until 1858, when the legislature passed a law affecting bank agencies of other States doing business in Florida.

Bank of Jacksonville (No. 2).—With no record whatever of such a bank, there is yet one of its dollar bills in existence (in the possession of B. H. Barnett), signed by John Clark as president, and George Washington as cashier, and issued July 7, 1851. This bill is an interesting specimen of the engravers' art as well as being the only known item in the bank's history.

> *There is without doubt some interesting banking history connected with this one dollar bill. It was repeatedly stated in the old accounts of Jacksonville that the agency of the Bank of Charleston held the banking field here during its lifetime, yet this dollar bill of the Bank of Jacksonville is certainly evidence of some sort of banking institution by that name, either contemplated or actual, during that period.

Bank of St. Johns (1858-1861).—This bank was organized by A. M. Reed in 1858, possibly as a successor to the Bank of Charleston Agency. Little is known of its corporate history, as it does not seem to have figured in any of the Legislative Acts of the period, although it was said to have been one of two banks in Florida at the end of 1860 doing business under the general banking laws of the State. The Bank of St. Johns went out of business upon the breaking out of the War Between the States and was not afterward revived. It held a considerable amount of bonds of the Florida, Atlantic & Gulf Central Railroad (the first railroad built to Jacksonville), and after the war these were productive to a certain extent. Most of the foregoing is "memory" record of old citizens, who always said that the Bank of St. Johns was conducted in a capable way by Mr. Reed.

After the War

Freedmen's Bank: Jacksonville branch (1866-1874).—The following is a copy of an advertisement in Hawks' Jacksonville Directory for 1870: