paris, more than two years ago, has been found.

The mystery of its abstraction from the Louvre, its intrinsic value and the smile of the woman it portrayed, Lisa del Giocondo, wife of a wealthy Florentine, will always live in the memory of artists.

The picture was recovered under curious circumstances. An Italian wrote to Signor Geri, an antiquary of Florence, some weeks ago, saying:

"I am in possession of the missing Mona Lisa, but being a patriotic Italian, I desire that it shall remain in Florence, the center of Italian art."

He signed the letter "Leonard" and the antiquary at first paid small attention to it, thinking he had to deal with a madman.

Dr. Poggi asked to be allowed to take the picture with him so that he might compare it with other works.

Upon being interrogated the prisoner said his real name is Vincenzo Perugia, that he was born in the province of Como, Italy by profession a decorator, and is unmarried.

"I was ashamed," he said, "that for more than a century no Italian had thought of avenging the spoliation committed by Frenchmen under Napoleon, when they carried off from Italian museums and galleries, pictures, statues and treasures of all kinds by wagon loads and ancient manuscripts by thousands, and gold by sacks."

He often had observed, he said, in the Louvre, many works of art, stolen from Italy and conceived the idea of returning to its true home, Leonardo da Vinci's masterpiece.

At the time of the theft Perugia was not employed in the Louvre, but he knew all the exits and entrances and how to avoid attention.

Florida Reps Shortened

The representation of the state of Florida in Republican national conventions probably will be decreased.

BRICKS ARE BEING PLACED FOR SEMINOLE'S NEW ROADS

CELERY AVENUE WILL RECEIVE FIRST AID

OTHER ROADS TO FOLLOW

SANFORD SPECIAL ROAD DISTRICT WILL SOON BE PAVED THROUGHOUT WITH VITRIFIED BRICK

One of the greatest sights to the average citizen of Sanford and the special road district is that of bricks being hauled and placed in position on the roads that will soon be bricked.

All the necessary arrangements have now been completed and there is nothing to delay the work of laying the brick on the whole twenty-five miles of roads to be made.

But that Seminole county will be the banner county in the building of good roads goes without question that reputation having already been accorded us by the people of Florida.

COMING THURSDAY

Chelsea 7750 Mattinee and Night at the Star Theatre

Henry E. Dixey, the famous "legitimate" star, one of the foremost favorites of the American stage, distinguishes "Chelsea 7750" by his convincing characterization of an eminent, able and conscientious detective.

"I was ashamed," he said, "that for more than a century no Italian had thought of avenging the spoliation committed by Frenchmen under Napoleon, when they carried off from Italian museums and galleries, pictures, statues and treasures of all kinds by wagon loads and ancient manuscripts by thousands, and gold by sacks."

Suff's At It Again

London, England, Dec. 16.—The suffragette prison squad today set fire to a lumber yard at Davenport and destroyed property worth over \$400,000.

The lumber yards and the adjoining property were fire swept before the blaze was under control.

Quantities of suffrage literature and placards bearing the words "Revenge for the Arrest of Mrs. Pankhurst" were found scattered about.

The scene of the fire is the spot where "General" Flora Drummond and other militants awaited Mrs. Emmeline Pankhurst on her arrival in England from the United States on December 4, when the suffragette leader was arrested.

Miss Sylvia Pankhurst will be released from Holloway jail this evening.

Bought Shaw Place

Geo. N. Townsend has purchased the old Dean place that has belonged to Osborn Shaw for the past three years.

LAYING CORNER STONE

PARISH HOUSE DEDICATED TO GOD'S WORK LAST SABBATH

CEREMONY VERY BEAUTIFUL AND MOST IMPRESSIVE AND MANY WERE PRESENT

One of the most impressive ceremonies held in Sanford in recent years was the laying of the corner stone of the Parish House of Holy Cross Church, at an open air service Sunday afternoon, many residents, in addition to the church members being present.

The parish house is now a reality and is the consummation of years of labor and prayer on the part of the parishioners, and the rector is to be congratulated that this long felt want in the work of the parish will be filled.

Program

- 1. Band prelude. 2. Remarks, Rector. 3. Reading list of contents box of stone, B. F. Whitner. 4. Laying of the corner stone—Service from Prayer Book. Responses: Lord's Prayer Creed. Be Thou my Strong Rock and House of Defence. That Thou mayest Save Me O Lord, make speed to Save Us O Lord make hast to Help Us. Gloria. Antiphon Psalm 48. Antiphon. The Lord be with you And with thy spirit. Prayers. Responses: Our Help is in the Name of the Lord. Who hath made Heaven and Earth. Blessed be the Name of the Lord. From this time forth forever. The stone which the Builders rejected Became the Head-stone of the corner. Gloria. Prayers. Psalm 127. Stone is here laid. Psalm 51. Hymn 294. 6. Address, by the Honorable Mayor, Mr. Spencer. 7. Hymn No. 491. 8. Hymn No. 636. 9. Benediction. 10. Recessional: (2 pieces) Sanford Band.

Bulck Makes Record

Mr. Zetrowe of Sanford, purchased a Model 26 Buick from the Seminole Garage Saturday at noon and left at once for Mt. Verde, Lake county where he has a large grove.

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REDUCE HIGH LIVING COST BY USING THE PARCELS POST

FARMERS COULD SHIP VEGETABLES DIRECT TO CONSUMER

NO CORNER ON EGG MARKET

AGRICULTURAL DEPARTMENT EXPERT ON MARKETING SEES SOLUTION OF VEXING PROBLEM

Washington, D. C., Dec. 15.—The egg-producer and the egg-consumer CAN be brought together—and "egg corners" abolished forever! The high cost of eggs—and the cost of many other farm products, too—can be lowered by co-operation between the farmer and the egg user in the city or town.

That is the way Charles J. Brand, agricultural department expert on marketing, and chief of President Wilson's newly created "division of markets" sizes up the egg situation.

"The division of markets, in co-operation with the bureau of animal industry and the postoffice department has been for more than a month quietly testing out the possibilities of the parcel post in shipping eggs from the country to the town. It can be done, and it can be done successfully and at low cost," declared Brand.

"Of course, the tests have not been concluded, but at least SIX of the containers are standing mail trips satisfactorily. "Out of the first twenty-five dozen that we shipped," continued Mr. Brand, "there were only five broken eggs and four were in one particular dozen; so that there were twenty-four dozen eggs shipped with only one broken."

"How about the expense for containers?" I asked.

"It is not at all necessary that the containers be expensive," he replied. The less expensive types in several cases are proving to be as satisfactory as the others. But it is quite possible to use a container that is expensive without hurting the efficiency of the service.

"We are simply being deluged with correspondence from ALL OVER THE COUNTRY from people who want to know how best to get in touch with the producer, farmer and buy their eggs—and other farm produce—fresh and cheaply. As a matter of fact, we have to spend so much time answering letters that it is retarding us in writing the bulletin which we expect to issue some time within the course of the next month and which will give full information on the results of our experiment."

"But there is one thing that ought to be made clear, and that is that consumers ought to go to some trouble to get into personal touch with farmers in order that both may deal satisfactorily. It is worth while. Our people ought to learn to do as they do in Europe. In France, for instance, people go to the country to spend their summer vacation and a part of their thought in going is to get in direct touch with the farmer and find out then and there the kind, quantity and quality of farm produce which they can get. They get to know the farmer and he gets to know them. They are then able to trust each other and depend on each other. Here our people are not matter of fact enough. They want to telephone for everything they need. People in other countries are willing to go to some trouble to get good and cheap food, and in consequence they get what they are after."

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SANFORD'S FIRE MACHINE

Editor of Lake Region Reports Results of Inspection of Apparatus

The editor of the Lake Region, who has had experience with fire-fighting in other and larger cities, will continue to urge our city fathers to provide a combination auto hose-carriage and chemical apparatus that our infrequent but comparatively destructive fires may be quickly extinguished.

On Monday we inspected the Sanford fire department, and give below our impressions:

The \$5000 combination hose and chemical truck was purchased about April, 1911. It is stated that it is the oldest auto fire apparatus in the State. It was made by the "American LaFrance" Fire Engine Co., of Elmira, N. Y. Since its installation, two and a half years ago, it has never needed overhauling, and according to an inspection just made by the expert engineer from the factory, it is in first class condition. No repairs have been bought. It has attended nearly seventy fires, and through its efficiency and reliability has prevented a great loss of property. The citizens of Sanford are well pleased with their purchase and would not be without it. It has a 40-gallon chemical tank with an extra charge of chemicals; also two 2-gallon chemical extinguishers with enough chemicals to charge them ten times. About one thousand feet of standard fire hose, 2 1/2 inches in diameter, are carried. There are also 250 feet of extra heavy chemical hose in connection with the tank.

The truck is capable of taking an extra reel of 500 feet of hose in case it is necessary.

The engine is rated at seventy-six horse-power and can draw the 4-ton truck at a speed of sixty miles per hour, as the Lake Region editor can testify from experience.

In addition to the truck, there is a ladder wagon drawn by a horse kept in the department. There is also a 40-gallon chemical tank mounted on a wagon which can be drawn by the horse and used in case of emergency. The telephone alarm system is used, with automatic clocks for recording time of alarm, how long the department etc.

Three paid men stay at headquarters night and day, being allowed one day's relief each week.

The present department was instituted under the able oversight of Chairman W. H. Underwood, in June, 1912, and since that time there has never been one minute's delay, and all equipment has been kept in proper shape for instant action. The time of getting out has been from 20 seconds in the day to not over one minute at night. Every convenience for handling apparatus so as to give its utmost efficiency in the shortest possible time has been the constant study of Foreman G. P. Paxton, and how well he has succeeded is attested by the results.

Sanford is justly proud of its fire department and it is believed to be, according to equipment it has,—the best in the State of Florida. Its citizens rest secure in the belief that no matter where the fire—in town or ten miles distant the ever ready apparatus and its crew of gallant men will be whirled on the wings of the wind to quench any blaze in its incipient stages. If water is not handy the chemicals are—and so they go to sleep whenever the fire bells ring, for a conflagration in Sanford stands no more show there than a June bug in Hades with a paper shirt on.—Eustis Lake Region.

ANOTHER GOOD ATTRACTION

J. Dean Adcock, Humorist is Coming to Sanford Friday

The third of the "Merry Drows" attractions will be presented at the Imperial Theater next Friday evening, December 19th. Mr. J. Dean Adcock, humorist, entertainer, will present an evening of Song and Story. Mr. Adcock will use for his subject, "Folia, Hall-Wits and Smart-Blacks, or the Dialect of Dunoon." You cannot afford to miss this great entertainment. The seats with reservations will be used. Single tickets may be bought at Maxwells next Friday, the 19th. Treat yourself to a Christmas present by coming to this entertainment.

Two Building Lots

Two choice building lots on Sanford Heights will be sold at cost this week. Brick roads will be built on two sides of this property. Face the east, and are the greatest bargains in Sanford today. Apply to Herald office for particulars.

Sundry School Report

Table with 2 columns: School Name and Amount. Includes Baptist (150), Congregational (90), Methodist (181), and Presbyterian (145).