Who were those brave people who risked money buying land on an isolated ocean front, a place that had once been a mining town called Mineral City but had been rebranded as Ponte Vedra? Few acquired lots in 1934-1940. After all, this was in the midst of the Great Depression. Early buyers set the course
of development. Jack Pate, a retired Naval Captain, made a list of people and corporations who acquired those lots in Ponte Vedra Beach in 1934 and 1935. (See below). I decided to find out who else bought between 1934 and 1940, the last year that US census data is available. So, I scoured other sources to learn their names. What did these pioneers do in life that allowed them to spend money on such a non-essential? To find out, so I examined their biographical details to flesh out the names and draw a few conclusions.

The Telfair Stockton Company created Ponte Vedra Beach as an elite real estate development. The company had done it before when it had developed Riverside, Avondale, and the San Marco neighborhoods. In 1928, before there was a Ponte Vedra, Mineral City enjoyed a nine-hole golf course which was being expanded to eighteen holes and a three-story club house. The Stockton Company cleaned up the mining site, reshaped the golf course, and built tennis courts, a swimming pool, a private club, an inn, and other buildings to entice people to buy and build. Equally important, the company wanted to attract paying members and guests to its Ponte Vedra Club & Inn which it founded in 1937. Restrictive covenants and Club membership requirements guaranteed that not just anyone could leave in Ponte Vedra. It used deed restrictions to control who could live there. Only “whites” or “Caucasians” and their servants could live on the property. No horses, cattle, swine, roosters, or guineas were allowed nor advertisements. The lot could have only one residence and such outbuildings as a garage and servant’s quarters. The minimum cost of the residence was $2,500. In 1929, only 2.3% of families in the US had an income of over $10,000 and only 8% had income over $5,000. In 1941, the average annual income was $1,492. A copy of a deed is attached to this essay.

The land was sculptured by turning mining pits into lagoons, building roads that curved, and placing houses near the course to give the inhabitants peaceful vistas. That Ponte Vedra Beach was hard to reach was an advantage. One drove from Jacksonville on the winding Atlantic Boulevard (then call the beach road) east to the intersection of Atlantic and Neptune Beaches, then south through Neptune and Jacksonville Beaches to the St. Johns County line where one drove on the new road built by B. B. McCormick & Sons in 1928-29. You needed the desire and means to get there.

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1 I use Ponte Vedra and Ponte Vedra Beach interchangeably in this essay, but understand that they later were the names of two distinct places.
Telfair Stockton, born in Quincy, Florida on January 31, 1860, enjoyed enormous business success because he was ambitious and smart. He started work as a newsboy in 1876 and never looked back. His brothers were also successful men. They created and owned the Florida Times-Union for a time. Telfair sold lots in Pablo Beach for the Jacksonville & Atlantic Railroad and owned the ill-fated Jacksonville, Mayport, Pablo Railroad (see my I've been Working on the Railroad). He switched to real estate development in 1884, founding what
became Telfair Stockton and Company. The Company became one of the largest and most prominent real estate developers in Florida.

Telfair married Florence Fitch on January 15, 1885. Between them, they produced Florence Stockton, James Roosevelt, and Telfair, Junior. He served as President, of the Stockton-Budd Company and the New Springfield Company. He advocated government funding to deepen the Jacksonville harbor, to build jetties to channel the river's mouth, to dredge the river, and to improve railway facilities and inland waterways. He served in public office, including election as state representative from Duval County in 1902, but had little interest in politics. Building nice neighborhoods intrigued him until his death on February 2, 1932. His son James Senior took up the reins.

James Roosevelt Stockton and his wife, Elizabeth Bryan Stockton, bought Lot 2, Block 15 (now 419 Ponte Vedra Boulevard) on May 22, 1935, a date when many deeds were recorded. I call it “Stockton Day.” The Company deeded lots to its members and encouraged them to build a house to show that Ponte Vedra was viable.

He was privileged from his birth in Jacksonville on December 31, 1893. His family enjoyed wealth, as one of the most prominent families in Jacksonville. In 1900, James was the middle child in the family home at 1060 Riverside Avenue. He had an eight year-old sister, Florence, and a five year-old brother, Telfair Junior. Riverside was a neighborhood for the well-to-do which attracted more moneymed people after the Great Fire of Jacksonville of 1901. Telfair Senior was prosperous enough to send James to Princeton University, a favorite of the Southern gentry. He graduated in 1916, and then he went to work as a salesman for his father’s real estate firm. He registered for the draft in 1917 and noted that he had served as an infantry private in a training camp in Plattsburgh, New York.

On November 22, 1919, at age 25, he married Harriet Louise Baker, age 19. Louise had grown up almost next door at 1065 Riverside Avenue. The Bakers family had moved to nearby May Street by the time Louise and James married. Her father was an owner of Baker & Holmes Company, dealers in wholesale groceries, grains and building materials. John Fletcher of Telfair Stockton would work for the company.

In July, 1924, the couple sailed to Europe on the S.S. America with his parents. They returned on the S.S. Leviathan from Cherbourg, France, arriving on September 22nd. Life was good, for very few families could take such a pleasure trip. Six years later, however, they divorced. In April, 1930, he was living with his parents, Telfair and Florence, and brother Telfair on Avondale Circle in a $100,000 house. She was living with her parents on Pine Street in a $45,000 house,
not far from her sister-in-law Florence Stockton Rogers and her husband Frank. They bought a house and lot in Ponte Vedra. After all, Riverside and Avondale were then elite neighborhoods.

James, age 38, married Elizabeth Randolph Preston Bryan on May 21, 1932 in St. John's Episcopal Cathedral in Jacksonville, Florida. She was 24, having been born on April 19, 1908. She gave birth to James Roosevelt Stockton, Jr., the future developer of Sawgrass Country Club, in 1933. He had taken command of the family business after his father died in February, 1932. By 1940, they had moved south of the St. Johns River to 909 Arbor Lane in the San Marco neighborhood, which his father, Brown Whatley, and Joe Davin had developed. James and Elizabeth had a big household: their son, James Junior, and daughters Preston, Jeannette and Elsa plus his mother-in-law, sixty-three year old Elizabeth Ann Bryan.

It was his task to lead the creation of Ponte Vedra. It was his good fortune that the National Lead Company, sold the remainder of its land to the Telfair Stockton Company in 1942. He had the foresight to realize that, even though lots were hard to sell during World War II, it was a matter of time before it was worth a fortune.

The Buyers

First Lot Purchases in Ponte Vedra
by Jack Pate

Source: St. Johns County Public Records
GRANTOR: PONTE VEDRA COMPANY, Wm. F. Meredith, Pres.

<table>
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<th>DB</th>
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<td>121</td>
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<td>8-3-34</td>
<td>3/1</td>
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<tr>
<td>222</td>
<td></td>
<td>Sara Hall Randle</td>
<td>9-15-34</td>
<td>5/2</td>
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<td>280</td>
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<td></td>
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<tr>
<td>295</td>
<td></td>
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<td>James R. &amp; Elizabeth Bryan Stockton</td>
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The brothers in charge of the Ponte Vedra Company were William Meredith and his brother Joseph, president and secretary, respectively. President Meredith was no greenhorn. He and his brother were New Jersey natives whose father was a stockbroker. William graduated from Princeton University. He worked for his father after his college graduation for a few years but then went out on his own. In 1906, he organized the Titanium Alloy Manufacturing Company and then the Titanium Pigment Company in Niagara Falls, New York. Both companies were absorbed by the National Lead Company in the 1920s. He and his brother Joseph D. Meredith reorganized Buckman & Pritchard into the Ponte Vedra Company in 1934 for the Telfair Stockton Company.

Robert Boyd McIver, M. D. and Ida A. Holmes McIver took the plunge and bought the first lot (Block 1, Lot 3,) on August 3, 1934. (See the deed below). It was an oceanfront lot, of course, bounded on the west by State Road 78, which became State Highway A1A, and is now Ponte Vedra Boulevard. He was an excellent pioneer because he was a very well respected physician whose presence in Ponte Vedra would inspire confidence. Four other physicians followed his lead by 1938.

McIver was born in Spartanburg, South Carolina on April 19, 1892, but the family migrated to Savannah, Georgia by 1910. He returned to Spartanburg to attend Wofford College and earned his A. B. degree in 1912.
He earned his medical degree from Jefferson Medical College in Philadelphia, Pennsylvania on June 3, 1916. He was popular among his classmates.

On his application to Duval County (Florida) Medical Society in 1920, he wrote that he was a Resident Physician in Pennsylvania and then served as a Captain, U. S. Army Medical Corps for 18 months. He served during WWII as chief of medical defense in Duval County. Florida licensed him to practice on December 3, 1919. He began his practice in Jacksonville in 1920. He described himself as a General Practitioner with an office at 425 St. James Building and a residence at 2207 Post Street in the Riverside neighborhood of Jacksonville. He founded the Jacksonville Blood Bank, was elected presidents of medical societies, and was honored in 1965 with a Certificate of Merit by the Florida Medical Association. Urology interested him as a medical student and he resumed that interest in Jacksonville.

On September 3, 1929, he married a Floridian, twenty-five year old Ida A. Holmes of South Jacksonville. Her family lived in San Marco. Their son, John Klob
Mclver was born in 1931; their daughter, Laurina Mclver, was born in 1933. They had five grandchildren.

Sara Hall Randle pioneered in the development of Ponte Vedra when she bought a lot on September 15, 1934. She was a married woman living in Waycross, Georgia but she bought in her own name. She and her husband, John Richard Randle, owned the Ware Hotel in Waycross, Georgia. Jack, as her husband was called, managed the Ware since the prominent seven-story downtown hotel opened in February, 1929. In the early days of selling lots, Telfair
Sara Hall was a New England Yankee, born on March 9, 1889 in Boston, Massachusetts, but like so many Yankees the family migrated to Florida. By 1900, they lived in Tallahassee. Her father, Thomas H. Hall, was a successful farmer who supported a wife Mary, four children, a governess, and a farm worker. He provided well for his household. Sara, still single at 29, went to Great Britain and France in November, 1918 for the American Red Cross.

Sara’s life changed in 1921 when she married John Richard Randle, a widower. She was 32; he was 38. Jack was born in Webster County, Mississippi on November 16, 1883. He worked on the family farm but, became manager of the Leon Hotel in Tallahassee by 1918. He married his first wife, Carrie Bonnie Burnham, on April 5, 1914 in Tallahassee, but she died on October 30, 1919 at age 35.

The Leon Hotel there, according to Florida Memory, was “located on the north side of Park Avenue between Monroe and Adams. This was the site of the first courthouse (1833-79), first Leon Hotel (1882-1885), second Leon Hotel built in 1885 and burned in 1925, and post office beginning 1935.”
He became manager of the newly-built Ware Hotel in Waycross, Georgia in 1929. The couple lived in the hotel. Somehow or other, they learned that lots were being sold in the new development, Ponte Vedra Beach and she bought one in her name in late summer 1934.

She took over the hotel after Jack died on February 6, 1935 at age 55. She continued to go to Jacksonville, for she died in Duval County in December, 1955. She was buried in the Bonaventure Cemetery, Savannah, Georgia where she had laid her husband to rest. She didn’t build a house in the 1934-40 period.
Many members of the Stockton Company acquired lots in 1935, starting with John Fletcher and his wife on May 16, 1935. John Zabud Fletcher was born in Havana, Gadsden County, Florida on May 10, 1897. Havana, in the midst of tobacco farms, offered too little economic opportunity so he moved the two hundred miles east to Jacksonville. In June, 1918, Fletcher was working for Baker & Holmes Company, owned by James Stockton’s father-in-law. His life trajectory was a little different from some others of the group. He lived at 2742 Hubbard Street on the north side of Jacksonville but moved to Orlando, fell in love with beautiful twenty-three year old Mildred Sloan Baker, and married her on May 3, 1924. She bore him two sons, John and Jerome. They divorced in 1929, the same year he left the insurance and real estate business in Orlando and joined Telfair Stockton Company. She went on to become a famous Broadway actress. He rose to the position of Vice President of Telfair Stockton & Company. Fletcher, age 37, and Naniscah Tucker, age 22, married on February 21, 1935. A few months later, they bought the Ponte Vedra Beach lot and built a home there.

They had two sons, Tucker in 1937 and Paul in 1938. Naniscah died on June 10, 1944 while saving the lives of her sons who had gotten caught in a run out in the ocean in front of the Reinhold house next door. The current was sweeping them out to sea from the slough in which they had been playing. People tried to save all of them but only the boys were saved. Naniscah did,
managing to keep their heads above water until rescuers reached them with a boat. She, however, drowned; she was thirty-four.

Fletcher left Telfair Stockton on June 29, 1936 to form John Z. Fletcher and Associates, Inc. on June 29, 1936. It handled “all lines of fire, casualty and surety-specializing in the handling of complete coverage for trucking and bus transportation firms.” He dissolved it in September, 1943. He had a number of business interests during the rest of his life.

Tom King, Bill DeVore, & Bryant Merritt houses, 500 Block of Ponte Vedra Blvd. Courtesy: Beaches Museum

Henry Bryant Merritt, a Telfair Stockton vice president in 1935 and president in 1940, acquired his deed on May 22, 1935. He built a house at 517 Ponte Vedra Boulevard.

Born in New England in 1889, he was a member of the Ribault Club of Jacksonville Florida in 1929-1930 and is identified in its membership list as part of Telfair Stockton, the only member listed as such. Many of the other members came from big cities of the East Coast of the United States. In short, membership was selective. The Club was a winter recreational venue with a two-story club house on Fort George Island. There they could swim, play tennis and golf, sail yachts, and party. The Great Depression on the 1930s killed it. Merritt belonged to other prestigious organizations such as the Florida Yacht Club, Jacksonville.

By the time of the 1940 census, he had married Mary E. Merritt. His seventy-three year old mother, Alice, lived with them as well as two servants, Andy and Juanita Jones. They lived in an $8,000 house on Barrs Terrace in Jacksonville and used the Ponte Vedra house as an escape from the city.
Gladys C. DeVore bought the lot that became 515 Ponte Vedra Boulevard on May 22, 1935; her husband, William Luther DeVore, was a manager at Telfair Stockton.

Gladys Nell Cathcart saw the light of day in Plymouth, Iowa on June 19, 1894 but her father, a Methodist preacher, moved the six of them to Staples Village, Minnesota. They had a teenage girl of Swedish extraction as a servant. They were not poor.

William Luther DeVore was born August 15, 1884 in Ninety-Six, South Carolina. When he registered for the draft in 1918, he was a bachelor who worked as Chief Deputy Clerk in the Federal court and lived in the St. Albans Hotel. He listed his mother in Ninety-Six, South Carolina as his next of kin.

When Gladys was twenty-six, she married Bill DeVore on May 5, 1921 in Marion, Iowa.

By 1930, Bill, Gladys, daughters Gladys and Louise, and his mother-in-law lived in a $15,000 house on Avondale Avenue. He was a rental agent for the Telfair Stockton Company. Ten years later, Bill was a manager.

Their two daughters married well in life and became involved in civic affairs in Jacksonville. Dorothy was born in 1922. She married Harry T. Platt, Jr. on August 30, 1947. He was a successful Pontiac dealer. Louise “Beezie”, born 1926, married Charles D. Towers, Jr. on June 2, 1950. He was a prominent lawyer.

The Kings, Thomas and Annette, were naturals for building a beach house. He managed construction for Telfair Stockton. The deed for Lot 4,
Block 12 was theirs on May 22, 1935, the day of the big buy. Their house address became 513 Pont Vedra Boulevard.

Thomas Fitch King, Sr. was born in Jacksonville on December 25, 1906. His father was manager of a wholesale confectioner. The family of four plus two servants lived well on Riverside Avenue. His father died in September, 1919 when Tom was 13. In 1920, he lived with his widowed mother, two brothers, a sister, an uncle, and a cousin on Post Street in Riverside.

King and White married on June 28, 1933 in Jacksonville. He was working for Telfair Stockton Company and still living on Riverside Avenue. Annette Mallette White born January 21, 1909 in Lumber City, Georgia. She was part of the last graduating class of Duval High School, the only high school for white people. She went on to graduate from Wesleyan College in Macon. She helped found the Southside Presbyterian Church. As with so many Stockton wives, she was active in church and civic affairs. By 1940, they were living in San Marco not far from other Stockton people.

Knox Boardman, an immigrant, was Treasurer of Telfair Stockton Company when he acquired his lot on “Stockton Day.” He had immigrated to the United States from Northern Ireland in 1905. He was born there on December 13, 1884. Five years later, he married Cora Jolly; the young couple were still dependent on her father, a railroad roadmaster, for they and their daughter lived with his family in 1910 at 1840 Hill Street (near the western approach to the Matthews Bridge). Boardman liked working with numbers. He had was a bookkeeper for a fertilizer company. By 1918, he was an accountant for the Cummer Lumber Company. By the 1930s, Boardman was Treasurer of Telfair Stockton and living on Avondale Avenue near Belvedere Avenue, a favorite neighborhood for Telfair Stockton executives.

So T. Knox Boardman and Cora could enjoy the fruits of their labors. They built a beach house in Ponte Vedra Beach. They were able to help Lewis Augustine, a company bookkeeper. By 1945, he would be the corporate secretary of Telfair Stockton, continuing in that capacity for Stockton, Whatley, & Davin, Inc. and its subsidiary corporations in 1946. He worked from their offices in the Atlantic National Bank Building.

Corrie C. Howell, a divorcee, acquired her lot May 22, 1935 but never built a house on it. She and J. Clement Howe, a lawyer, divorced in 1934 after thirteen years of marriage. In 1935, he moved into the St. Cloud Hotel in Jacksonville while she moved to Lake City.
Joseph W. Davin, the son of an immigrant, bought his lot on “Stockton Day.” He and Brown Whatley, who also bought a lot, formed Davin, Whatley & Company in 1937. Davin was born on March 15, 1902 in Hoboken, New Jersey. He was just finishing his civil engineering degree from Rensselaer Political Institute in Troy, New York when he took a Mediterranean cruise with Thomas Cook & Company in 1923. His father, an Irish architect, had an excellent practice!

Davin moved to Jacksonville in 1924, obtaining work with civil engineer Robert Angas, the man who did the engineering for the creation of Ponte Vedra Beach. In 1929, he became a sales agent for Telfair Stockton & Company; he had a room in a house on May Street. In the early 1930s, he became the head of Telfair Stockton’s building and development operations. He was one of the three major developers of San Marcos. Its Little Theatre (now Theatre Jacksonville) was a pet project. He ended his bachelor life when he married Lillian Shinholser Jones, a divorcée, on January 2, 1941. He was 38, she 36. Their two witnesses were Brown and Marian Whatley. The newlyweds built a five bedroom home on the St. Johns River at 903 River Oaks Road in San Marcos. Lillian was born in 1904 in Sanford, Florida. Her father was a railroad engineer. She married Earle E. Jones, a young Jacksonville newspaper editor, on October 22, 1926; the marriage ended in 1935.

Joe Davin was very active in civic affairs and the arts. He was President of the Meninak Club in 1952. He was on the board of Jacksonville University and the Children’s Home Society. Davin was very active in professional societies. On January 19, 1965, he was one of twenty-two men who signed a manifesto in favor of consolidating all the governments of Duval County into one and asking the state legislature to pass an enabling act allowing county voters to vote on it. He died on March 3, 1987.

Brown Lee Whatley and his wife, Marion, acquired a lot next to the Stockton on May 24, 1935. The professional and personal relationship that led to the formation of Stockton, Whatley, and Davin existed in the early 1930s.

Whatley was born on March 19, 1900 in Ashland, Alabama to a father who was in the real estate business in the Birmingham area. His family could afford to educate him at the Riverside Military Academy in Gainesville, Georgia, 1917-1919, the Art Institute of Chicago, 1919-1920, the Art Students League of New York, 1920-1921, and the University of Georgia. He had helped pay his way by working in the summer. In 1918, he was living in LaGrange, Georgia and working as hotel clerk in Columbus, Georgia. He, Joe Davin, and Telfair Stockton developed the San Marco area in the 1920s and 1930s. In 1937, he and Davin
built the Little Theatre. They developed the Alexandria Place part of the San Marco.

By the time he was thirty, he had married Marion Harlan on June 4, 1924, and was working in real estate advertising. The couple and their two children, Brown Junior and Marion (called Muffett) were living near San Marco Boulevard with their servant. They moved to River Road in San Marco near other Telfair Stockton executives by 1935. He had become a partner and Vice President of Telfair Stockton.

When Stockton, Whatley, and Davin was formed in 1946, he was selected as President, a position he held until 1960. He became President of Arvida Realty Sales Inc. He formed the Mortgage Bankers Association of Florida, August 1, 1952; he was elected as President of the Mortgage Bankers of America in October of that year. The mortgage bankers association remained dear to his heart. He and Marion died in an automobile accident in 1982 as they drove an annual meeting in Ponte Vedra Beach. Gone was civic leader at the local, state, and national levels.

When Thaddeus Gaston (known as T. G.) and Loca Lee Buckner acquired two lots on May 27, 1935, the Telfair Stockton Company brought a Jacksonville power couple onto the scene. Significantly, the lots were on the same block where the Stocktons, Whatley, and Davins owned lots. The Buckners were Coca-Cola bottling plant owners not only in Jacksonville but also Miami.

T. G. Buckner was born in Granville, South Carolina on March 5, 1888. In part, he was named after his father, Gaston, a lawyer. In time, his mother, Eva, bore two other sons, one of whom would eventually work for T.G. In 1910, T. G. was boarding in the Gordon home on West Adams Street in Jacksonville. He was 23 and an agent for a news company, perhaps its bookkeeper. He married Martha “Mattie” Lanier, a Georgian. Their daughter Sara was born September 20, 1911. They left Jacksonville for Miami by 1917, for he was then Secretary-Treasurer of the Miami Coca-Cola Bottling Company. He stayed in Miami until he and Mattie divorced in 1927. Mattie stayed in Miami; he would move to Jacksonville where he would be President of the Jacksonville Coca-Cola Company from 1923 until 1940.

T. G. married Loca Lee Cason in Macclenny west of Jacksonville on January 12, 1928. She was fifteen years younger than he, having been born about 1903. In 1930, he and Loca Lee lived on San Jose Boulevard with his two children. He was President of the Jacksonville/Florida Coca Cola Company.
When he died on October 13, 1941, Loca Lee took his place as a Coca-Cola executive. She moved to Miami and became the President of the Miami Coca-Cola Bottling Company, 1947-63. She endowed the Loca Lee Buckner Theatre at Florida Southern College in Lakeland among her other philanthropies.
Paul Ernest Reinhold was one of five children of immigrants. His father arrived from Germany in 1882; his mother three years later. He was the second child (his only sister preceded him by four years; he was born on May 13, 1894 in Verona, Pennsylvania near Pittsburgh. His father owned his own bakery.

In 1916, the year he turned twenty-two, he married Ida Klare Neely on his birthday and founded Reinhold Ice Cream Company in Oakmont, Pennsylvania, a twin borough with Verona.

He was a good businessman for he sold his ice cream to a large customer base and built the first ice cream manufacturing plant in 1930. One innovation was its use of artificial refrigeration. He pioneered in ice cream manufacturing machinery. Ice cream eaters owe him a debt of gratitude.

His success meant he could provide well for his family. In 1930, he lived in the Oakmont Borough in Allegheny County, Pennsylvania. They lived in an ample house that was valued at $16,000. Yet, he was only 35 and Ida was 34.
Their daughters, twelve year old Anne and ten year old June, enjoyed the family servant, Thelma Bytheway, who was 18. He had family and friends living near. Life could only get better and it did.

J. C. Penney of department store fame contacted him in 1931. In 1926, Penney had created Penney Farms in Clay County, Florida near Jacksonville as an experimental farming community. The farm had a large dairy. Unfortunately, the stock market crash of 1929 and the subsequent economic depression forced Penney to focus on creating a retirement place for Protestant ministers, like his father. He persuaded Reinhold to come to Florida to make a dairy and ice cream business. Foremost Dairies was named after Penney’s prize bull. When Reinhold took over Foremost, in 1931, the company generated $1 million dollars in sales; in 1955, it sold $400 hundred million worth and was third largest dairy company in the world. According to the Reinhold Corporation web site (http://www.reinholdcorp.com/aboutus.htm):

Shorty after moving to Jacksonville, Mr. Reinhold also acquired the significant Clay County land holdings of retailer J.C. Penney. Originally, the land was used to support milking cows and cattle, and grow timber. Over the next twenty years, he sold significant acreage to the U.S. Government to establish Camp Blanding, and to the Gilman Paper Company, among others. Today, the remaining land currently supports the Corporation’s timber operations and the Shadowlawn Nursery.

In June, 1935, he and Ida acquired what became 505 Ponte Vedra Boulevard while living in Avondale near both the St. Johns and Ortega Rivers.

Before he died on August 31, 1987 at age ninety-three, Reinhold was very active in business, civic, and philanthropic affairs. He served as honorary chair of the McKesson Corporation and a director of Eastern Airlines, Barnett Bank, and the American Heritage Life Insurance Company of which he was a founder. He helped the Jacksonville Boys’ Home, St. Luke’s Hospital, the American Cancer Society, and the American Red Cross Volunteer Life Guard Corp in Jacksonville Beach. In 1954, he and Klare created the Paul E. and Klare N. Foundation to help Clay County, Florida. These were only some of his contributions.
Carl Swisher

On July 13, 1935, two couples, Carl Southwick Swisher and his wife Mary G., and H. K. Smith and his wife Mildred, acquired one lot. They were Swisher Cigar partners, but Carl owned most of the company.

Swisher was born in Newark, Ohio on August 2, 1891 and lived there until he moved to Florida in 1924. After attending Doane Academy in Burlington, New Jersey, he matriculated at Denison University in nearby Granville where Elizabeth Trembley caught his eye and they married on August 7, 1912 in Newark. Their son, Herbert, was born in September, 1915. He served as Partner and General Manager of the family business, a cigar factory. Newark was the home of more than a dozen cigar factories but the Swisher firm was the most important. Carl’s paternal grandfather had received it as payment of a debt in 1861 and peddling cigars and other goods from wagons. Business was good and Carl’s father and uncle bought the business in 1881 and named it Swisher Brothers. By 1909, Swisher Brothers was selling 300,000 cigars a day. John Swisher bought out his brother Harry and brought his son Carl into the business, renaming it John Swisher & Son in 1913. Newlywed Carl was 22.

The marriage did not last but she was treated well in the divorce. She raised their son Herbert in Newark, Ohio in a house which was valued at $10,000 in the 1930 census. After Herbert was grown and gone, she established the Elizabeth Trembley Swisher Scholarship at Denison. Herbert was buried in the family plot Jacksonville in 1990.

Carl moved the headquarters of John Swisher & Son to Jacksonville and mechanized cigar production. The Jacksonville plant was so successful that he closed the Ohio plants (which relied on hand labor) and consolidated them into the Florida plant. The Jacksonville operation was extremely successful. Its King Edward cigar became the best seller in the world. Later, Swisher Sweets grabbed a large part of the international cigar market.

He married again, this time to a nurse, Mary G. Wagner, in Cleveland, Ohio on July 29, 1927. It lasted ten years. They divorced in 1937. Carl married Leah G. Swann in St. Petersburg on December 18, 1937.
Carl's family lived in a $60,000 home in 1930 on Old Mitchell Place near San Jose Boulevard in Mandarin. He was thirty-eight years-old; Mary was eleven years younger. They had a live-in nurse-governess for their two year old daughter, Martha. His father and family lived next door. Five years later, the family was living at 933 River Road in San Marco. His father and mother lived at 967 River Road. Telfair Stockton & Company did well selling lots to River Road residents!

Carl Swisher spent some of his money helping others. He joined the Jacksonville University (then Jacksonville Junior College) Board of Trustees in 1943 and served until 1962, being chair of the board from 1947-1961. Through his charitable foundation, he built a library, gymnasium, Swisher Auditorium, and two other buildings on the campus. After his wife died, he built the Leah G. Swisher Science Building in 1958. He also gave money for the Swisher Library at Bethune-Cookman University in Daytona Beach, Florida. He gave his support to the Bolles School. The Little Theatre, the Jacksonville Symphony and Friday Musicale. He helped Stetson University in Deland and St. Barnard College in Cullman, Alabama.

He was an avid contract bridge player, so much so that he authored and self-published Bridge, Its Language and Logic in 1947, a 38 page booklet.

Harold Kenneth and Mildred Worthington Smith, the lot co-owners, were born in Ohio. He came into the world in Ashland on May 26, 1891. She was born in Springfield on April 3, 1893. They married when in their early twenties on October 3, 1914 in Miami, Ohio. Her father, Lamar, was an accountant for a publishing company. In 1917, Harold was president of the H, K. Smith Company in Columbus, Ohio. He owned two stores, one sold gifts geared to Ohio State University students, the other clothing, The Smith had one daughter. Eventually, they would also have two sons as well.

In 1930, he was sales manager of the Swisher cigar factory in Jacksonville. By 1935, they had moved to 1044 River Road near the Swishers. By then, he was "owner" [partner] of the cigar factory. He retired while in his early fifties.

Smith and Swisher were members of the Jacksonville Hyde Park Golf Club in 1929-30. In 1934, both were honorary members of Ye Mystic Revellers, a select Mardi Gras group in Jacksonville. They were neighbors as well as Swisher cigar executives. Smith created the $500,000 Harold K. Smith Playhouse Endowment to be used for facility maintenance for Theatre Jacksonville. It has supported renovations of the Harold K. Smith Playhouse.
Pate’s list of First Lot Owners contains the names of two Florida corporation, CORCO and Colonial Homes, which he thinks might have been owned by Arthur A. Corcoran. CORCO was incorporated on March 21, 1931 and dissolved on January 3, 1942; Colonial Homes was incorporated on December 24, 1934 and dissolved on February 14, 1941. The Florida Department of State’s Division of Corporations’ Web site (sunbiz.org) shows no owners. CORCO acquired its deed to Lot 4, Block 15 on May 25, 1935. That lot lies between the one own by Whatley and the two owned by Buckner. The Whatley property was 533 Ponte Vedra Boulevard; the CORCO lot would be 535. Neil McGuinness in his The Beaches: A History and Tour quotes Bill Hamilton (a Whatley nephew) as remembering the owner of 535 to be Olin E. Watts, a director of Telfair Stockton Company. Of course, Watts may not have been the first owner but he had a Ponte Vedra Beach telephone in 1938. Colonial Homes acquired Lot 2, Block 18 on July 10, 1935, and Lot 1, Block 18 and Lot 2, Block 14 on July 23, 1935. Howell had the deed for Lot 4, Block 18. Either of these corporations could have been owned by Corcoran or both. A corporation might have acquired on or more lots to build for a specific client or on speculation.

Arthur Adams Corcoran of Palatka bought a lot in Ponte Vedra Beach in 1936 to build his beach house. For years, he and his family owned a large riverfront house in Palatka, where he enjoyed a very successful career with Cypress Lumber Company. After he bought the beach lot, he retired and moved to the Ortega section of Jacksonville. He was a Michigander, born in Saginaw on June 20, 1885. His father was a lumberman and he would be as well. He graduated from the local high school and then went to the University of Michigan to earn two degrees, a Bachelor degree in 1904, a law degree in 1907. He stayed in Michigan for a few years, working in the lumber business and then practicing law in Detroit with the firm of Tarseney and Fitzpatrick. He moved to Florida shortly after 1910. He served in the US Navy during World War One. He was an officer of Wilson Cypress Company, a very large enterprise, serving as its secretary, and then general manager. The Corcorans were mainstays of Palatka civic affairs, typical for wealthy businessmen. In 1940, he, his wife, and two daughters lived in a $20,000 home in Palatka on Sunny Point on the Johns River.

The Corcorans were friends of Marjorie Kennan Rawlings who first book South Moon Under (1933) mentions Palatka and the Wilson Cypress Company. The family moved to Jacksonville after 1940, enjoying a beautiful home on Ortega Boulevard. He retired early so he became very active in Jacksonville’s prominent social clubs.

Olin Ethredge Watts was born in Polk County, Florida on August 27, 1889. He graduated from the University of Florida law school and was admitted
to the Florida Bar on March 1, 1928. Two years later, he, his wife and daughter lived in a $10,000 home at 3571 Richmond Street in Avondale. It was near Pine Street where other lot owner lived or had lived. He was an attorney in general practice. As with some others, he moved River Road. By then, they had another daughter and a son. A Ponte Vedra beach house was ideal for his family. He probably did legal work for the Stockton Company and knew its executives.

He, too, was a member of Ye Mystic Revellers. For the 1935-36 term, he was President of the University of Florida Alumni Association. He served as the first President of the Jacksonville Symphony Association in 1949. In January, 1959, Watts was appointed to chair a citizen’s committee that would advise City officials on the planning and construction of the proposed auditorium. Throughout his career, he was very active in the America Bar Association, chairing its Legal Education Committee in 1964.

Fred Tappan Woolverton (called Fred) bought a lot and built a home in 1936. He was born November 16, 1899 in Mount Vernon, NY to Samuel Woolverton, a bank president in Scarsdale, New York. This was a well-to-do family in Westchester County, a wealthy county abutting New York City. Fred had a privileged life growing up. When he registered for the draft in September, 1918, he noted that he had some training in the “Naval Service” while there. He went to Princeton University, graduating in 1922. He applied for a passport on August 24, 1922. He embarked on the Empress of China to do a year’s Presbyterian mission work in China teaching English and coaching baseball. In 1923, the twenty-three year old returned from Yokohama, Japan via the President Lincoln on August 8, 1923 having left Japan on July 26th. He married Margaret Wolf on January 18, 1929 in Manhattan, New York City. She was also a New Yorker. He took his twenty-four year old bride to Bermuda for their honeymoon and then back home to 222 Grandview Avenue, White Plains in Westchester County, New York. They had a Belgian born twenty-five year old female servant, Alphonsine Veirman. He was doing very well for a man who had just turned 29.

They lived comfortably in White Plains, New York in a $21,000 home in 1930. He was an accountant for an automobile dealership. In 1935, they moved to Jacksonville where he established a Chevrolet dealership which became an Oldsmobile dealership in 1939. Jim Stockton, a fellow Princeton alum, persuaded Woolverton to move to Ponte Vedra Beach in 1936, selling him a lot for fifty dollars. He was the first permanent resident of the new community and worked hard to make it a community. They liked Ponte Vedra--its sparse population, its wildness, its social graces, and its collection of like-minded people. He promoted the settlement in the Princeton Weekly as early as 1938. His business, the Jacksonville Oldsmobile franchise, made him prosperous. They educated their
three sons, Fred Junior, Robert, and William in northern prep schools and universities. Bobby graduated from his dad’s alma mater, Princeton.

Sidney Johnston in his *Historic Properties Survey of St. Johns County, Florida* mentions other early owners, but “early” is not dated. They are Asheleigh S. and Nathalie Moses of Millstone, New Jersey whom he says bought 423 Ponte Vedra Boulevard, Jessie Ball, a DuPont heiress, Vance Dykers, Wambolt Paulk, Paul F. Rheinhold, Carl Swisher, Russell Wells, and Joseph Davin. The only two from the Pate list were Reinhold and Davin. Asheleigh Strudevic Strudevick Moses, born August 30, 1880 in St. Louis, Missouri, was a mechanical engineer for the National Lead Company in New York City in 1917. He married Nathalie there in 1925. In 1930, they lived in St. Louis where he was an executive with a pigment manufacturer (probably National Lead or one of its companies). He and Nathalie were living in Ponte Vedra Beach when they returned from Australia on June 10, 1940 but their names are not in the 1938 telephone directory nor the 1940 census for Ponte Vedra. Neither is the name of Jessie Ball. She may have built or bought a home after 1940. Vance Dykers, a married woman, born in Georgia in 1899, lived on Riverside Avenue in Jacksonville in 1935; in 1940, she and her family lived on 1792 Edgewood Avenue in a $10,000 house. Her husband, John, was general manager of a life insurance company. Wambolt Paulk lived at 1709 Edgewood Avenue in Jacksonville with his wife and daughter in 1940. He was an automobile jobber, selling parts to repair shops. My efforts to find information about Russell Wells failed. Nevertheless, he was not on the Pate List, the telephone directory, or the Ponte Vedra census.
The Ponte Vedra section of the 1938 Jacksonville Telephone Directory provides information about houses or apartments with telephones. Having a telephone did not mean that the owner resided there; some resided in Jacksonville but had a telephone in the beach house. So, the directory shows telephone owners but not residents. It also shows the telephone numbers of the few businesses such as the Ponte Vedra Inn and Country Club, an institution created in 1937.

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<tr>
<th>Avery, H. C</th>
<th>Corcoran, Arthur A.*</th>
<th>Isaacs, Henry</th>
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<td>McGhee, Charles</td>
<td>Peck, Elliott M.</td>
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Courtesy: Beaches Museum
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<td>Paul J. Saunders</td>
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<td>J.</td>
<td>Howell, Mrs.</td>
<td>H. Bryant</td>
<td>J. Woolverton</td>
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Telephone Owners, 1938. * means profiled above.

Few of the “telephone people” are found in the 1940 US Census for Ponte Vedra. The data show the residents, but I only show the heads of households, not all the residents.

500 block, Ponte Vedra Boulevard, 1940

Courtesy: Beaches Museum

The 1940 US Census for Ponte Vedra Beach shows only twelve heads of households as owners and eight as renters. Most did not live in Ponte Vedra Beach per se but nearby. Of the people examined in this essay, only Sellers and Woolverton are listed as owners. By 1940, the others had their primary residence elsewhere, probably Jacksonville. In addition to these two, the owners included Henry Carrere, a stockbroker; D. Grant Donaldson, Manager of General Motors; George Hermin, a retiree; Charles Holditch, a retiree; Roy Landrum, Jr., a service station owner; Charles Sabin, a
retiree; E. Eugene Sims, who owned investments; A. Walker Allen; sales manager for a distillery; and Francis Waterhouse, a Jacksonville Junior College professor. Renters included W. Davis Armstrong, sales manager of Young’s Rubber, Inc.; R. Eugene Compton, service station manager; Roy F. Davis, hotel steward; Roy Landrum, Sr., golf greens foreman; Charles Layman, retiree; William K. Wayman, foreman, Ford dealership; James Wilson, deputy sheriff; and Deborah Wise.

There is also an added page (81A) that lists Mrs. Frank Rogers, proprietor of the Inn’s gift shop, and Joe Errolsino, an Italian born lodger from New York who was a lodger at the Inn.

The United States entered World War II in December, 1941, slowing down the development of Ponte Vedra Beach. National Lead sold its holding to Telfair Stockton Company at a discount in 1942 because it was not earning enough profit. After the war ended in 1945 and Stockton, Whatley, and Davin was formed, development picked up.
Conclusions

Without the decision of the executives of the Telfair Stockton Company to acquire lots and build houses and to call upon friends to do the same, Ponte Vedra beach would have developed much more slowly. The company was able to attract wealthy people, mostly from Jacksonville, to build a beach house there. Permanent resident homeowners were rare by 1940. Ponte Vedra Beach was also an expensive resort; the Ponte Vedra Club and Inn, which its owner, the Telfair Stockton Company, founded in 1937, provided recreation for residents and for tourists. Profits could increase as more people, locals and tourists. Some guests would buy property.

In 1934-40, very few lot owners had attended prestigious schools such as Princeton. They had attended Rensselaer Political Institute, Denison University, Wofford College, St. Barnard College, Wesleyan College, and Florida State College for Women.

Most early lot owners were immigrants and sons of immigrants, that is, people born outside of the United States as well as people born outside Florida. The latter were common since much of Florida's population had come from other states. Those who had one or more parents immigrating to the United States or had themselves were Boardman, Davin, and Reinhold. Immigrants tend to be ambitious; they had “get up and go”.

Divorce touched the lives of Stockton, Fletcher, Howell, Connie, Davin (his wife was a divorcee, Buckner, and Swisher (twice).

The Telfair Stockton people tended to cluster in Riverside, Avondale, and San Marco and then in Ponte Vedra Beach.

In 1940, the US census reveals only two permanent residents, Sellers and Woolverton, among the lot owners; the others had “beach houses”. In looking at that census, one has to remember that it covers the Palm Valley; so would the 1945 Florida State Census. Most of the heads of households were people who provided service to the others.

No wonder National Lead cut its losses in 1942 and sold it property to the Telfair Stockton Company. The locals did not depend upon Ponte Vedra for their livelihood; they had beach houses and a club to enjoy while they waited for better times.

ACKNOWLEDGEMENTS
No work such as this one can be done without help. The Beaches Museum and History Park archives are indispensable. Sarah Jackson, archivist, gives me help when I ask for it. Taryn Rodríguez-Boette and Elsie Oishi of the Jacksonville Historical Society aided me. Special thanks go to Chuck Riley, CAD Technician, St. Johns County Land Management Systems, St. Augustine, Florida. My neighbor and friend Edwin Ellis did some genealogical research for me. Tom Ravoo gave me valuable insights. Nath Doughtie and Walter Bennett make my research trips to the Beaches more enjoyable. Janet Macdonell read the manuscript and made valuable suggestions. As always my wife Paula gave me loving support.

SOURCES

In the course of this research, I consulted birth, marriage, and death records, the 1917-18 Draft Registration records, US Census of the United States, Florida State Census, passport applications, and passenger Lists of various ports by searching www.familysearch.org. I used Find A Grave (www.findagrave.com) and the Division of Corporations, Florida Department of State site. sunbiz.org. Florida Memory (floridamemory.com) was useful. With the generous and indispensable help of Charles Riley, CAD Technician, I was able to get documents, such as deeds and plat maps, from the St. Johns County Land Management Systems in St. Augustine, Florida. The archives of the Beaches Museum & History Park were indispensable.


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DEED
THIS DEED, Made this 14th day of May, A. D. 1965, by PONTE VEDRA COMPANY, a corporation organized and existing under the laws of the State of Florida, hereinafter called the Grantor, to COBRO, INC., a Florida Corporation, hereinafter called the Grantee, whose permanent post office address is Jacksonville, Duval County, Florida.

WITNESS: That the grantor, in consideration of the sum of Ten Dollars ($10.00) and other valuable considerations, receipt whereof is hereby acknowledged, does give, grant, bargain, sell, alien, release, release, convey and confirm unto the grantee, and the grantee's heirs, successors and assigns, the land situate in St. Johns County, State of Florida, described as follows:

Lot (Four (4))
Block Victor (14)
PONTE VEDRA, according to plat recorded in Plat Book 5, page 8 of the public records of St. Johns County, Florida.

TO HAVE AND TO HOLD the same, together with the tenements, hereditaments and appurtenances unto the grantee, grantee's heirs, successors, and assigns in fee simple forever; subject nevertheless to the covenants of the grantee hereinafter set forth.

AND the grantor, for itself and its successors, hereby covenants and agrees with the grantee, grantee's heirs, successors, legal representatives and assigns, as follows: That the grantor has full power and lawful right to convey said land in fee simple, and that it shall be lawful for the grantee, grantee's heirs, legal representatives, successors, assigns, at all times peaceably and quietly to enter upon, hold, occupy and enjoy said land, and that said land is free from all encumbrances, except taxes for the current year, and that the grantor, its successors and assigns, will make such further assurances to perfect the fee simple title to said land in the grantee, grantee's heirs, successors and assigns, as may reasonably be required, and that the grantor does hereby fully warrant the same; and that said land and will defend the same against the lawful claims of all persons whatsoever, provided, however, that said land and all of the covenants and warranties of the grantor in this deed set forth are subject to the covenants of the grantee hereinafter set forth.

AND FURTHER that the land in tracts A and B shown on said plat, shall be used prior to January 1st, 1966, for residence and/or apartment house purposes only, provided, however, that such use restriction may be waived, released, and cancelled with the written consent thereto of the owner or owners of not less than three-fourths in number of the lots shown on said plat.

AND the grantor, for itself and its successors, hereby covenants and agrees with the grantee and the heirs, personal representatives, successors and assigns of the grantee, that every contract of sale and/or deed made by the grantor prior to January 1, 1965, wherein is described any lot shown on said plat recorded in the public records of St. Johns County, Florida, in said Plat Book 5, page 8, herein referred to as "said plat", shall include each and every of the following restrictions numbered 1 to 8 inclusive, or the
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substance thereof, and each and every of said restrictions which by their terms apply to the respective lots described in the respective contracts of sale and/or deeds which may be made by the grantor shall be binding upon the purchaser or grantee named in such contract of sale and/or deed and upon all persons claiming or holding by, under or through such purchaser or grantee for a period extending from the date of such contract and/or deed to January 1, 1965, and that such restrictions until said date, unless removed in the manner hereinafter provided, shall be deemed to be covenants running with the title to the respective lots described in such contracts and/or deeds. Unless otherwise hereinafter stated, each and every of the said restrictions, which are hereinafter set forth, shall be deemed to apply to each and every lot shown on said plat:

1. That no part of said land or any interest therein shall be given, leased, rented, leased, encumbered or conveyed to or owned or occupied by any person other than of the White or Concession race, except that bona fide servants of any race may occupy servants' quarters on said land.

2. That said land shall be used for residence purposes exclusively and not more than one residence and the necessary outbuildings thereof, such as garage, servants' house and like outbuildings, shall be permitted to occupy said land or any part thereof at any one time, nor shall said land be subdivided or sold or leased in parcels, otherwise than as provided in the sixth covenant hereof, nor shall any buildings at any time situate on said land be used as a two-family house, flat, apartment house, tenement house, boarding house, hospital, sanitarium, charitable or philanthropic institution, school, church, public building, club house or for trade, mercantile business or manufacturing purposes, and no building or part thereof, whether such part be porch, veranda or otherwise, which projects more than three feet above the surface of said land, shall be erected or placed on any part of said land which lies between any building restriction line shown on said plat, and any road, walk, alley or lot boundary line shown on said plat except that low and common any project not more than four feet beyond such building restriction line. No commercial advertising or display sign; and no large or unsightly sign; shall be permitted on said land.

Prior to the occupancy of a residence on said land, proper and suitable septic tank or tanks shall be constructed on said land for the disposal of all sewage, and all such sewage shall be emptied or discharged into such tank or tanks.

3. That no building shall be so erected or placed on said land that any part thereof, whether such part be porch, veranda or otherwise, is within less than ten feet from any adjoining lot shown on said plat, without consent in writing first had and obtained of the then owner of the adjoining lot, provided that stores and service may project not more than four feet beyond any building restriction line.

4. That without the consent of the grantor, in writing first had and obtained, no residence shall be erected upon or allowed to occupy the said land unless the cost or value thereof, whichever be the lesser, exceeds the sum of Two Thousand Five Hundred Dollars ($2500.00), and without such consent of the grantor, no had and obtained as aforesaid, no cottage-bungalow or garage or other outbuildings used or to be used wholly or partly for residence purposes shall be erected upon or allowed to occupy the said land prior to the erection of a residence thereon. And no residence, garage or other building shall be erected on said land until after the plans, specifications, and location of the same shall have been approved by the said...
8. That no horses, cows, swine, roosters or guineas shall be kept, raised or maintained on said land.

9. That the grantor, its successors or assigns, may subdivide or replat any two or more lots (the term lot or lots not including either said Tract A or Tract B) shown on said plat in any way it or they see fit so to do, as long as the aggregate number of buildings on the subdivided or replatted lots does not exceed the number which could, under the restrictions in this deed set forth, nor be placed on the aggregate territory which may be so subdivided or replatted, and the said restrictions, in case any of said lots shall be subdivided or replatted as aforesaid shall apply to the lots as subdivided or replatted. If one residence shall be erected on more than one lot or on combined portions of adjoining lots, then the side line restrictions shall apply only to the extreme side lines of the land occupied by such residence, provided, however, that no residence may be erected on portions of adjoining lots where such portions have a combined frontage of less than one hundred (100) feet. The grantor may include in any contract and/or deed hereinafter made any additional covenants not inconsistent with the provisions herein set forth.

7. The grantor may at any time release any one or more lots shown on said plat from any and/or all of the restrictions and covenants running with the land herein set forth, provided the written consent thereto of the owner or owners of not less than three-fourths in number of the lots shown on said plat shall be obtained and filed in the public records of said county.

6. All covenants and restrictions mentioned in this instrument apply to all lots shown on said plat, and in addition thereto the following also apply to ocean front lots:

Nothing, other than steps extending not over ten feet eastwardly from the bulkhead line shown on said plat, shall be erected or placed on the beach or land lying Eastwardly of said bulkhead line, and no part of such beach or land lying Eastwardly of said bulkhead line shall be filled or bulkheaded. No building or part thereof, whether such part be porch, veranda or otherwise, which projects more than three feet above the surface of any ocean front lot, shall be erected or placed on any part of such land which lies between any building restriction line shown on such plat and any bulkhead line shown on such plat, except that eaves and cornices may project not more than four feet beyond said building restriction line. And no sewage shall be emptied or discharged in or upon the Atlantic Ocean or Beach.

The grantee herein named, by the acceptance of this deed, covenants for the grantor, the heirs, personal representatives, successors and assigns of the grantor, that such of the said restrictions as by their terms are made to apply to said land hereby conveyed shall be deemed, for the period above mentioned, unless waived or removed as hereinabove provided, to be conditions of the sale affixed to and shall constitute covenants running with the title to said land, and for a violation or breach of said restrictions or conditions or any of them by the said grantee herein named or by any person holding or claiming by, under or through the said grantee, the following rights in
concession with said land are hereby expressly reserved; viz:

(a) If at any time there shall be constructed or placed on said land any structure contrary to the foregoing restrictions the grantor or party claiming by through or under the grantor shall, upon demand of the grantor, its successors or assigns, and/or upon demand of the owner of any lot shown on said plat, remove such structure or at once change the same in conformity with these restrictions, and upon failure to so remove or change the same to the satisfaction of the grantor or its successors or assigns, or the owner of any lot shown on said plat, shall have the right to enter upon the land upon which exists the structure contrary to the foregoing restrictions and, at the expense of the owner thereof, to remove or change the same to conform to these restrictions, and, the cost thereof, if incurred by the grantor or its successors or assigns or by the owner of a lot shown on said plat, shall be chargeable to the said owner of the lot upon which exists the structure contrary to the foregoing restrictions and shall also be a lien upon such lot; or

(b) The grantor or its successors and assigns and/or the owner of any lot shown on said plat shall have the right to proceed at law or in equity to compel a compliance with the same heretofore.

(c) The failure to promptly enforce said restrictions and conditions shall at no time bar their enforcement, but in spite of any and all delays the grantor and/or other persons who may at any time enforce each and every of said restrictions and provisions and exercise with reference thereto the respective rights herein reserved to them.

The grantor further covenants and agrees to pay all taxable assessments levied or assessed against the said land subsequent to the year 1995.

IF CITIZENS ASSOCIATION, the Grantor has caused this deed to be signed in its name by its President and its corporate seal to be hereunto affixed, attested by its Secretary, the day and year first above written.

Signed, sealed and delivered in the presence of:

[Signature]

[Signature]

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Plat maps courtesy of Charles Riley, St. Johns County Land Management Systems in St. Augustine, Florida