for another building advertised at the time as the Commercial Bank building, but which developed into the Seminole hotel at the southeast corner of Hogan and Forsyth. The Atlantic National Bank building was completed in October, 1909, and the Seminole hotel on January 1, 1910. Of the three skyscrapers, the Atlantic National Bank building was the tallest, owing to the greater height of its ceilings; still the tower of the Government building close by looked down upon it. But the Government building by this time had surrendered its guardianship over the city, for on September 18, 1909, the solid copper cross washed in pure gold was permanently placed on the steeple of the Catholic church 178½ feet above the sidewalk and ten feet higher than the pinnacle of the Government building.

Jacksonville now paused in tall construction to catch its breath. In the spring of 1911, an office famine set in and to meet it the Florida Life Insurance Company broke ground in July, 1911, on the east side of Laura Street between Forsyth and Adams for the narrow eleven-story building that stands there today, now known as the Florida National Bank building. It was completed in August, 1912, and for a short time held the honor of being the tallest office building in Florida.

Down in Arcadia resided a capitalist and while Jacksonville was resting after its first spurt skyward, he came here to look the situation over. The courtesies accorded him by the business men on every side pleased him; he was impressed with the city and the splendid progress it had made, and straightway he made up his mind to convert his holdings and invest them here. And he did; he gave the city a building that pushed the skyline upward to a height unbelievable for Jacksonville. The beautiful building at the southwest corner of Forsyth and Laura Streets was what he erected. Work on the foundation for the Heard building began in October, 1911. Reinforced concrete piles, 650 of them, were sent down by a water jet to solid rock. The foundation work was slow and tedious and required four months of day and night labor to complete. Work on the superstructure commenced in February, 1912, and on June 21st the American flag was tied to the first column of the last tier of uprights and raised with a hurrah—a little ceremony customary with steel workers. In April, 1913, the Heard building was completed and occupied. It is 105x81