

The Gateway to the State: How the Florida Land Boom of the 1920s Affected Pensacola
from 1925-1926

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Index

Pensacola's Demographics: 1900-1920- 3

Pensacola's Changing Economy: 1900-1920- 3

Florida's Boom and Pensacola's Bust: 1920-1925- 5

Railroads, Automobiles, and Bridges: The Changing Transportation Ecology of Pensacola- 8

Cultural Changes During the Boom- 10

Promoting Pensacola- 12

The Balloon Pops- 13

Pensacola's Most Significant Mistake- 14

Coming out of World War One, The United States became the only industrial superpower left on the planet. Europe was in rebuild mood, while Russia still had a revolution going on. While thriving on a victory from war, The United States had one of the greatest decades the still relatively young country had ever seen. The 1920s presented a time of economic and industrial boom for the country. Even with prohibition during the 1920s, social activities and money spent by most Americans rose. Baseball became "Americas past time," and no one transcended the game more than Babe Ruth and his New York Yankees teams. Organized crime and Mafia members such as Al Capone and Lucky Luciano became national icons in many ways to many people. Henry Ford's continued success opened the roads for Americans to travel more and invest more. The most promising investment at the time was land, and Florida had more than it knew what to do with.

During the 1920s, the whole state of Florida experienced a land boom that led to the development of new cities and towns in Central and Southern Florida. Advertisement for South Florida showed the area as a winter metropolis. One ad from Carl Fisher in Times Square stated that "It is June In Miami" in January 1921¹. Prices of land and houses all along both the east and west coast rose to astronomical numbers, some doubling and tripling in value in just a few hours after being sold. Through the well written and examination of academia based on South Florida during the land boom and explicitly focusing on the years from 1920-1926, the causes of the collapse of the boom are apparent. The hurricane of 1926, the overturn of the 241-foot schooner, the *Prinz Valdemar* that shut down Miami Harbor for five weeks and that the fact that land can only reach a specific price before no one buys it, but this is just Central and Southern and Florida. What about Northwest Florida? Though Pensacola did not capture onto the magic of the

¹ Christopher Knowlton, *Bubble in the Sun: The Florida Boom of the 1920s and How It Brought on the Great Depression* (New York City: Simon and Schuster, 2020), 113.

boom until 1925, the land boom still had a significant social, economic, and environmental impact on the city.

Pensacola's Demographics: 1900-1920

The demographic story in Pensacola says a lot about the changing economy, culture, and environment in and around the city. At the turn of the century, Pensacola's demographics basically split right down the middle. The population sat at 17,747 people, with 9,182 or 51.7 percent of them being White and 8,561 or 48.2 percent being Black.² By 1920, it was a different story. The numbers changed and showed a 3:1 white to black ratio. Many factors play into how and why Pensacola saw such a dramatic difference in demographics over twenty years. The main one being the Naval Air Station at Pensacola. As the Air Station grew and more and more soldiers came to the city, this skewed the numbers of whites in the city. The majority of the sailors brought to NAS were white. The other factor being Jim Crow Laws. As the 1920s approached, African Americans sought out a better life in the northern parts of America than in the Jim Crow South, leaving Pensacola as a changing urban city in the deep south.

Pensacola's Changing Economy: 1900-1920.

Northwest Florida and its biggest city, Pensacola, are hardly mentioned in the conversation about the land boom. Before 1915, Northwest Florida held most of the state's entire population.³ A significant part of that being Pensacola. While being one of Florida's most essential shipping ports, Pensacola hit its downfall from 1915-1919. Before the start of the war, the port of Pensacola ranked first among Gulf ports in shipping products that included lumber,

² Campbell Gibson and Kay Jung, "Historical Census Statistics On Population Totals By Race, 1790 to 1990, and By Hispanic Origin, 1970 to 1990, For Large Cities And Other Urban Places In The United States," *Population Division Working Paper*, No. 76, February 2005, <https://www.census.gov/population/www/documentation/twps0076/twps0076.pdf>.

³ William Frazier and John Guthrie, *The Florida Land Boom: Speculation, Money, and the Banks* (Westport, Connecticut: Quorum Books, 1995), 8.

cotton, and steel rails.⁴ The port was well on its way of establishing dominance over other Gulf ports before it did not. Though the port hit its highest number of tonnage in 1913, it could never capitalize on the momentum. The state of Alabama began giving discounted rates to the port of Mobile for shipping to cities in the state. Birmingham, being one of the mainstays for the port of Pensacola, cut ties with the city to keep shipping in the state. Another significant handicap the city had was the fact that Pensacola did not have a railway system that connected to national rail lines at the time. The failure of not being able to connect the FRISCO railway or the city's failure for not investing in improvements for the port eventually led to its downfall.

Naval stores also became a staple in Pensacola's economy before the war. As the timber and lumber business thrived in Northwest Florida, many believed Pensacola had the potential to be the epicenter of growth for the industry in the area. At the turn of the century, sixteen mills were operating around the Pensacola area.⁵ These included companies like The Southern States Land and Lumber Company, which owned 340,000 acres of land to cut on and the Baars, Dunwoody and Company of Pensacola, who loaded up and transported 180 million feet of lumber in 1900.⁶ The lumber and timber industry was king around Pensacola and allowed Naval stores to flourish in the port city. There was just one thing these companies forgot to do after they cut down all the trees. They forgot to replant them. By 1914 the lumber and timber industry began to decline, and so did the Naval stores within the area.

While the failures of the port, lumber, and timber and the naval stores had a dramatic impact on the city during and after the war, the collapse of The First National Bank of Pensacola damaged the cities image and economic standing in the state. On January 8, 1914, the bank did

⁴ "Pensacola's Place on the Map," *The Pensacola Journal*, January 23, 1910.

⁵ James McGovern, *The Emergence of a City in the Modern South: Pensacola 1900-1945* (DeLeon Springs, Florida: E.O. Painter Printing Company, 1976), 22.

⁶ McGovern, 23.

not open their doors as they had run out of money.⁷ English timber brokers, Crow Rudolf, and Company were unable to pay the one and a half million dollars in loans they had. Before the bank stabilized, many investors began pulling their money. This ultimately led to the indictment of some of the bank's highest officers for misapplication of funds. Any momentum that Pensacola had left evaporated into thin air. It would take eleven years before the city rebounded and captured a part of a land boom to the likes never seen before in the United States.

Florida's Boom and Pensacola's Bust: 1920-1925.

If someone credited the Florida land boom to one event, it would be this, The Treaty of Versailles and an Allied victory in Europe. Coming out of World War One, the United States established itself as the only remaining global superpower in the world. Believe it or not, the land boom started outside of Florida. The agricultural expansion throughout the country to produce food for the war effort, drove prices of land down in 1920-1921 through deflation of land values.⁸ In 1920, Florida was underdeveloped. An opportunity existed at every corner in the state, and it did not take long for investors to catch on. South Florida cities like Miami, Palm Beach and the creation of a new city directly related to the boom, Boca Raton thrived with the help of Henry Flagler and his Florida East Coast Railway and Carl Fisher and his idea to show people where the Dixie Highway Motorcade could lead them. The road that Fisher lead one hundred other people down in October of 1915 would eventually be called U.S. Highway 1 in 1926.⁹ As more and more people flocked to South Florida, cities began to boom, and land prices started to sore. At the peak of the boom in 1925, a parcel of land would sometimes change hands

⁷ "Banks of Pensacola Strong and Reliable," *The Pensacola Journal*. January 9, 1914.

⁸ J.E. Dovell, *History of Banking in Florida 1828-1954* (Orlando, Florida: Florida Bankers Association, 1955), 96, Hathi Trust Digital Library.

⁹ Gregg Turner, *The Florida Land Boom of the 1920s* (Jefferson, North Carolina: McFarland and Company Incorporated, 2015), 108.

three or four times a day. Pensacola was the only major city not to be able to capture momentum with it. To compare, the population in Miami in 1910 was 5,000 people. By 1925, that number skyrocketed to 69,000. Pensacola, at the same time, had a population of 22,000 in 1910, and by 1925, it had only grown to 25,300.¹⁰

Florida's natural advantages helped the boom gain steam as well. Florida had a natural advantage over the only other beach destination at the time, California. Florida is on the east coast made it a more accessible destination for tourists from the countries biggest cities to visit and or eventually move too.¹¹ With these natural advantages came advantages in agriculture. Coastal resorts and homes were not the only property booming in the 1920s. South Florida citrus farms, as well as interior farm values, went up as well. Many Northern farmers saw the potential in being able to grow crops year-round in South Florida.

While North, Central, and South Florida experienced the growth, Pensacola failed to catch on. Some of the same old problems reared their head from 1920-1925 for Pensacola. The city still refused to invest money into the Port of Pensacola, roads leading into the city were less than desirable, and there was still no connection to a national railway hub in Pensacola. The port had fallen so far behind its primary competition in Mobile and New Orleans, that it would take years to recover. In 1920, Mobile spent \$400,000 on renovations to their port compared to only \$15,000 by Pensacola, which was not even enough to dredge around the docks to support ocean vessels.¹² The imports and exports tell an even worse story of how far Pensacola had fallen since 1915. In 1921, Pensacola only brought in 50,070 tons of imports compared to 222,013 in Mobile and 4,665,870 in New Orleans. For exports in 1921, Pensacola had 280,366 compared to Mobile

¹⁰ Dovell, 93.

¹¹ John Perry and Frank Stockbridge, *Florida in the Making* (New York: The de Bower Publishing Company, 1926), 301.

¹² "City Decides on Palafox Warf for Dock," *The Pensacola Journal*, October 25, 1921.

and New Orleans who had 500,601 and 6,465,386 tons, respectively¹³. Even when Pensacola started to experience the benefits of the boom in 1925, the port still lagged behind its Gulf competitors.

The road and rail systems into and out of Pensacola kept the city at a stagnant growth rate from 1920-1925. To help with this, the city tried to attract one of the moguls of the 1920s. The city of Pensacola reached out to Henry Ford. Ford was in the process of trying to purchase the Muscle Shores Company from the United States government. Ford had hoped to open a plant in Pensacola that would have employed thousands. With this, the construction of roads, railways, and routes into the city would have most certainly improved, but the United States Congress and Senate blocked it. Nebraska Senator George Norris described the proposal as the "greatest real estate swindle since the Garden of Eden."¹⁴

The Muscle Shoals and the Birmingham & Pensacola Railway connected Pensacola to Kimbrough, Alabama.¹⁵ Ford also planned to build a plant in Kimborough around the city of Muscle Shoals that gave him direct access to the Tennessee river. The connection would have undoubtedly launched Pensacola into the boom before 1925. The one thing that the city did have going was the fact that building permits began to increase in the 1920s, Pensacola had all the potential to boom as other metropolitan areas were. It would begin to do so with the announcements of transportation into the city in 1925.

Railroads, Automobiles, and Bridges: The Changing Transportation Ecology of Pensacola.

On July 7, 1925, the city announced a merger that would begin to change the fortune of Pensacola. The St. Louis-San Frisco (FRISCO) Railway announced that it purchased the Muscle

¹³ McGovern, 83.

¹⁴ McGovern, 86.

¹⁵ Gregg Turner, *Florida Railways in the 1920s* (Charleston, South Carolina: Arcadia Publishing 2005), 82.

Shoals, Birmingham and Pensacola railway. The most significant factor about the purchase is they planned to connect it to their national railway system. FRISCO would finally give Pensacola access to a railway system that made it more convenient for travel in and out of the city. Mayor J.H. Bayliss said that "Perhaps nothing so important to Pensacola has ever happened..."¹⁶ Immediately, the city and its officials changed their perspective. Advertisement for the city began to spread. It seems that *The Pensacola Journal* may have known that this was on the verge of happening. In the spring of 1925, they began to invite tourists to the city. FRISCO began spending money in Pensacola to help with the upbringing of the city. FRISCO spent \$100,000 a month on the port. Finally, it was getting the makeover it desperately needed. Almost overnight, building permits increased dramatically. By March 31, 1925, property sold in Escambia county hit one million dollars.¹⁷ The first train would not run to Pensacola until 1927, but the promise of what it could mean for the city caused a jumpstart. As much of an impact, the FRISCO had on the city, the road-building campaign rivaled it. The summer of 1925 was turning into a promising one for Pensacola.

In 1921, plans for the construction of a magnificent one million dollar hotel along the new scenic Gulf Coast Highway began. The highway would be one of the first in Florida that offered travelers a scenic route between Pensacola to Tampa running right along the edge of the Gulf of Mexico. The highway would connect the panhandle to Central Florida. It allowed travelers to experience a drive, unlike any in the country at the time. Cars were becoming a mainstay for a lot of middle to upper-class families in America. In 1925, the Model T sold at \$260, the cheapest the car had ever been¹⁸. With the development of roadways in and out of

¹⁶ "Mayor Says Great Future is Assured" *The Pensacola Journal*, November 15, 1925.

¹⁷ "Escambia has One Million with More Pending" *The Pensacola Journal*, April 19, 1925.

¹⁸ "The Universal Car: All Prices Reduced" *Fitchburg Sentinel*, January 25, 1925.

Pensacola, new communities and subdivisions began to be developed by northern capitalist. Investors from Chicago bought 413 acres along Perdido.¹⁹ The land eventually sold in small plots for houses. Another sold for \$300,000 in February for the interest of building the Garcon Point Resort.²⁰ Road projects continued throughout Pensacola. The most critical being the Escambia Bridge. Approval of the bridge came in 1921. It connected Pensacola to South Alabama and made it easier for people to travel to and from the major port cities of Mobile and Pensacola. The bridge would finally open in September of 1926. Little did the 10,000 pedestrians who crossed it that day know, September 1926 would turn out to be a catastrophic one not only for Pensacola but for the entire state.

While construction of new resorts and homes exploded in Pensacola, Naval Air Station Pensacola had been the cities most important economic resource. The Naval Station first began training Naval pilots as early as 1914. The base helped hold the city together during the rough years of 1919-1925. In 1921, C.E Dobson, a resident of Pensacola, stated that he hopes that the city was not coming to dependent on the base.²¹ Up until 1925, that is what happened. As failures to improve the port and transportation in and out of the city, the Air Station kept Pensacola afloat. By 1925, one-fifth of all salaries in the city came from the Air Station.

Cultural Changes During the Boom.

As money began to flow into the city in 1925, social changes took place. More industries and avenues of entertainment opened up throughout the city. The main form of entertainment coming from a Spanish Baroque style building that became known as the "golden dame on Palafox."²² The Saeger Theater was the first of its kind since the old Opera House in downtown

¹⁹ "Perdido Tract of 413 Acres Bought," *The Pensacola Journal*, January 15, 1925.

²⁰ "\$300,000 Resort is Planned Here," *The Pensacola Journal*, February 5, 1925.

²¹ "Go Forward or Fail," *The Pensacola Journal*, June 14, 1921.

²² "History." April 3, 2020. <https://www.pensacolasaenger.com/page/history>.

Pensacola was destroyed in 1916. On April 2, 1925, The Seager Theater opened. The scene was unlike anything else Pensacola had seen in a long time. The marble floors and stone columns glistened in the light. The building cost \$500,000 to build and another \$80,000 for the organ that the Saeger installed. As luxurious as the building was, opening night and the performances the theater had, could not top it. The acts included some of the same acts from cities surrounding Pensacola, but this one night would not determine the Saenger's future. It became a staple of downtown Pensacola.

World War One had a drastic impact on the city. Not only was the Naval Station used to train pilots, but the workforce also changed. Women came to the forefront of the city during the war. The idea of what a southern woman was, changed in Pensacola. Many women left their homes for the first time during the war. When the men returned home, those jobs went back to them, but women tasted what it was like to have the freedom to be more than just a housewife. Many stayed in the workforce. By 1927, one-fourth of all workers in Pensacola were women. Ads in the *Journal* starting showing women as sex symbols. The March 9, 1925 edition of the paper showed an image of Vita L'Ehmann with her arms showing in a short dress. The paper was telling girls to show their arms and be like her.²³ The paper was attracting a younger generation of women.

The Naval Air Station helped with the flapper movement growth within the city. A lot of middle and upper-class women often went after the graduating Naval Officers in the area. The Naval enlisted and officers threw parties and invited these women. They often served them bootleg liquor, and many experienced getting drunk for the first time around the Naval men. Many women around Pensacola found a new world of independence. Sexually relations became

²³ "Most Beautiful Arms," *The Pensacola Journal*, March 9, 1925.

a more relaxed situation. For many years women were to remain pure until marriage. In 1910, illegitimate births in Pensacola were around 3%; by 1925, that number rose to 8%.²⁴ Women around the city changed forever.

Though Henry Ford was never able to establish a base of operations in Pensacola, his machine that he perfected on the assembly line had a significant impact on Pensacola. As road and bridge campaign started and cars became more affordable, people began to spend money. A boom of different sorts started in 1920 in Pensacola after the war. Cars became affordable, and though the exact number of how many vehicles sold in Pensacola during the 1920s is hard to come by, an article published in the *Journal* said that New Year's Eve 1924, on Palafox Street turned "into a veritable race track."²⁵ Different businesses around the city spawned from the abundance of vehicles. Auto mechanic shops began opening around Pensacola. Installation of the first traffic light in downtown Pensacola came at the corner of Palafox and Garden street in 1925. Installation of many more came the following year to downtown

The most significant social change not only in the country but in the United States as well as the Hollywood Golden years and the development of motion pictures, as well as radio entertainment. Films presented views of cultural change to all audiences, but especially women. The flappers movement gained steam from the film industry. Movies portrayed women as sex symbols, and this related heavily in the Pensacola area because of the Naval Base, as stated above. In 1925, Pensacola opened its first radio station, WCOA (Wonderful City of Adventures). It provided mainly only local shows and local news at first. The first show aired on February 3, 1926, and thousands in downtown Pensacola crowded onto Palafox street and listened in. One of the first hosts for WCOA was John Frenkel. He made history in 1926, becoming the first person

²⁴ McGovern, 106.

²⁵ "Advent of 1925 Widly Greeted by Entire City," *The Pensacola Journal*, January 1, 1925.

to broadcast via radio in Northwest Florida to warn residents of the hurricane in September 1926. Society changed forever in Pensacola.

Promoting Pensacola.

The *Journal* did its part to help advertise and promote the changes in the city, but they were not the only ones. Florida on the Gulf magazine, began to publish in 1925. It was devoted to the promotion of Northwest Florida, but several articles dealt strictly with Pensacola. Starting in December of 1925, advertisements in the magazine started to heat up. By December, the connection of the FRISCO had been announced, and so had the Gulf Coast Highway. One article in the December edition talks about the business numbers the city had done for the 1925 year. Bank clearings for 1925 were \$99,277,132. Exports sat at \$6,430,753 and imports came in at \$2,836,627.²⁶ These numbers still did not come close to Pensacola's main Gulf Harbor competition in Mobile and New Orleans, but it showed improvement. The March 1926 edition had a whole page dedicated to explaining why Pensacola should be the place that tourists come and visit. One section talks about how the city and Alabama Power Company and the development of a hydro plant in Pensacola (Founded in Pensacola, Gulf Power, would eventually take control of the plant).²⁷ Other advertisements the article went on to talk about were how Pensacola was the oldest city in the United States, how Pensacola had the purest water according to a Columbia University study. The water tested to be 99.9 percent pure, making it one of the few places at the time where people could drink the water without distillation. It advertised parks in the city and talked about the \$850,000 being spent on the new golf course for the city.²⁸

²⁶ "Pensacola Shows Substantial Business for 1925," *Florida on the Gulf*, December 1925.

²⁷ "\$100,000 in Ten Years," *Florida on the Gulf*, March 1926.

²⁸ *Florida on the Gulf*, March 1926.

The most important article for promotion of the city may have come in the April 1926 edition of the magazine. By April, the road and bridge building campaign was well underway all over Pensacola, and Florida on the Gulf made it known. The bridges and roads were going to cost around \$4,000,000, and in the April edition of the magazine, they laid out how much each primary job would cost. The new Scenic Highway that would run beside Pensacola Bay cost anywhere between \$300,000-\$400,000, according to the article. The Escambia and Perdido River bridge was going to cost \$1,500,000.²⁹ The bridges and roads would give Pensacola and Escambia County 100 miles of paved roads. Florida on the Gulf magazine, which would later become the West Florida Magazine in the summer of 1926, did an amazing job at promoting the city and showing the growth of the city in little over a year.

The Balloon Pops.

By August 1926, it seemed like Pensacola had finally captured some of the magic that the southern part of Florida found in 1920. The city was developing and projected to be over 100,000 in population in less than ten years. It became a winter gathering spot for many snowbirds from northern states, but all good things must come to an end. While Pensacola showed signs of growth, the boom in South Florida started to slow down. On January 10, 1926, *Prinz Valdemar*, a 241-foot schooner, was leaving Miami Harbor to head out to be floating hotel when all of a sudden, it sank.³⁰ The ship blocked the entrance into Miami Harbor for more than five weeks. With an embargo of building materials already taking place on the railway, no new materials could get to Miami, permanently shutting down the cities for weeks. The image of the whole state took a hit, and markets started to show this. Foreclosures of mortgages began to happen all around the state. Banks came for their property, and millions became homeless

²⁹ "Millions for Improvements to be Spent in Pensacola," *Florida on the Gulf Magazine*, April 1926.

³⁰ William Frazier and John Guthrie, 116.

overnight. Then, on September 18, 1926, the knockout blow hit. One of the strongest hurricanes to ever hit the State of Florida made landfall in Miami. The hurricane came back across the gulf and headed for the panhandle (it almost followed the exact path of Hurricane Andrew in 1992). The state reported \$105 million in damage, which would be more than \$164 billion today.³¹ Pensacola alone reported damage to the port and many businesses around the city. The First Bank and Trust Fund of Pensacola reported a loss of \$6,563,517 deposited into the bank from the previous year.³² The growth that Pensacola and the entire state was experiencing was gone. The bubble burst.

Pensacola's Most Significant Mistake.

Though Pensacola achieved much growth from an eighteen-month window between 1925-1926, the city and the area missed the one advantage it had over most of the state and the southeast. What is important to remember is about the boom is it was a land boom, not just a coastal, beachside boom. All land in the state hit astronomical numbers, and this included farmland. Northwest Florida is one of the most agriculturally fertile regions of the United States. During the 1920s, Northwest Florida was one of the leading cotton exporters in the United States. Had the city of Pensacola and the entire region of Northwest Florida recognized the gold mine they were sitting on, the panhandle may look a lot different now. Farmland that use to sell for five to twenty-five dollars an acre was hitting the several hundred dollar marks in Central Florida. Imagine what that land would have sold for in the panhandle.

³¹ "Memorial Web Page for the 1926 Great Miami Hurricane," April 4, 2020, https://www.weather.gov/mfl/miami_hurricane.

³²End of Year Banking Records for the First Bank and Trust Company of Pensacola Bank Records 1914-1998, N2000-21, Book 3, State Archives of Florida, Tallahassee, Florida.

According to census records, from 1910-1920, the development of farms and major plantations skyrocketed throughout the state. The most significant impact coming from farmland ownership of 10-19 acres of land. In 1910 the number of farms in the state of 10-19 acres was 5,019; by 1920, that number sat at 6,305.³³ When looking at the numbers just strictly from Escambia county, the signs are even more off obvious of how much farmland values began to increase. Farmland area value in Escambia County in 1910 was at \$1,667,425; by 1920, the value almost doubled to \$3,022,522.³⁴ Pensacola and its surrounding areas had everything it needed to begin to feel the significant effects of the boom starting in 1920 and rival the major cities in South Florida.

Though the experience was limited, Florida's most prominent city in the panhandle did experience a period of growth, economic and social change from the land boom. The entire state went through what is considered one of the most significant land booms in modern history. By the end of 1926, Florida experienced the Great Depression two years before the rest of the nation. The state would not recover from the negative effects of the boom until 1945 and the end of World War Two. Had Pensacola made improvements to their port, had Henry Ford established a plant, had the road and bridge campaign taken place earlier and last but not least, had Pensacola realized the agricultural land the city had in, and around it, Pensacola would have become one of the most dominant cities in the state of Florida during the 1920s.

³³ "Fourteenth Census of the United States: State Compendium Florida" 1924, <https://www2.census.gov/prod2/decennial/documents/06229686v8-13ch1.pdf>.

³⁴ "Fourteenth Census of the United States: State Compendium Florida"

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