PENSACOLA A COMING CITY

By MAYOR C. C. GOODMAN

Pensacola is progressing in all its enterprises and is showing marked improvements in all directions.

In spite of the financial condition of the country, our people as a rule are happy and prosperous. The fact that our citizens have recently organized a hotel company to build a modern hotel and have subscribed over $150,000 in stock and $200,000 in bonds, shows that they realize that by co-operation we may become the foremost city of the South, and should this spirit continue and grow as it ought, nothing will be impossible for Pensacola and her people to accomplish. During the year there have been many fine and beautiful buildings completed, which have taken the plac of old, out of date structures. The deposits in our banks during the past year show an increase, while one of our banks has increased its capital stock, which all goes to prove that Pensacola is not suffering to any great extent on account of the financial condition of the country and that the people have confidence in themselves and our banking institutions.

Our city, through its board of bond trustees, will advertise shortly for about ten miles of pavement to be put down at once and paid for by money derived from municipal improvement bonds, which will be added to each year hereafter by paving a small amount from funds derived from the general revenues of the city. The total paving will cost $450,000, the property owners paying two-thirds.

Through its board of public works has contracted for 634,000 square feet of cement sidewalk, to be put down by contract, giving the property owner three years in which to pay for same. These walks will replace the wooden walks and will be built where there are now no walks at all, which will give the city a much better appearance.

We are now completing thirty-six miles of sanitary sewers and five miles of storm-water drains, at a cost of $200,000. This will put Pensacola in a most sanitary condition.

The police department is one that we have good reasons to be proud of. During the past year we collected in fines $17,863; prisoners worked out time on streets, $5,935. The laws of our city are enforced on all alike and our citizens realize that law and order should and must prevail.

Our fire department is up to the highest standard in efficiency.

New Buildings.

During the past year we have completed the new city hall and jail buildings; both buildings are handsome structures. The city hall building cost $75,000, site $15,000 and the jail building $25,000, equipping the jail with cells and supplementary costs being $13,099.60. This is probably the most up-to-date and sanitary jail in the south. Furnishing the city hall cost about $12,000, and is in keeping with the building. The cost of the jail furniture was about $600. It is with pride and satisfaction we point these buildings out to our visitors.

The financial department of our city is handled in a most business-like way. We never appropriate over 95 per cent of the estimated revenues of the city, so that it is impossible to have a deficit at the end of the year.

The assessed value of real and personal property in the city of Pensacola is $13,336,315, an increase over the previous year of $1,313,683. Our per capita tax rate is $6.41, which is lower than most cities in the United States. Our bonded indebtedness at present is $890,000, with authority to sell $100,000 additional for public improvements.

Our city has recently purchased from money derived from improvement bonds the plant of the Pensacola Water Company, at a cost of $187,500, and is now increasing the pumping capacity and also extending the water mains and increasing the size of same in many portions of the city, at an additional cost of approximately $60,000.

Pensacola is the second healthiest city in the United States, which is due no doubt to the elevation of the city, which is about sixty feet above sea level, and to the fact that we are not surrounded by any swamp lands, together with the fact that our water from artesian wells, is as pure as any that can be found in the United States.

Beautifying the Parks.

Last year is the first year that this city has appropriated any money to be used on the parks, and I do not know of any public money that has been expended that has made a better showing for the amount. $5,000 was appropriated and distributed to the different park commissioners. This money was used in clearing the parks of weeds, undergrowth, brushes, etc., and planting grass, flowers, trees and shrubbery. To look back at some of the parks before the work commenced and then look at them today shows the great change that has been made in their appearance. This year we have appropriated $6,750 to be used in beautifying the parks and have added one park to be beautified, the center of Palafox street, between Garden and Wright streets, which will make a beautiful spot when cleared of the unsightly grass and sodded in Bermuda, and the shrubbery that is to be planted gets to growing. By summer this will be one of the prettiest parks in the city.

The Plaza Ferdinand VII, which is located in the heart of the city, is being beautified by giving attention to the Bermuda grass, the planting of hibiscus, hydrangea, tree roses, narcissus and other shrubbery besides royal palms, orange trees, pecans, sweet gum, live oak, water oak and other trees. A beautiful electric water fountain has been put into this park and is a great addition to it. The park as a whole is a beautiful spot and nowhere in the country can the same size park be found that will surpass it in beauty. The other parks being beautified at present are Palafox street parkway, Seville, Lee, Georgia, Estra Madura, Malaga, Havana and Grenada, which are about the size of a regular city block, besides Bay View Park, which is thirty-five acres and is located on beautiful Bayou Texar. The park commissioners for this park are planting trees with the amount of money at their disposal and will let nature assist them for a few years. Then a special appropriation will be asked to finish it, though it is naturally a beautiful place.

The beautification of our parks and streets will greatly enhance the value of taxable property and thereby increase by its own expenditure the revenues of the city, thus making the money expended on parks a profitable investment rather than a useless expenditure. I will also say that many of our citizens have taken down their fences and are beautifying their lawns, which will add greatly to the general appearance of the city and in a few years Pensacola will attain the title of a "City Beautiful."

During this year a systematic play ground work will be carried on by a Playgrounds Association, appointed by the mayor, with Mr. J. Bradford, of the Y. M. C. A., as director. Vacant lots and parks have been selected in different sections of the city which will be used for play grounds both for the young children and the older boys. It is also the intention of the association to secure the use of Armory Hall and have an instructor to instruct girls in athletic dancing and and other athletic exercises, to develop the girls so as to enable them to become healthy women.

PENSACOLA REAL ESTATE

(Continued from Page Fourteen)

improved realty only, and the improvements on the same must be insured with loss payable to the mortgagees, thus affording protection in event of fire. We insist upon the prompt payment by the mortgagors of the taxes, etc.

"An attractive feature of the loans made by us is in the payment of the interest quarterly, or every three months, instead of semi-annually or annually, as is frequently the case in other cities, and also the prompt remittance by us to clients of interest on the day that same becomes due. We thoroughly investigate the title before making a loan, and guarantee every loan that we make."

"I have lived in Pensacola for ten years and during that time have been closely connected with the real estate interests of the city," said D. Hale Wilson. "Ten years ago we had a town of about 17,000 people, and now it is more than twice that size. Real estate values have increased in many parts of the city from 100 to 500 per cent, and no where has there been any depreciation in values, even during the financial panic of last fall. Business of all kinds has increased rapidly. We have now thousands of dollars invested here where we had hundreds a few years ago. We have better banking facilities than any city of the size in the South. One of the greatest signs of improvement is the great tendency towards handsome buildings, both business and residence. Where ten years ago we had one-story buildings on the principal business streets, we now have three, four, five and eight story buildings and in the very near future the magnificent bank building on the corner of Government and Palafox streets, with its ten stories, will be occupied. The great improvement in hotels is also to be noted, and with the completion of the new $500,000 hotel we will not be behind any city in the South, as to providing for luxury and comforts for the traveling public. I will not try to tell you of the harbor and the great shipping interests. Just refer to the report of the Chamber of Commerce and get the actual figures and it will astonish you. We have all modern public utilities and they all are paying fine dividends on their stock. In fact all investments that have been made in Pensacola for the last ten years have been paying investments. The city is going forward, and going forward very rapidly, and I believe that in the next ten years Pensacola will be 'The City of the South.'"

Great Agricultural Section.

J. W. Bullock, Jr., one of Pensacola's young realty dealers, had this to say:

"Speaking of the real estate situation, I believe within the next ten years this part of the state is destined to be a great agricultural district. Land is cheap at from $1 to $15 per acre. The timber and turpentine interests are fast playing out and the people here, as soon as they learn how to farm, will make this part of the country simply blossom.

"If you are a farmer and know how to farm, Escambia county offers you the greatest opportunity of any section in the United States. You can make the land pay for itself with a single crop. If you can, come down here and look at it; if you can not, write to Washington for United States government soil survey of Escambia county, Florida, and see what it has to say."

The Owen-Clark Co., newcomers in Pensacola, but with whole batteries of energy in their anatomies, said:

"It is our opinion, based upon the natural advantages, local improvements being made, and those provided for, and the advertising the city has had in the last few years, that Pensacola is on the eve of such an era of development that it will surprise the natives and make money for everyone who has been wise enough to invest in real estate here. We do not look upon it as a boom, but simply reaping the harvest from the seed sowed by its people of late years.

"We now have (or arranged for) the foundation, a deep-water, land-locked harbor, paved streets and sidewalks, first class hotel accommodations, a ten-story office and bank building, two other handsome office buildings, also other fine buildings too numerous to mention, sewerage, water works, electric car system, gas and electric lights, fine schools, churches, banks, and fraternal orders, beautiful residence sections, ideal climate, rich soil where flowers and shrubs will grow luxuriantly with little care, pure water, summer homes along the bay with fine fishing and bathing, the government navy yard, two forts at the entrance of the harbor, large naval stores, cotton and lumber exporting and last, but not least, are nearer the Panama Canal than any other southern city. Taken altogether, these make a city with a wonderful combination, commercial, summer and winter home.

"Where else can you find such conditions in one place anywhere in the United States?

"The future of Pensacola is grand and in time it is our opinion it will be one of the larger if not the largest cities in the South. No one can make a mistake in investing money here.

"Our firm came to Pensacola one year ago and assisted in organizing the Kupfrian Park Company; we purchased the property known as Kupfrian Park; we supbdivided it, making it a handsome residence section and started the sale about February 1, during the worst depression this country has ever known. We have sold over 100 people, in Alabama, Mississippi, Indiana, Kentucky and Tennessee.

"As one of the best indications as to how our property and the future of Pensacola are looked upon, we quote one of the many letters we have received; this one was written to one of our salesmen, on December 2, 1908, by Mr. John S. Graham, a prominent attorney of Jackson, Ala.

"'When are you coming back to Jackson? I think you can sell some more lots here, the parties who bought of you when you were here were very much pleased with my report on my return from Pensacola as to the situation of things down there. I really think you have the best propositions of the kind now being offered to those seeking investment in real estate. In my opinion Pensacola will almost double in population in a very few years, and if it does, a man could not do better than to invest in some of the lots you are offering for sale in that city. To begin with, you have a beautiful tract of land, high and dry, and it is beautifully platted, and when ti is built up with handsome residences, as I believe it will be in the near future, it will be the most desirable place to live, in my knowledge. I really believe that Pensacola is destined to be a great city.'"

Recent Real Estate Enterprises.

Mr. R. C. Packard, president of the Packard Land Co., came to Pensacola two years ago and after looking over the city plunged into real estate. Following the line of future residence growth, adjoining the old and lovely section known as North Hill, where are located hundreds of Pensacola's finest homes, several new additions have been platted and put on the market by the companies which he organized. Englewood Heights and Britton place come first and lots here went like hot cakes. Park Place, next to beautiful Kupfrian Park, followed and hundreds of these lots have been sold to people in the vicinity of Pensacola who have faith in the ultimate greatness of this port. All these additions are close to a car line. They have been carefully laid out, wide streets made, street signs put up, and all the lands cleared and cleaned. And as a finishing virtue, they lie high and dry above the city, from 85 to 100 feet above the bay, with a clean sweep of wind from the Gulf to cool the summer sun and bring health to the inhabitants. Kupfrian Park, in which this company is interested, at whose gate the West Hill car stops, has some forty acres of ancient oak trees, grouped about a wide, hard boulevard. These lots have been laid out so as to take in at least one spreading oak—worth $1,000 of any man's money. Lots in these suburban additions range from $250 to $800. They have advanced 100 per cent since they were put on the market.

"We came here because of our strong faith in Pensacola," said Mr. Packard. "Not only faith in her future, but in her present, for this city is growing like the proverbial weed in every way, from a municipal, shipping, real estate, building, banking and every other standpoint. We are fully in line with the development of the whole South, and besides this Pensacola has superior advantages on account of her geographical location and superb harbor.

"The Isthmian Canal became, during the Taft campaign, most prominently conspicuous before the American people. Because of Taft's intimate connection with that great enterprise, its importance has become a fixed fact in the American mind, and this alone must mean much to the Coastal Region.

"As the nearest southern port to this canal, we have an advantage over other coast points and when the vast increase in commerce comes to us from foreign countries and the interior by reason of this canal, real estate will soar like a bird. Now is the accepted time to invest in this delightful, ancient-modern, wholly alive city, while prices are as yet but little influenced by the future, as sure as it is. We have succeeded here beyond all expectations and have just added two other additions to our holdings. There has been no cessation of business with us all summer. We have gone right on selling lots as though nothing had happened to the country at large."

The Question of Where to Put Your Money ?

The millionaires of Pittsburg, even the captains of industry, have coined more money out of the rise in realty values than they have from their own industrial productions—The opportunities right here in Pensacola were never greater than right now.

Draw Out That Balance and Put Your Money to Work In Real Estate

Come see us---talk it over---and we will show you the possibilities in profitable Real Estate investment right here in your home city.

8 houses on N. Hayne St., outside sewer limit, renting for $672 per year . $5500

4 houses on E. Government St., lot 120x192 . . . . . $4000

Two-story residence on corner lot North Hill, all modern conveniences . $6750

6 houses on South Cervallos St. renting for $450 per year . . . $4000

Two-story dwelling West Zarragossa Street $3750

One two-story residence and cottage, adjoining large lot, S. Baylen. . $7000

VERY DESIRABLE BUILDING LOTS ON NORTHEAST HILL.

Thiesen Building **THE ESCAMBIA REALTY CO.** Phone 1052

Confession.

Thomas—"Hello, there! What are you in for?"

Poll—"Why—er—for 'murdering the king's English'!"

Sure to Bag Something.

Now hieth Nimrod to the wilds
Of forests and lagoons;
He'll bag hippo and crocodiles—
Or bag his pantaloons.

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To one side of that large lot and thereby gain a lot and save the house, without disturbing occupants, by an expert house mover.

Frame or brick buildings raised or moved with perfect safety. Address me at once, before I return to Atlanta. 22 years experience.

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If you have tried most everything else, come to me. Where others fail is where I have my greatest success. Send attached coupon to-day and I will send you free my book on Rupture and its cure, showing my new discovery and giving you prices and names of many people who have tried it and were cured. It is instant relief when all others fail. Remember, I use no salves, no harness, no lies.

I send on trial to prove what I say is true. You are the judge and once having seen my book and read it will be as enthusiastic as my hundreds of patients whose letters you can also read. Fill out free coupon below and mail to-day. It's well worth your time whether you try my discovery or not.

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STEADY

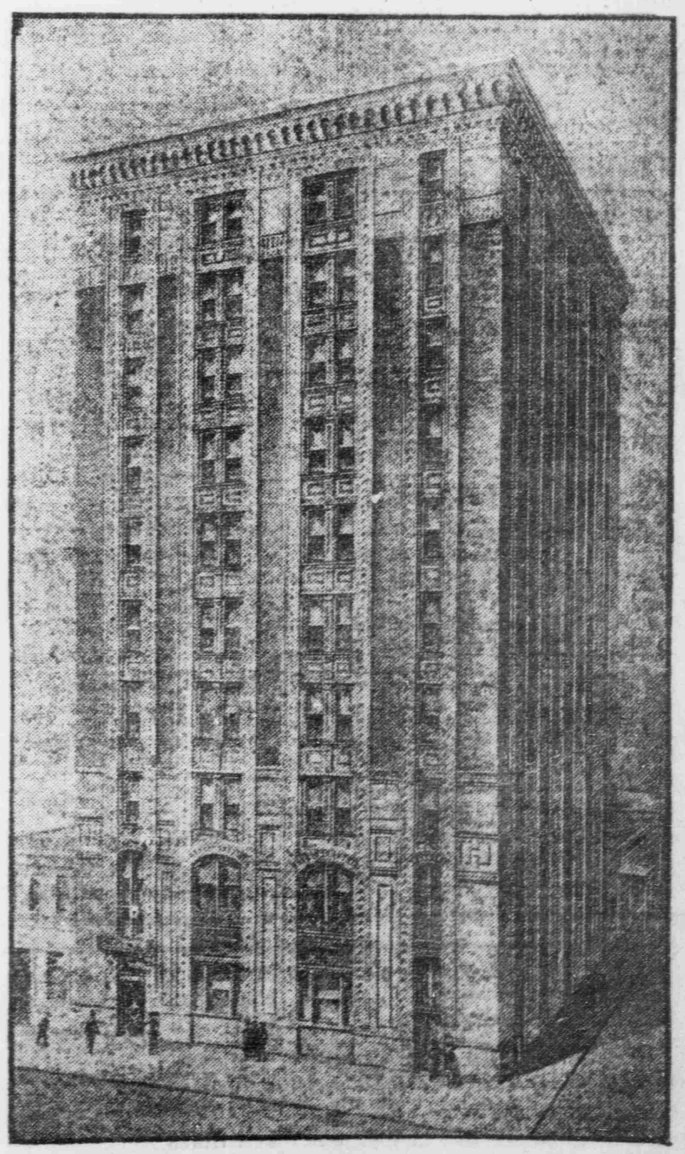
And Satisfactory Growth of the Union Central Life Insurance Company—A Great Cincinnati Institution.

The Union Central Life Insurance Company of Cincinnati is an institution of which the people of Cincinnati and the state of Ohio may well be proud. From small beginnings it has, in 40 years, become the largest financial institution of the state, and continues to enjoy a steady and satisfactory growth in all departments of its business. Forty-two years ago, when it made its first annual statement, the company had assets of only $133,399, and reported its entire amount of insurance in force only $1,036,650. At the close of the business on December 31, 1908, the assets amounted to the great sum of $67,933,245.40, and its policy holders were protected by insurance of $269,067,300.00. More important, however, than the remarkable growth of the company, and more creditable to the spirit of its officers and managers, is the fact that these great gains have been made without recourse to improper and objectionable methods, but that the company has always been conducted in the interest of its patrons, and in a manner that has deserved and earned their confidence and good will.

The first efforts of a life insurance company should be directed to making its financial conditions absolutely sound, so that failure shall be impossible, for on the stability of the company depends the ultimate payment of its policies. Nearly 80 per cent of the assets of the Union Central are invested in carefully-selected mortgage loans on cultivated farms. These securities are of so high a character that during the last 25 years, in making loans of almost $100,000,000 the net loss has been less than $50,000. Thirteen per cent of the assets are in loans to policy holders, secured by the company's own policies; on these it is impossible to suffer a loss.

The safety of securities of this character is not the only characteristic that recommends them; they are conspicuous as paying a much higher interest return than any other equally safe investment. For many years the Union Central has earned a higher interest rate on its investments than any other similar company, and, because of that fact and the fact that its death rate and expenses have always been very low, it is enabled to grant insurance to its policy holders at less cost than has any other standard old-line company.

It is because of its excellent record in these respects—safe investments, high interest earnings, low mortality, low expense and attention to the interests of its policy holders—that the Union Central of Cincinnati has attained the enviable reputation which it now enjoys.



The American National Bank's Fine New Ten-Story Building.