

# **PALATKA.**

## **THE GEM CITY**

The first settlement on the present site of the city of Palatka was made in 1821, and it soon became a famous trading post, where the Indians of Florida came to barter the fruits of their hunts and traps for the wares of the "paleface." The accepted significance or meaning of the word Palatka is "crossing over," this name being given to the post on account of the narrow place in the majestic St. Johns, between this city and "Hook Point" on the opposite side. Not far from the spot where the Florida Southern Railway depot now stands, was located the old trading post, which was successfully carried on until the breaking out of the famous Seminole war, when it was surprised and burned by the Indians, the proprietors barely escaping with their lives. Soon after this time the Government established a military post at this point, with General Worth in command of the same, and at this garrison were stationed some of the men who afterwards achieved great military fame, principal among whom were General Scott, of the Mexican war fame; General Taylor, who afterward became President, and the then Lieutenant Sherman, who achieved high honor and military fame in the late war, and who after reaching the very highest military attainment, was retired by the Government he had served so faithfully.

The growth of Palatka has not been of a "mushroom" nature, neither has its advancement been phenomenal, but it has been that steady growth that lays the foundation for a prosperous and populous city. Rising from a trading post to a military garrison, thence steadily from a villa to a hamlet, from a hamlet to a thriving town, and from a town to a city of prominence.

Palatka, "like unto a city of old" is "beautiful for situation." There is perhaps no city in the State that has more advantages as the result of its location. From the splendid hill tops the ground, with a steady decline, slopes to the river, thereby affording natural wharfage and easy drainage. Near the river the splendid brick business blocks are situated, while on the hill tops in the rear of the city are the beautiful homes of Palatka's prosperous citizens. Standing upon these elevated points and looking east, a splendid sight, full of beauty, presents itself to the eye of the beholder. At his feet is the business portion of the city and the majestic St. Johns River, while over and beyond this acres of orange groves bearing their fruit of gold are presented to the eye of the viewer.

Palatka has had her ups and downs. Misfortunes in the shape of two terrible conflagrations, each time destroying the business portion of the city, has visited itself upon her in 1855 and 1885. These seeming disasters, especially the fire of 1885, have proved a blessing in disguise, for in the places where once stood dilapidated wooden shells and poor business houses, there now stand elegant brick buildings, that any city of twice the inhabitants of Palatka might well be proud of.

Palatka is truly metropolitan in every respect. The city is provided with gas, a splendid system of water works, equaled by none in the State, and a good system of

drainage, which adds greatly to the comfort and health of the inhabitants of the city. Numerous churches representing many of the leading religious denominations are situated in this city. The public schools and the St. Mary's Academy, for the education of young ladies, are well conducted, thereby insuring the education and the proper development of the intelligence of the coming manhood and womanhood of the city.

The city of Palatka is easy of access from all parts of the State. Three railroads have a termini in the city, while a fourth passes through it, and these railroads penetrate the heart and extend to the extreme portions of the State. Besides the railroad facilities, the many large and elegant steamers that float on the placid waters of the beautiful St. Johns River land at her wharves their cargoes of freight and souls.

Palatka has a fine water gas plant. The company was organized in 1886, with W. J. Winegar, President; S. J. Kennerly, Secretary and Treasurer, and C. J. Hayes, Superintendent. The corporation name is the Palatka Gas Light and Fuel Company. The gas works were built in the same year, and have been in successful operation ever since.

Palatka has two monetary institutions of high standing. The First National Bank of Palatka was organized in 1884, with Wm. J. Winegar, President; R. J. Adams, Vice-President; H. G. Payne, Cashier, and F. P. Mersheran(sic), Assistant Cashier. This bank has a capital of \$100,000, and a surplus of \$15,000. This bank is largely patronized by the business men of the towns around Palatka that have no bank, and it is considered one of the safest banks in the State. The Palatka National Bank, with Joseph F. Dean, President, and Benj. A. Deal, Cashier, has a capital stock of \$50,000. Palatka can boast of some of the finest mercantile establishments in the State, every department of business being represented. Taken as a whole, the business houses are very creditable, the stores are neat and well kept.

The thousands of Northern tourists who annually, during the bleak months of a Northern winter, seek the sunshine of fair Florida, and seek a resting place in the hotels of Palatka, are never displeased with the hostleries of the city; for among all the magnificent hotels of Florida, there is, perhaps, none that afford better accommodations to the traveling public, or is better conducted, than the splendid Putnam, of this city; and among all the competent and experienced hotel men of the State, there is no one superior or more hospitable than is Oscar G. Barron, the manager and proprietor of the Putnam, who, in the New England States, is considered the prince of hotel men. The reader is referred to his biography, which appears in another part of this work.

Palatka has two first-class newspapers, the *Palatka Daily News* and the *Palatka Herald*, which is issued weekly. Both these papers are ably conducted and are well patronized by the public. The Daily News has recently been reorganized and refitted. This paper has the Associated Press despatches, and is fully up to the standard of a first-class daily paper.

## **THE FLORIDA SOUTHERN RAILWAY**

### **AND ITS CONNECTIONS TO THE PICTURESQUE PART OF FLORIDA, THE GREAT THOROUGHFARE TO TAMPA, HAVANA, KEY WEST AND THE BAHAMAS.**

Sherman Conant, General Manager; J. D. Hollister, Superintendent; O. W. Bromwell, General Passenger Agent; Arthur C. Cowan, General Traveling Agent, W. P. Couper, Chief Engineer and Land Commissioner.

The land grant of the Florida Southern Railway consists of about 3,500,000 acres in the State of Florida, situated in the counties of Nassau, Duval, Baker, Bradford, Clay, Levy, Putnam, Volusia, Alachua, Marion, Orange, Sumter, Brevard, Polk, Hernando, Monroe and Manatee.

It offers to the settler and investor rare advantages and unusual inducements for the following reasons:

FIRST--Because it is newly offered for sale, hence, its best lands are still available for purchase, not having been culled out as in other grants.

SECOND--Being situated in so many different counties, it gives the settler the widest choice of location, and embraces every variety of soil and climate necessary to the growth of all the products of the State.

THIRD--The lands in the counties of Polk and Manatee are much further South than any others reached by rail in the State of Florida.

This fact speaks for itself, and gives them a distinctive claim on the attention of the settler, as being adapted to the safe and profitable culture of truly tropical products, because below the limit of destructive cold.

In this section, also, the orange comes to bearing much earlier than in the counties further north, and the lemon and lime, which are too tender to flourish in other parts of the State, here become certain and profitable products. This region, which has long been famous for its fertile soil and attractive climate, is now for the first time open to settlement by the completion of the Charlotte Harbor Division of the Florida Southern Railway from Barrow to Trabue, on Charlotte Harbor.

The lands lie in alternate sections adjacent to the railway. They are offered at low rates, and are being rapidly taken up by settlers.

The statistics of the State show that the population of Polk and Manatee counties has doubled within the last five years.

FOURTH--It is of great importance to the settler in Florida to locate near a railroad that can furnish rapid transportation for his crops to good markets. The Florida Southern Railway meets this need. It is a well built, well equipped, well operated line, extending from Palatka, on the St. Johns River, through the best portions of the Florida peninsula to Trabue, the new port at Charlotte Harbor, on the Gulf of Mexico.

It has extensive steamship and railway connections, and all facilities for the safe and rapid forwarding of fruit and other products to the great markets of the North and West.

This railway also conducts its business in such a way as to promote the best interests of the settlers along its line, realizing that its traffic depends upon the development of the resources and the settlement of the country.

### **HINTS TO INTENDING IMMIGRANTS.**

If you desire any special information regarding Florida or the lands owned by this company, write to the general offices of the Florida Southern Railway, 40 Water street, Boston, Mass., or to the Land Department Florida Southern Railway, Palatka, Fla.; and you will receive an immediate and explicit reply.

If you are forming, or wish to form a colony to settle in Florida, and several of your friends and neighbors are interested in the scheme, write to either of the addresses given above, and an agent of this company will visit you and assist in promoting your plan.

If you wish to visit Florida to examine the lands owned by this company, go to your nearest railroad ticket agent, and ask him for a ticket to Palatka, Fla. If he cannot sell it to you or obtain it for you, then write to either of the above addresses, and you will receive full information about rates, routes, etc.

On reaching Palatka, Fla., go to the Land Department of the Florida Southern Railway, where you can see maps and plans of all the lands owned by the company, and obtain special "land exploring tickets."

For more detailed information, address W. P. Couper, Land Commissioner, Palatka, Fla.

## OSCAR G. BARRON.

Modern civilization tends to the division of labor pursuits and professions; and in nothing can the degree of a country's civilization be more correctly estimated than by the measure of the excellence of its hotels.

A few generations past a hotel, or tavern, as it was then called, might be famous for the skill of its cook. That was before people had developed other tastes which call as loudly for gratification as the palate. Now, while it goes without the saying that every hotel should have an able chief of the culinary department, the best cook in Europe or America cannot make or maintain the standard of a house if its manager is not fully abreast of the times in a knowledge of what people want, and a thorough education in the most approved methods of supplying those wants. Of the many celebrated hotel keepers in America--and our country is famous for its hostelries--none, perhaps, have become fitted in a more eminent degree for the management of a great hotel, on the approved modern plan, than Oscar G. Barron.

He was born at Queechy, Vt., Oct. 17, 1851, his father being a well known hotel keeper of that region, and for many years proprietor of the Twin Mountain House. Hence, Mr. Barron's boyhood was passed among hotel scenes, and in a region which has taken the lead in establishing the reputation of America's pleasure resorts. After graduating at Williston Academy, Mr. Barron, at the early age of eighteen, took charge of the Twin Mountain House. The marked ability soon accorded him as a manager, led to owners seeking and pressing him with offers to take charge of their houses. His fame as a caterer reaching Washington City, Mr. Barron was appointed by Vice-President William A. Wheeler, superintendent of the Senate restaurant, a position to which he was reappointed by President Arthur. Mr. Barron filled this responsible position five consecutive winters; with such ability that his fame has become national, and the position is open to him at the asking.

At the present time he is the proprietor of six hotels, namely: The Putnam House, Palatka, Fla; The Crawford, Twin, Mt. Pleasant, Fabyan and Summit Houses, White Mountains, N. H.

The Putnam is one of the largest hotels in Florida, having accommodations for five hundred guests; it is furnished with every modern improvement, including elevator, electric lights, and, in general, all appliances for comfort and convenience. It occupies an entire square, thus securing light on all sides, and the best ventilation. A spacious court in the centre is filled with the choicest flowers and tropical plants. An abundance of pure water is supplied from an artesian well, three hundred and sixty-six feet deep. The sanitary arrangements are not equalled by any other hotel in the State.

The elegant summer hotels of which Mr. Barron is part owner and manager, are among the most famous of the White Mountain region, which, largely by reason of his influence, has come to be recognized as the Mecca of the summer tourist.

The growing popularity of Florida as a winter resort attracting his attention, Mr. Barron came here in the fall of 1885. The New Putnam was then in course of erection on the ruins of the old Putnam, which the year previous had been burned. Being solicited by the owners of the house, he was induced to furnish it and become its managing proprietor.

To say that the Putnam at once took rank as one of the best houses in the State would be putting it too mildly; the facts being that so noted did the Putnam become within a few months that residents of Jacksonville not infrequently made a Sunday journey to Palatka for the avowed purpose of taking dinner at The Putnam.

Perhaps no man, in any avocation of life, has a wider acquaintance among the public and distinguished men of America than Oscar G. Barron, and certainly none can count among them a wider circle of friends.

In manner, while he observes the deferential courtesy so becoming in a host, he is a polished gentleman of refined and cultivated tastes. The latter is apparent at a glance on entering the office or other public rooms of the Putnam. Here the New England forests, and the Florida savannas and flower gardens have contributed to make the rooms a very paradise of flowers, ferns, leaves, rushes and grapes. And in all one sees the hand of an artist and a true refinement so much appreciated by cultivated people.

It is suggested by an acquaintance that Mrs. Barron is the artist whose refined taste and deft fingers have made the Putnam House the wonder and admired of all. We, reply that the possession, of such a wife is only another evidence of Mr. Barron's worth.

## **RUDOLPH KERSTING.**

Our German-American citizens have always been proverbial for their industry and thrift, and there is perhaps no class of people of foreign birth who seek homes in this blessed land of ours, who so readily adapt themselves to our national customs, and who so cheerfully submit to our laws, as the German emigrant. Many a young man from the "Faderland" reaches our hospitable shores with no capital except a strong constitution or a determined will, and in a few years has secured a competency. Such was the case with Rudolph Kersting, who was born in Germany in 1856. He received his education in the renowned Gymnasium Schools of that country; after completing his studies in these schools, he began the study of pharmacy. When he had finished the course in this branch of medicine, he left his home for America, in 1872, with a fund of useful knowledge as his capital. In 1880 he came to Florida, and stopped first in Jacksonville, where he accepted a position with O. B. Richardson, a druggist of that city. He retained that position for two years. Leaving there in 1882, he came to Palatka and took a position as clerk with N. H. Moragne. By close attention to business and a rigid economy, Mr. Kersting had succeeded in saving up a snug little sum as a nucleus for his future success. After spending some time in the employment of Mr. Moragne, he associated himself with W. B. Moragne and bought out the stock of his former employer, which was a part of his estate, he having died a short time before, and began business for himself. In the terrible fire that swept over that city, destroying almost the entire business portion of it, Mr. Kersting was a heavy loser.

In 1886 the firm again began business, and continued for a while, when Mr. Kersting bought out Mr. Moragne's interest, and since then he has been alone in business.

Mr. Kersting has now one of the finest and most complete drug stores in the State; his fixtures are very elegant and his store is kept in first-class style. He is centrally located, his store being opposite the Putnam, upon one of the most eligible business corners in the city. In addition to his drug business, Mr. Kersting is the agent for all the Florida Railways and Steamboat lines, holding also the local ticket agency of the Jacksonville, Tampa and Key West Railway and its connections all over the United States. He takes an interest in the various sciences, having for some time held a position under the Weather Bureau, furnishing the weather indications to the office at Washington.

Mr. Kersting is a man with decided views on all questions. He never assumes a position without first knowing how to sustain himself in the same. He is a man of pleasing address, neat in his dress and pleasant in conversation. He now enjoys a splendid trade as the result of his universal politeness to customers and close attention to business.

## **WM. J. WINEGAR,**

### **PRESIDENT FIRST NATIONAL BANK OF PALATKA, FLORIDA.**

Prominent among the men who have done most to build up the beautiful "Gem City," stands Wm. J. Winegar. Arriving in Palatka, in 1881, he at once identified himself with the city's interests, and within a very brief time took position in the front rank of the able business men of Palatka. He established, and was the senior member of, the firm of Wm. J. Winegar & Co., bankers.

The success of this firm leading in 1884 to the organization and establishment of the First National Bank of Palatka, Mr. Winegar was chosen as its President, and has since occupied that honorable position with credit to himself, and to the satisfaction of his associates and patrons.

Mr. Winegar is a native of the State of New York; and was born at Union Springs, Cayuga county, that State, in 1853. His education was obtained at the common schools of his native village, and in its only bank, which he entered as a boy of all work when but a lad. He may truly be termed a self-made man, and if success is to be the touch-stone of merit he has reason to be proud of his workmanship. The public spirit he has manifested in the rebuilding of his adopted city from the ashes of the fire of 1885, and the commendable interest he takes in all enterprises tending to benefit Florida, and especially Palatka, stamps him as one of her most valuable citizens. Socially Mr. Winegar occupies a position second to no gentleman in Florida, and the reputation he has won as an able financier and responsible banker is second only to the place he holds as a man of exalted principles and true manly character.

The paid up capital of his bank is \$100,000, with a surplus of \$15,000. His official associates are R. J. Adams, Vice-President; H. G. Payne, Cashier, and F. P. Mersereau, Assistant Cashier, all gentlemen of unquestioned integrity and ability.

The bank's correspondents are among the first banks of the commercial centres throughout the United States, for instance in New York, The First National Bank of New York, and The Mavesick National Bank, Boston.

Of the many able banking institutions in Florida none command the confidence of investors and the people to a greater degree, or deserve it more than The First National Bank of Palatka, Florida.



We subjoin the bank report for March 4, 1887:

REPORT OF THE CONDITION OF THE FIRST NATIONAL BANK OF PALATKA,  
AT PALATKA, IN THE STATE OF FLORIDA, AT THE CLOSE OF BUSINESS,  
MARCH 4, 1887

RESOURCES.

Loans and discounts	\$220,486.03
Overdrafts	4,993.90
U. S. Bonds to secure circulation	25,000.00
Other stocks, bonds and mortgages	49,143.20
Due from approved reserve agents	75,138.42
Due from other National Banks	15,100.93
Due from State Banks and bankers	23,008.53
Real estate, furniture and fixtures	16,000.00
Current expenses and taxes paid	4,221.74
Premiums paid	3,000.00
Checks and other cash items	395.23
Bills of other banks	13,000.00
Fractional paper currency, nickels, and cents	100.50
Specie	6,000.00
Legal tender notes	35,000.00
Redemption fund with U. S. Treasurer, (5 per cent. of circulation)	1,125.00
Total	\$491,713.48

LIABILITIES.

Capital stock paid in	\$100,000.00
Surplus fund	15,000.00
Undivided profits	3,642.43
National Bank notes outstanding	22,500.00
Dividends unpaid	26.00
Individual deposits subject to check	312,669.43
Demand certificates of deposit	30,561.91
Due to other National Banks	4,010.02
Due to State Banks and Bankers	3,303.69
Total	\$491,713.48

State of Florida, County of Putnam.--ss:

I, Harry G. Payne, Cashier Of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

H. G. PAYNE, Cashier.

Subscribed and sworn to before me this 10th day of March, 1887.

E. R. McKEAN, Notary Public.

Correct--Attest: R. J. ADAMS, F. P. MERSEREAU, W. J. WINEGAR} Directors.

Source: C. A. Rohrbacher, Live Towns and Progressive Men of Florida (Jacksonville, 1887). Pages 124-134.

Transcription by Robert Tindall.