Street from Julia to Cedar. Occupied at first as stores and shops, which moved when better buildings were built, these shanties degenerated into dives of vice and crime that became a serious menace to the welfare of the community.

June 30: Organization of the Jacksonville Driving Association with a capital of $50,000. W. T. Forbes, president; Dr. J. D. Fernandez, vice-president; J. P. Varnum, secretary; M. L. Hartridge, treasurer.

October 18: New steam ferry boat Mechanic for service between Jacksonville and South Jacksonville, arrived amidst the tooting of many whistles. This boat was 140 feet long and 50 feet wide, having capacity for 1,800 passengers. The Armsmear, then in use as the ferry boat, could accommodate only 200. Popularly, these boats were called the Elephant and the Shoo-fly.

October 24: Hal B. Smith and Miss Alice George were drowned while sailing on the river near Panama. These were extremely popular young people of Jacksonville and the accident cast a gloom over the entire city. The obsequies were attended by a large concourse of residents and it is said that the floral contributions of respect were greatest in the history of the community.

November 12: Pablo Beach opened up and lots put on the market. Quite a large number of people attended and the sale of lots was active. This was the first development of Pablo as a resort, and it was brought about by the expected early completion of the Jacksonville & Atlantic Railway. The enterprise was financed principally by the parties who were building the railroad.

November 28: J. E. Hart’s elevator and hominy and feed mills, on the river bank at the foot of Liberty Street, were destroyed by fire with a loss of $60,000. This was one of Jacksonville’s largest manufactories. It was the most destructive fire since 1870, and a general conflagration was narrowly averted.

The May panic in Wall Street caused considerable uneasiness here in financial circles and timid depositors made a run on the local banks, but confidence in these institutions was quickly restored.