

THE HIGH COST OF LIVING

WHAT WILL YOU DO ABOUT IT?

Get on the "Other Side of the Fence"



THOMAS ALBERT VERDENIUS

Doubtless there is no question that is so generally agitating the minds of the American people today as that of the ever-increasing HIGH COST OF LIVING. Thinking men and women are startled over existing conditions, and the question is being asked on all sides, "WHERE IS IT GOING TO END?" Not only are the poorer people suffering because of the high prices of the necessities of life, but the great middle class is finding it impossible to go on in this manner and they are earnestly seeking a remedy by which they may rid themselves of their heavy burden.

Hard coal is selling in Chicago at \$10.00 a ton; soft coal (mine run) at \$7.50 per ton; flour, \$9.50 a barrel; butter, 45 cents a pound; eggs, 60 cents a dozen; potatoes from \$2.25 to \$2.50 per bushel—and so I could go on enumerating other necessities of life that are being sold at almost prohibitive prices.

It is useless for me to here attempt to discuss the cause or causes of these conditions. It is enough for us that they exist. The question now is, WHAT CAN YOU DO ABOUT IT? The sole purpose of this BANNER is to present to earnest men and women a way of escape from the hardships attendant to the HIGH COST OF LIVING.

Most of you who read this are on the "WRONG SIDE OF THE FENCE." The great mass of people are consumers, not producers, and it is the consumer who is suffering today. So again I would give you the oft-repeated slogan "BACK TO THE LAND." I realize of course that everyone could not or would not leave the cities to engage in the occupation of farming, and it would not be wise for them to do so; but if YOU are one who can do this I trust you will take my advice deeply to heart, for it may be the means of changing the whole course of your life into brighter, happier, healthier channels.

Let us here for a moment consider the reasons why any commodity should go up or down in price. The answer is easy—it is the demand and supply which regulate the price of any commercial article. If there is an over-production of a certain article, the price of that article goes down at once; if there is a shortage, the price goes up. Now, most men are practically only consumers, as pertain to the things that go to nourish human life, while THE FARMER IS THE ONE GREAT PRODUCER.

You see my point, I am sure. If you were on the "OTHER SIDE OF THE FENCE," if you were a producer yourself you would have no objection to receiving these high prices for the products of your farm, and even though such high prices may not continue to exist, you would be able to supply the food necessary to yourself and your family and always have something to sell. Isn't this a feature worth your earnest consideration? If you agree with me, then let me show you how it is possible for you to get on the "OTHER SIDE OF THE FENCE," and the particular side of the fence where the pastures seem the greenest and success the surest.

Then, where shall you go? If I should say to a farm in one of our middle-western states you would at once think of an eighty or a hundred and sixty-acre farm that would cost you anywhere from \$125.00 to \$250.00 an acre, and you would say "IT IS IMPOSSIBLE." And to become the owner of such a farm is impossible for the man who does not possess a large bank account. But, conditions are entirely different in Florida, and particularly in our own BUNNELL COLONY, and it gives me the keenest pleasure to tell you briefly why this is true.

In the first place you do not require such a large farm at Bunnell, for there you will grow three crops on your land every year; in other words you can grow as much on twenty acres of land in Florida as you can on sixty acres in Illinois.

Again, our climate is so delightful that a home—a place of shelter—may be built at a cost of one-third or one-half the price of a home in a northern climate. Fuel bills are there reduced to almost nothing, little fuel being required any time of the year, and plenty of timber to be had for the cutting. The necessity for warm winter clothing is also eliminated. Furthermore, Florida's soil is unequalled for trucking and for the production of citrus fruits, besides being ideally adapted to the growing of staple crops, such as corn, rye, forage crops of all kinds, sugar cane, cotton, etc.

Would that I had the voice of a trumpet to arouse from their lethargy the men and women everywhere, throughout the length and breadth of this great country of ours, and to show them that they are wasting the best years of their lives in working for others, when by a little effort on their part they might become the owners of little farms of their own in Florida, and there escape the hardships of the HIGH COST OF LIVING.

This BANNER is written for the thoughtful consideration of every individual who is interested in bettering his condition, who would like to live in a country where there are 365 growing days in the year, where the sun shines almost all the time, where three crops are raised annually and where life takes on a new, a different meaning from what it has under the present struggle for existence. This Banner will tell you about the BUNNELL colony where just these conditions prevail, where you may become a PRODUCER INSTEAD OF A CONSUMER, where you may grow and sell some of these high-priced articles of food instead of buying them, and where you may become independent within a few years' time. This colony was established some six years ago. It has long since passed the experimental stage, for here men and women have set up their homes; they are making money, and are happy and content. Here hundreds and hundreds of others have bought farms and expect to locate on them permanently, and notwithstanding all this, the land is still very reasonable in price and may be purchased under the most satisfactory terms.

If you sincerely desire to get away from the struggle incident to the High Cost of Living, this is your opportunity. What will you do about it?

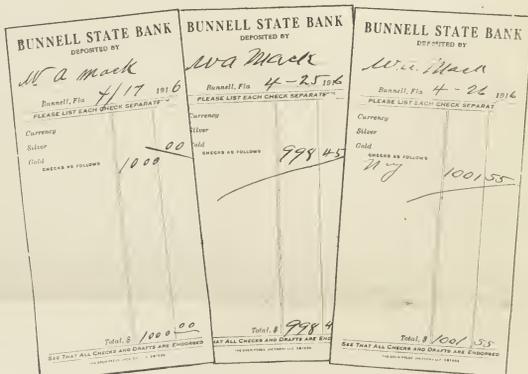
Very sincerely yours,

Thos. A. Verdenius.

14 Acres of Irish Potatoes grown at Bunnell sold for \$3,000.00

This is Mr. W. A. Mack

Here are the Deposit Slips



Here is His Story

Mr. W. A. Mack is one of Bunnell's successful farmers. On fourteen acres of land which he bought from our Company, he raised \$3000.00 worth of Irish potatoes in one season, and this was but one of his three annual crops. This man is a farmer, a producer, and he does not object to the high price of potatoes. Neither will you if you follow his example. He is now planting his entire forty acres to Irish potatoes, which he will harvest early this spring.

Mr. Mack came to Bunnell on October 31, 1911, he being one of our first settlers. He had less than one thousand dollars when he left California.

He began clearing his land on December 18, 1911.

Built his little home without the aid of a carpenter.

Put down his well, and has fine drinking water at a depth of 21 feet.

He has all of his 40 acres now cleared and under cultivation.

Mr. Mack has raised fourteen crops on his land since he came to Bunnell, and if this winter's crop is as good as his last year's potato crop, Mr. Mack will sell \$9000.00 worth of potatoes from his forty acre farm.

The above is the story of one ordinary man's success. It is one that can be verified in the experience of any man who will do as Mr. Mack has done. The climate, soil and transportation facilities are available to every man who desires to take advantage of them, and if he will go seriously about his business of making dollars from Bunnell soil, HE WILL ARRIVE AT EASY STREET AS WELL, and will avoid the pitfalls of the HIGH COST OF LIVING.

This is not a tale of romance or fancy, but it simply sets forth the hard, cold figures of facts, taken from the transaction of a Bunnell colony farmer and a commission man who wanted to buy what the farmer had to sell. On this page you will find a letter written by Mr. Mack regarding this transaction.

I could tell you of a good many other successful farmers in the Bunnell colony, and could relate many other incidents of a similar nature, that should be sufficient to convince anyone that the Bunnell colony is a good place in which to take a home, and to provide for the future with the least amount of expense and the greatest promise of profit.

County of St. Johns,)
State of Florida,) ss.

Before me, a Notary Public, in and for the county and state aforesaid, personally appeared S. A. ANDERSON, Cashier of the Bunnell State Bank, of Bunnell, Fla., who, after being duly sworn, deposes and says:-

That Ernest Hill, has made three deposits in this bank, to the credit of W. A. Mack, aggregating Three-Thousand Dollars (\$3000) for potatoes purchased from the address of W. A. Mack, and that the above three deposit slips are true and correct reproductions of the same.

G. L. Anderson
Cashier

Amie C. Baedon
Notary Public, State of Florida
My commission expires December 6, 1916.

Here is Mr. Mack's Letter

Bunnell Fla
April 28 - 1916

Mr. Thos. A. Vandevens
Chicago Ill

My Dear Mr Vandevens

at your request I am sending you a statement of the sale of my 1916 potato crop. I sold the entire crop to Mr Ernest Hill a traveling Broker, for exactly 3000 dollars the crop consisted of seventeen acres planted, but was damaged and cut down to a but 14 acres.

I now have a fine crop of corn which I planted between the potatoes a but a month ago, growing on the same field this is the second crop and with the last cutting of the corn I will sow cow peas which will make us a good crop of Hay, with best wishes to you self and family I am Most-Respectfully

W. A. Mack

Why this Man Moved to Bunnell

The Story is Told in His Own Words



J. B. Boaz, Editor of The St. Johns Tribune

I note that a number of people who have come to Bunnell have written you letters from time to time giving you their views of Bunnell as a farming community, and as my experience in Florida covers practically the entire state, during a period of approximately twelve years, I thought that possibly you would like to know what I think of Florida, and more especially of St. Johns County and Bunnell.

To give you my experience I will have to begin in the year 1904, at which time I accepted a position with Robert T. Cochran & Company, a wholesale produce house of New York City, with instructions to go immediately to Hastings, Florida, to buy Irish potatoes. Upon arrival at Hastings the first day of April I found several farmers who had their fields planted to potatoes that were ready to dig. The acreage that year was about five hundred, the yield from the entire acreage being about one hundred cars for the season. The price per barrel received by the growers was on an average of \$4.50 f. o. b. I remember one old negro who owned a five acre tract of land. On this five acres he had his house and barn, which left him four acres to plant to potatoes. I bought this crop of potatoes from the old negro, and after deducting the cash to pay for the seed, fertilizer and barrels that he had used, I gave him a check for \$505.00.

When I gave him this check I realized then that he had made more clear money off of four acres of land within four months, than I had made during the same four months, as my salary at that time was \$100.00 per month; consequently I had made \$400.00 while this ignorant

negro had made \$505.00 in the same length of time, besides he was at home with his family all the time, while I was traveling all over the country.

This little incident put me to thinking, and I made up my mind that day, that sooner or later, I would be a resident of St. Johns County.

After traveling for four years, all over the United States, with the exception of the extreme western coast, I quit the road and returned to my old home town, Calhoun, Georgia, where I began the publication of a weekly newspaper, which I published for four years. I liked this business all right during the summer months, but when the weather began to turn cold I would long for Florida, so when the first frost fell in the fall of 1911, I wired John Nix & Company, New York, telling them I was ready to go back on the road. To this wire I received a reply that my Florida territory was open.

I immediately disposed of my newspaper and came to Florida. I worked down the Florida East Coast during the months of December, January, February and March, where I was shipping string beans. I remember that year we had car load after car load of beans to sell in New York for \$5.00 to \$6.00 per hamper, and we had a few that sold as high as \$7.50 per hamper. After the bean crop was shipped I received orders to report at Hastings for the potato crop.

On account of the potato industry having grown to such an extent, Mr. Nix had to move his office force to Hastings, going there himself, to be able to handle it. Upon arriving in Hastings, Mr. Nix said: "Boaz, I want you to handle the Dupont and Bunnell crops this year. We have made arrangements at Dupont with the Dupont Railway and Land Company to handle their crop. I want you to go to Bunnell where you will meet a man named Moody. He is as fine a fellow as you ever met, and he will make you enjoy yourself while there. He is president of a big land company, and those fellows have quite a large amount of potatoes ready to dig. When you get there, see Moody and you and he take his Cadillac roadster and go out and buy every potato you can. You can contract at \$4.00 f. o. b."

I arrived in Bunnell, met Mr. Moody and we immediately got busy and bought every potato there was in this section of the county, paying from \$3.75 to \$4.00 per barrel for number ones and twos. We bought one man's crop by the field. He had ten acres of potatoes for which we paid him \$1,500.00, delivered to Bunnell. This was what he wanted for them, so we paid him his price. For this crop of potatoes we got a little over \$2,400.00.

Mr. R. W. Cody had seventeen acres planted that year which I handled for him, and after he paid up all expenses, he had a little over three thousand dollars left. Right then I said: "Bunnell, St. Johns County, Florida, will be my future home."

I remember buying Mr. W. A. Mack's crop of potatoes that year. He only had a few, hav-

ing just moved to Bunnell the year previous. I recall that he hauled his potatoes in on a wagon drawn by two oxen. Today Mr. Mack has as fine a farm as there is in this section.

After the potato crop was shipped I went up to Georgia and worked the peach deal; from there I went to Birmingham, Alabama. From Birmingham I wrote Mr. Moody that I had quit the road and wanted to make Bunnell my home. I asked him if there was anything open that I could get into. He immediately replied: "Come to Bunnell and we will open something."

On November 5, 1912, I landed in Bunnell I immediately realized that there was an opening for a newspaper here, as there was something like three thousand people who had bought land here, and I felt sure that I could get every one of them to subscribe for a weekly paper. I telegraphed the printers supply people to send their man here at once as I wanted to buy a plant. Everything arrived and on February 6, 1913, I launched the St. Johns Tribune and have been publishing it ever since.

I have now been a resident of Bunnell for forty-nine months, and expect to make it forty-nine years, provided I live that long.

I have driven over practically every part of the colony, and I know that this dirt cannot be beat for farming. Although I am not a farmer myself, I have been in nearly every field and orange grove in the State of Florida. I have bought fruits and vegetables in nearly every shipping point in the State, besides having bought them in Georgia, Alabama, Tennessee, North and South Carolina, Mississippi, Virginia, Missouri and New York State, and I conscientiously believe that Florida is the BEST state in the Union; St. Johns County the BEST county in Florida, and Bunnell the BEST town in the county.

Since publishing the St. Johns Tribune I have tried very hard to give my readers the facts in regard to what the farmers are doing here, but sometimes I feel a delicacy about publishing reports of some of the wonderful crops that are grown here, as they seem like impossibilities, and I know that some of my readers would not believe them; in fact I would not believe these reports myself, if I did not KNOW them to be facts.

I am very optimistic in regard to the future prosperity of the Bunnell Colony and feel that it will some day in the near future be one of the largest shipping points, of all kinds of fruits and vegetables, there is in the State.

Thanking you for your patience with me in this lengthy letter, allow me to subscribe myself.

Yours very truly,

MR. J. B. BOAZ

Author of the preceding most interesting letter, is the Editor of the St. Johns Tribune, a weekly newspaper published by him in Bunnell. We consider Mr. Boaz one of the most able newspaper men in Florida, and his paper is up to-date in every respect.

If you have bought land in the Bunnell colony and are not already a subscriber to this weekly paper, you should by all means have it in your home during the present year. You cannot, in fact, afford to be without it, for it will keep you closely in touch with the rapid developments taking place in the community. The price is but \$2.00 per year.

If you have not as yet purchased a farm at Bunnell, but would like a copy of this paper for one month, free of all cost, fill out the adjoining coupon and mail it at once.

SPECIAL OFFER OF THE ST. JOHNS TRIBUNE

Free of Cost for One Month.

THOMAS A. VERDENIUS,
108 South La Salle Street,
Chicago, Illinois.

DEAR SIR:—

I am interested in the Bunnell colony, and would like to receive for one month, free of all cost to me, the St. Johns Tribune, published in Bunnell, Florida.

Name _____

Street and No. _____

Town or City _____

State _____

TILLABLE LAND FOR BUYERS

plans to become such in the near future. They have realized what the d to get on the "OTHER SIDE OF THE FENCE"

MUCH PLEASED WITH THE COLONY

OFFER A PERSONAL INSPECTION
 "I went to Bunnell last October to see the land I had purchased. It was very well pleased with it. I want to thank you for making me so satisfied. I think you think Bunnell has a great future. I am a great admirer of you."
 (MRS.) R. A. HAWKINS, Massachusetts.

WHY ONE SHOULD BUY AT BUNNELL.

The very best advice that I can give is to buy a piece of Bunnell land as soon as I can. Land will never be cheaper and it sure will be better. My next advice is to buy from a Company that is selling land right and aright up to their contract in every way, and who will, as I can honestly say, do their utmost to make it pleasant for every purchaser. Their lands, namely the BUNNELL DEVELOPMENT COMPANY, composed of men who are living right here in Florida, and are faithful in their contracts—every one of them honest, upright gentlemen.
 F. VINCENT, Bunnell, Florida.

WILL CHEERFULLY RECOMMEND OUR

"I am in Bunnell a little over four months. I am very satisfied, and can cheerfully recommend both the colony and the company."
 S. M. BORTNER, Bunnell, Florida.

WANTED TO STAY

"I bought the colony I stay in Bunnell last month right on the ground and help to build up the garden spots of soil four to six inches deep. I am very satisfied with my purchase. I am a great admirer of you."
 J. M. KELLEHER, Michigan.

DOUBT THE PRICE

"I was very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. M. KELLEHER, Michigan.

AT ALL TIMES.

"I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
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NO BETTER SOIL IN THE SOUTH THAN

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SORRY DID NOT KNOW OF BUNNELL

"I have just returned from making a careful inspection of the Bunnell colony and in my opinion it is the ideal spot for a country home. I am very pleased with the land and I think of choosing for my future home. It is situated in the time that I am in the colony we have a farm in the Bunnell colony. My business was only a few days and I secured it ten years ago, and others in the colony made similar mistakes."
 MRS. R. STILES, Indiana.

KENTUCKY MAN WELL PLEASED

"I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. M. KELLEHER, Michigan.

VIAGIAN GIVES HIS TESTIMONY

"I have been here in Florida and at Bunnell; have been there at all times of the year, and know the climate to be the finest in the South, warm in winter and cool in summer. I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 R. B. WEBSTER, Virginia.

BUNNELL'S SUMMERS ALL RIGHT

"I have visited Bunnell three times. I was there in August when one almost equal to the North, but I never felt the heat in Florida as I did in the North. In the last three summers I have been in Bunnell I have found it to be one of the best places I have ever had. I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 W. BRIDGIE, Pennsylvania.

A KENTUCKIAN'S EXPERIENCE AT BUNNELL

"I looked over two or three hundred acres of land in Florida, and I found it to be the best as there is anywhere, a fine climate, and as fine a set of conditions as I have ever met in my life, and I have met a good many. I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 W. W. WEATHERING, Kentucky.

WHAT A NEW YORK TAILOR BOUGHT AT BUNNELL WITHOUT SEEING

"I went to Florida for the purpose of inspecting my land in the Bunnell colony, which I had bought in New York. I found everything fine, and I was very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 A. BELSKY, New York.

OKLAHOMA PURCHASER OF TWENTY

"On October 1st, 1904, I purchased twenty acres of land in the Bunnell colony. I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. M. KELLEHER, Michigan.

KANSAS WOMAN LONGS TO BE AT BUNNELL

"I have had on one of the farm plots for some time now. My husband was down here shortly after we bought the land, and he found it all that it was represented to be, and that Bunnell was a fine little town. He would like to live there. We hope to make our home there in the near future. It is pretty good here, and we would certainly go to a warmer climate, where fruits also grows."
 ADA WARZENTLAF, Kansas.

WINTER BRINGS MEMORIES OF BUNNELL

"We think with great longing, while feeding a turkey here in the winter, of the delightful days spent at Bunnell, and anticipate with pleasure their return there."
 MRS. R. ANSON CRIG, Maine.

NEW THINKS OF BUNNELL

"I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. M. KELLEHER, Michigan.

CANADIAN BUYS MORE LAND

"To commence my high opinion and strengthen my views, I purchased another ten acres, thirty acres in all. If spared until next year, I will purchase another ten acres. This is what I found Bunnell to be. My wife and I are very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 WILLIAM MOODY, Ontario.

GREATLY SURPRISED ON ARRIVAL AT BUNNELL

"When I landed at Bunnell I was greatly surprised. I did not expect to see a modern up-to-date town. It is a great surprise. This is what I found Bunnell to be. My wife and I are very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 CLYDE LODING, Missouri.

WHAT A PROMINENT CHICAGO ATTORNEY THINKS OF BUNNELL

"I rode over most of the colony in an automobile, and compared with the soil, crop, water, climate, health or treatment received by them at the hands of the colony company. All seemed peace and harmony among all the people. The only regret I have is that I did not see that from those longest there, when they could have gotten it near them. All seemed to want to get there."
 F. S. McCLERHEE, Illinois.

STRONG TESTIMONY FOR THE SMALL

"I purchased my farm here, because I liked the soil, the climate, the people, and its good people, and I am not sorry that I bought it. I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 W. C. PHILLIPS, Bunnell, Florida.

UNITED IN ONE OPINION.

"While I was in the Bunnell colony I met one man from Canada, one from Kansas, one from Montana, and one from Illinois. They all said it was the best land they had seen. When I got back home and told some of my friends what kind of soil we had at Bunnell, they sent in orders for fifty acres."
 R. W. SMITH, Illinois.

"THE DAY BEFORE CHRISTMAS"

"Today a husband is writing. When one has shopped through five feet of snow to get to his property, it is hard to get to mail clerks. I visited Florida last August and saw the Bunnell colony. I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 G. MOORE, New Jersey.

ENTIRE PARTY SATISFIED.

"I was at Bunnell last September and found this colony to be the best I have ever seen. I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. T. SUTHERLAND, Indiana.

ADVICE TO RENTERS OF FARMS.

"I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. M. KELLEHER, Michigan.

ONE OF THE COZY FARM HOUSES SOLD AT BUNNELL

"I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. M. KELLEHER, Michigan.

ONE WILL HAVE TO GO A LONG WAY TO

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 J. M. KELLEHER, Michigan.

"FIFTY PER CENT BETTER" IS THE TESTIMONY OF THIS BUYER.

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 J. M. KELLEHER, Michigan.

LAWYER-EVANGELIST SAYS BUNNELL

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A FEW WORDS FROM THE MOUTH OF BUNNELL.

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 J. M. KELLEHER, Michigan.

FORMER IOWA RESIDENT PREFERS BUNNELL TO ANY OTHER LOCALITY.

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COULD NOT TELL, ALL HE SAW IN THE COLONY.

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WHICH WOULD YOU PREFER, A FARM, OR TO HAVE A COZY

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 J. M. KELLEHER, Michigan.

"A GOOD PLACE IN WHICH TO LIVE."

"I have been in Bunnell. I went down there last fall and found it a good place in which to live. I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 T. H. QUINN, Indiana.

WASHINGTON MAN LIVES IN THE COLONY.

"I lived in the colony nine months, cleared my own land, and I am very satisfied with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. F. VON HORNE, Washington.



M. E. Church of Bunnell. This church has over 100 members. We have forty four churches in our colony—St. Andrew, Catholic, Christian and the Seventh Day Adventist.

CALIFORNIA GARDEN HE HAS A

"I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
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WHAT THE OWNER OF THIRTY ACRES AT BUNNELL SAYS ABOUT THE COLONY.

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 J. M. KELLEHER, Michigan.

THE OWNER OF THIRTY ACRES AT BUNNELL SAYS ABOUT THE COLONY.

"I am very pleased with my purchase and I am very satisfied with the price. I am a great admirer of you."
 J. M. KELLEHER, Michigan.

Community Builders, Not Land Promoters

Are the Men Back of This Enterprise

And this is the Reason WHY Bunnell is Better

Go where you will throughout the great state of Florida, you cannot find a better proposition, all things considered, than our magnificent Bunnell colony.

I know whereof I speak, for I have not gained my knowledge of Florida from books, nor from railroad guides. I have not merely made a flying trip through the state, but I LIVED in Florida for two years, and have traversed it from the north to the south, and from its eastern boundary to its west coast.

Let me tell you some of the reasons WHY the Bunnell colony is better than other colonies.



Elegant Bunnell home of former Iowa

TRANSPORTATION

This feature, so essential to the success of any community, is most satisfactory in the Bunnell colony. The main trunk line of the Florida East Coast railroad passes through the heart of our colony lands, while just to the east of our colony is the Florida East Coast canal, giving our colonists cheap water transportation facilities.

Our principal town, Bunnell, is up-to-date in every respect. Although it has been in existence but a few years, it has an electric light plant, city water works, cement sidewalks, public school, church, state bank, stores, shops, commodious hotels, ice plant, etc.

WHY BUNNELL IS REALLY BETTER

Investigate other land companies. Notice, if you will, where their headquarters are to be found. Usually in some large city, are they not? Where are the headquarters of the Bunnell Development Company? Right in our colony — at Bunnell — among our own people. There is where the President, the Secretary and Treasurer have their homes. These men have lived in that country for years; they are there to stay, and they have invested thousands upon thousands of dollars in the colony.



Pine Grove Inn—one of the two hotels where you may find comfort while visiting Bunnell

SOIL

After visiting sections of Florida where farms are selling for from \$100.00 to \$1000.00 cash per acre, I do not hesitate to say that I believe the soil in the Bunnell colony is as good as the best in the state, and I make no exceptions whatever. The scores of letters I have on file in my office will bear me out in the statement that our land is as good as that found in far famed Hastings, Sanford, Lakeland, Stark and elsewhere.

LOCATION

Our location is most favorable. We are near the great metropolis of the South—Jacksonville, with its many advantages. Our land almost touches the Atlantic ocean, which gives us its cooling breezes throughout the summer months, and is a great feature to be considered when seeking a permanent home in Florida. We are far enough south to be safe in raising all kinds of citrus fruits, and the fruits raised in our section are more delicious than those grown in the southern part of the state. The U. S. Bulletin on citrus fruits for 1906 verifies this statement.



OUR LOCATION IS IDEAL

We are but 87 miles south of Florida's great metropolis—Jacksonville. Our transportation facilities are the best, and the ocean breezes prevail at all times.



One of Bunnell's beautiful bungalows

They are COMMUNITY BUILDERS, not land promoters, and mark my words, there is a vast difference between those two classes. WE CAN'T AFFORD THE LUXURY OF A SINGLE PROMOTER IN OUR MIDST. The owners of the Bunnell colony lands know nothing about promoting. They live and work right with the colonists, for they believe that what is good enough for other folks is good enough for them.

Because I do not know of another colony in Florida, and am sure that there is not another one exists, with such EXCELLENT SOIL, IDEAL LOCATION, VERY BEST TRANSPORTATION, UP-TO-DATE TOWN, where the owners of the land are actual and permanent citizens of the community, and where they are spending their money freely from year to year in the development of their colony, that I feel free to say that Bunnell is entirely different from the other land propositions on the market, and I am confident that thoughtful, intelligent readers of this Banner will readily see "WHY BUNNELL IS BETTER."



Glimpse of the beautiful Dixie Highway



Glimpse of the beautiful Dixie Highway

Be Satisfied With Nothing But The "Best"

Are You Ready to Talk Business?

Now is the time to make your plans for getting away from the HIGH COST of LIVING if you ever intend to do it!

Are you ready to buy a farm in the Bunnell colony, since I can show you how you may secure a ten-acre tract with a saving of only SEVENTEEN CENTS A DAY? And better still, when you have brought this farm under cultivation, you can live on it with your family, in a free and independent manner.



Sunday afternoon gathering in one of the homes in the southern part of the colony.

If you are thoroughly satisfied with your present surroundings, with your position, with your home, with your climate and with the environments for your family, I have nothing more to say to you. But, if you are a wage-earner, or a renter, I want to ask you three questions, not to be answered to me, but to yourself. They are asked to set you thinking.

1. What have you accomplished during the time you have been working for wages?
2. How large is your bank account.
3. What do you own today?

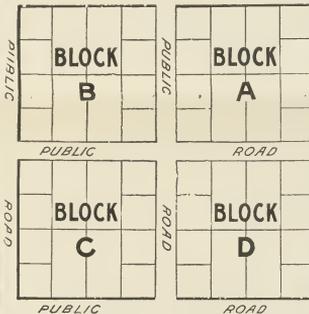
Even though you should not have the means to pay for your farm at once and move on to your land immediately, don't you think it would be wise to begin planning for a few years hence? Do you realize that one of these days you are going to be "old" as the term is known in an employee's life? That one of these days you won't have that good job, for a younger fellow will step in and take your place, or that some day you won't be able to stand the exposure to the long, cold winters?

- What then? Have you provided for such days?**

Possibly you are a man with a farm of your own in the North or Northwest, where you may have to feed your stock six months out of twelve, and where you can raise but one crop annually, and can never be quite sure of that one crop. Would it not appeal to you to go to a country where there are 365 growing days and where you can raise three crops a year? Would it not be a relief to you to know that if one crop failed you had two more OPPORTUNITIES?

How We Allot Our Land

THE plat below represents one section—640 acres—of land divided into four quarter sections or blocks each block being divided into 8 tracts of 10 acres each, and 4 tracts of 20 acres each.



This diagram shows how we allot our land. Each farm faces upon a thirty-foot roadway, thereby permitting every owner to enter and leave his land in the easiest possible manner.

On the opposite page you will find a map of Florida, indicating the exact position of the Bunnell Colony.



Beautiful home east of Bunnell, surrounded by a 308 acre orange grove. About 10,000 boxes of delicious fruit are shipped from this grove annually.

But, most of all is my message to the man who not only has to work for his living, but who works mighty hard for it. My heart goes out to such a man, for I will remember the days when I earned \$60.00 a month working for a big steel corporation, paying one-fourth of this sum for house rent. However, I managed to save a little each month and bought Land on the Installment Plan—just as I am asking you to do now.

Surely you would rather work on your own farm at Bunnell than in some other man's shop or store. Surely you would rather work for yourself than for the Mighty Captains of Industry, knowing that each hard day's labor on your own farm is for you and your family, and that every furrow you plow, every tree or shrub you plant, adds just that much more value to your PERMANENT HOME.

Some folks have said to me, "I believe you are all right and that the Bunnell colony is all you claim it to be. I wanted to buy one of your farms, but these hard times and the European war have come up." I hope no more people will offer this as an excuse. No doubt you have been affected more or less by the hard times, but this should awaken you to the fact that so long as you depend on a salary, or on the whims and caprices of other people, you may at any time be subjected to hard times. Learn your lesson before it is too late, get away from the Uncertainties of City Life and be a Producer instead of a Consumer. It is not the Farmer who feels the hard times today, for he is getting high prices for everything he raises.



This is the way the new land looks. When you arrive at Bunnell we will take you to your farm in the Company's automobile, without expense to you.

If you are a man with sufficient means to gratify your desires, then surely you would like a home in Florida for a part of the year at least. Our colony is ideally located, very near the great ocean, where you may enjoy surf bathing at any time. Here you will find the very finest hunting and fishing, with many of the famous East Coast's winter resorts but a few miles away.



An inexpensive, pretty home on the Dixie highway, about two miles east of Bunnell.



Potato farm a few miles south of Bunnell.

Get on The "Other Side of The Fence"

Here is Your Opportunity—What Will You DO With It?

I have been perfectly frank with you. I have told you of our colony as fully as I possibly can do. If there are any questions remaining unanswered in your mind, won't you, in fairness to me, write me what they are?

The greatest favor you could do me would be to go to Bunnell and substantiate all I have said. I would never again have to ask you to buy a farm, for you would have made a payment on one before you ever left the colony. That has been my experience with almost every individual who ever visited Bunnell. However, I want you to know that you may be sure of having a first-class farm allotted to you, if you cannot visit the colony at once, if you will send me your order promptly.

The Bunnell Development Company is financially responsible in every respect. Its titles are perfect. If you order your farm by mail the company gives you ninety days in which to inspect same, and if you are not satisfied with our allotment you may select another farm, or if you cannot be pleased, your money will be refunded to you with 6 per cent interest per annum for the time used. **You can think of no more fair and square Plan of doing business than this.**

Our terms are within the reach of every one, only fifty cents an acre down and fifty cents an acre each month. **No Interest, No Taxes, or other Fees whatever, and we will give you a Residence Lot in Du Pont with every ten acres you buy.**

You will find a special order blank below for your convenience. Fill it out, attach your first monthly payment and mail to me at once.

Don't you think you have waited long enough to purchase your Florida Farm? If you sincerely desire to get away from the struggle incident to the High Cost of Living, this is your opportunity. What will you do with it?

Very sincerely yours,

Thos. A. Verdenius.

GRASP YOUR OPPORTUNITY TODAY

Sign the coupon below and mail with remittance as your first step toward independence—a soon! investment—planning for the future. I have told you the story—I have given you the proof. Now it's up to you to decide. Think it over! Don't let 17 cents a day stand between you and success—a home for yourself and loved ones—freedom. Are you going to lose this opportunity? Make up your mind NOW. Sign this coupon and mail it to me tonight. We give a free lot in the town of Du Pont, which is located about three miles south of Bunnell with every ten acres you buy.

Du Pont Lot Free with Every Ten Acres You Buy
Use This Order Blank to Take Advantage of This Offer

Price \$35.00 Per Acre No Interest No Taxes No Recording Fees No Brokerage

VOLUSIA TRACT

Date _____ 1917

THOS. A. VERDENIUS, Bunnell Development Co., Chicago, Illinois.

Please enter my order for a farm of _____ Acres
(Insert here the number of acres you wish to purchase, whether 10, 20 or 40 acres)
of land in Bunnell Colony, Florida, for which I agree to pay \$35.00 per acre, at the rate of _____ Dollars per month for 60 months

(Write in here the amount to be paid each month—\$10 a month for ten acres, \$20 a month for twenty acres, \$30 a month for thirty acres, etc.)
Enclosed find \$ _____ as first payment on my farm, and I agree to make monthly payments of \$ _____ hereafter until my land is paid for. Upon receipt of this, please send me your legal acknowledgment and advise me which tract has been allotted to me.

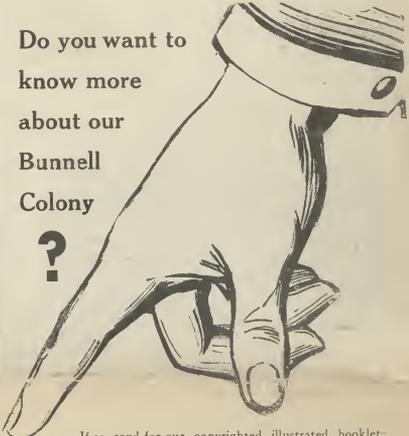
Name _____ Street _____ Town _____
R. F. D. No. _____ County _____ State _____
Age _____ Married or Single _____ Occupation _____

Terms \$ 5.00 a month for 10 acres Allotment: Section _____ Tp. _____
10.00 a month for 20 acres Rg. _____ Blk. _____ Tr. _____
20.00 a month for 40 acres (Do not write in these spaces!)

ONE LOT FREE in Du Pont with every Ten Acres you buy.

THOS. A. VERDENIUS, WOMAN'S TEMPLE, CHICAGO, ILL.

Do you want to know more about our Bunnell Colony ?



If so, send for our copyrighted illustrated booklet—"A Little Farm—A Big Living." Also for our monthly magazine, "The Home Builder." You may have them for the asking. They will be sent you free of cost. These have shown thousands of people how to get away from the congested cities, from rented farms, and from the chilly blasts of long northern winters. They have been messengers of hope and good cheer.

Here is The Book

Cut out THIS COUPON and mail today.

I do not bind myself to buy, but will gladly read your free literature.

Bunnell Development Co.,
108 So. La Salle St., Chicago, Ill.

I am interested in your colony and would like to receive a copy of your book—"A Little Farm—A Big Living." Also your Magazine—"The Home Builder" for a few months.

NAME _____
ST. AND NO. _____
CITY _____
STATE _____

If you have acquaintances who are interested give us their names and addresses also.



This is Our Agreement With You

Read carefully the following extracts from the Contract which the Bunnell Development Company makes with each purchaser of land.

We pay all taxes on the property until you have paid in full for the land and warranty deed is delivered to you.

We charge no interest on deferred payments.

In event of sickness, we give you thirteen weeks' grace for your payments, and in the event of death your heirs shall succeed to all your rights in the property.

We give you ninety days for the inspection of the land allotted to you, and if you should not be satisfied with it, for any reason whatsoever, and will notify us to that effect within the allotted time, we will return to you all the money you have paid on your land, plus interest at the rate of 6% per annum.

"PROCRASTINATION IS THE THIEF OF TIME" ACT NOW!