

Mrs. Waterman's boarding house, called the "Inn", was frequently mentioned in the newspaper (St. Augustine) accounts of the early court days in Jacksonville. A young barrister writing for the St. Augustine paper stated that he was glad to sit down to supper "at which a good-looking girl presided."^d

Joseph Andrews, brother-in-law of I. D. Hart, was the next settler to arrive at the Cow Ford. He built a frame house on what is now the south side of Adams Street, midway between Newnan and Ocean Streets.^e

This was the resident population when Jacksonville was founded. All resided within the limits of the town as later surveyed, except L. Z. Hogans.

Jacksonville Founded, 1822

When the actual transfer of Florida to the United States was accomplished in July, 1821, travel from the States increased, and most of the land travel to East Florida came down over the Kings road and, consequently, to the settlement at the Cow Ford. I. D. Hart had not been here long when he conceived the idea of laying off a townsite. He experienced considerable difficulty in convincing his neighbor, John Brady, of the possibility of developing a town here; but finally, though not enthusiastic about the matter, Brady consented to donate the land necessary for the streets. When all was in readiness for the survey, a question arose that nearly broke up the plan, for Brady and Hart could not agree as to the dividing line between their lands from which the survey was to begin. After considerable dispute they at last agreed to accept the claim of L. Z. Hogans that the corner tree stood on the river bank at the foot of the present Market Street, and the survey should start from there.^e

*There is a note in an old abstract that I have examined stating that this tree was a fine old bay. The naming of Bay Street may have been influenced by this fact.

The town was surveyed in June, 1822, under the supervision of three commissioners, residents of the neighborhood, namely Francis J. Ross, Benjamin Chaires and John Bellamy. The surveyor was D. S. H. Miller, who formerly was connected with the Spanish post San Nicholas as "Captain of the Rural Militia of the St. Johns River, District of