

FLORIDA LIFE'S GREAT SUCCESS.

People of Florida Realize the Worth to Them of This Life Insurance Company.

Jacksonville is forging to the front as the most important city on the South Atlantic Coast. As a commercial center it already demands the attention of the whole world.

A factor in the city's upbuilding is the character and importance of its commercial institutions, which cover a large field of industry. One of these home enterprises of which the city and State are proud is the Florida Life Insurance Company, which is destined to become a great institution and is now in the front rank of Southern life insurance companies. The Florida Life is filling a demand of the people who want life insurance protection in a company conserving every interest of the policy holder; one that is intelligently and cleanly managed; one that is conservatively conducted on sound principles and one that fully realizes and appreciates the trust imposed by those who insure their lives in it.

The Florida Life's progress and success is due to the approval of the people of our great State who have awakened to the necessity of patronizing home enterprises, when these home institutions can and do deliver the goods. They are fast learning that Eastern, Northern and Western companies no longer have a monopoly on the insurance of the country and they will cease to own the earth if Southern people continue to hew to the line and keep their money at home.

With a record due largely to the attitude of our people who have generously aided in making the Florida Life a success, the company has assurance of a great future. The company invests the money collected in those sections from which it comes in a laudable effort to assist in developing the resources of Florida.

The Florida Life has established a record in the payment of death claims for which it is highly commended. It has paid its claims in full on the day of receipt of satisfactory proofs of death of the insured, thus eliminating long delays usually experienced in dealing with foreign companies, when it is necessary to send the proofs to a far-away home office in the North, East or West.

The Florida Life's stockholders represent men who are the backbone of the State and who have the good of its people and the welfare of its home companies at heart. The company's active officers are all capable, energetic business men whose names are a synonym of success and who are well qualified as practical insurance men to be at the head of this great corporation.

FOREST FIRE LOSSES RUN HIGH IN WEST VIRGINIA.

"The unprecedented destruction this season by forest fires in West Virginia has called the attention of the people, as never before, to the necessity of better protection to woods and watersheds," says Hugh Maxwell, chairman of the West Virginia Conservation Commission. "The relationship between denuded mountains and floods is better understood than formerly and the problem of a future timber supply has ceased to be a question for academic discussion.

"Every one of the 55 counties had one or more fires, some being small and spreading through woodlots only, others covering more than 50,000 acres. The areas

burned aggregating 1,700,000 acres, approximately one-fifth of the wooded area of the State. Timber burned amounted to more than 943,500,000 feet, board measure about 3 per cent of the entire estimated standing timber, large and small, in the State, or two-thirds of the output of all the sawmills of West Virginia in 1907.

"Money losses were heavy. The value of timber burned was \$2,903,500. There were losses in manufactured lumber, tanbark, building and other improvements amounting to \$490,175. This year there was an unusually heavy damage to undergrowth and soil, and this has been placed at one dollar an acre for every acre burned, making a loss of \$1,703,850 in the State. Those losses total up to \$5,097,825. The reported expenditures by the State and individuals for fire fighting form an interesting contrast to the loss of more than \$5,000,000. The amount which county treasuries and companies are reported to have spent to suppress fires was only \$646; individuals and companies are reported to have spent about \$89,000.

"The injury to the soil from fire was much more severe this season in West Virginia than ever before, not alone because the area burned was larger than in any former year, but also for the reason that excessive dryness exposed the humus to a greater depth. Ground fires have been unusual heretofore in this State, but this season they were common and widespread. Two human lives were lost in the fires.

"The mountain people fought fires in the past, when they fought at all, by raking the leaves and sticks from a fire lane two or three feet wide and back firing. That method failed this year. Fires crossed the lanes by burning the humus beneath the surface, and then started up on the farther side. The fires burned so deeply in the humus than an unusual phenomenon was presented when a snow fall came early in November. The snow apparently extinguished the fires, but it went away quickly under the influence of a strong, dry wind, and the fires came up and out of the ground and were soon spreading again. I saw an interesting example of this. In the morning the snow in the woods was two inches deep, and no fire was to be seen. Before sunset the snow was gone and the leaves were burning.

"Large tracts of land on the high mountains were denuded of soil down to the rocks. Over much of the area where the Pottsville Conglomerate is the surface formation, there never was much mineral soil. Beds of moss, lichen, leaves and decaying wood formed a covering for the rocks which gave anchorage to the roots of the forest trees. Over extensive tracts soils of that kind were absolutely destroyed."

TAKE A SMILE WITH US.

"Bill" Smith is a Bucks county storekeeper, and last spring he came down to Philadelphia to purchase his stock of goods for the summer trade. The goods were shipped immediately and reached his store before he did. Among the lot of cases and packages was a box shaped something like a casket. When Bill's wife saw this one she uttered a scream and called for a hammer. The drayman hearing her shrill cries, rushed in to see what the trouble was. The wife, pale and faint, pointed to the following inscription on the box:

"Bill inside."—Philadelphia Ledger.

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