

city's unemployed became a vital one. Both City and County were doing work under bond issues, which gave employment to a fraction of the unskilled labor; and in the winter 1914-15 the Real Estate exchange started a "Build Now" movement to help the idle in the building trades. Several other plans were devised for the same purpose; all of them were helpful, but the situation was too broad in scope to be materially relieved by sporadic local efforts.

The year 1915 was a hard one for everybody—business man, property owner, and wage-earner. Money was tight; those that had it did not turn it loose, and those that did not have it lived largely on credit. This was a condition that drove many firms out of business. Two local banking institutions closed their doors. Taxes and interest on mortgages remained unpaid—on July 1st less than 50% of the city budget for the preceding year had been collected. It was the same with the county, or worse, for county affairs were in such a state at the end of the year that it was necessary to float a bond issue of \$299,000 to meet outstanding indebtedness. It was even seriously suggested that a receiver be appointed for Duval County. During the summer and fall of that year it was estimated by rental agents that one-third of the stores, one-half of the dwelling houses, and 60% of the office space in Jacksonville were vacant, although rents had been greatly reduced. In some cases owners offered their property practically without rent to desirable tenants to prevent deterioration. The North at this time was enjoying an era of extravagant prosperity, having converted its factories, mills and industries to war-time production; large salaries and high wages were offered both skilled and unskilled labor and the employed as well as the unemployed, farm labor and city labor, were drawn out of the South by this magnet. In a way it helped the unemployment situation here, and contributed to the vacancies referred to above. All of this was not purely a local condition, however; it was the general condition of most of the South, through which Jacksonville fought its way.

While it cannot be said that local business conditions showed a marked improvement during the winter 1915-16, still they were certainly no worse than they had been and the tendency was better. Several moving picture studios had located in Jacksonville and others were making inquiries