

## FLORIDA NEEDS A GOOD SLUMP

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spot. I couldn't convince him I wanted a necktie and not a store. Merchants take their available cash and put it in land instead of paying their debts. The store clerk, office helper, stenographer, all are "trading," as they call it. One man told me that a canvass of a certain railroad office showed 90 per cent of the clerks had made deposits on lots they hoped to sell before they would have to make the first payments.

Efficiency is affected. Many think they are on the verge of a fortune and are so independent the boss has a hard time knowing what to do. A hotel waiter told me one day he had paid \$2,000 down on a Miami lot. The next day he said he was worth \$50,000 because the salesman said the lot had increased that much in value over night. He said if he could get another \$2,000 cash to pay part of the commission the real estate man would trade that \$50,000 lot for one worth \$75,000 next to it. He believed some maniac had made these twin lots jump in value over night. Actually the salesman was merely trying to trick him into giving up another \$2,000.

We have seen the effect of the boom on living conditions and how land inflation has caused general price inflation.

### State Carries Burden

It will take years to bring prices down to normal. Meantime the State must carry this burden as well as the burden of heavy taxes to pay for State improvements already voted.

There are some who care nothing for the solid rebuilding of the land, but dream that they can live well forever on the winter vacationist and summer tourist. The publisher of one prosperous Florida newspaper is in this class. "Forget agriculture, forget industries," he said. "Don't bother figuring on that substantial stuff. We make enough out of the winter folks. We charge them plenty and they pay gladly because they are in the swim."

That opinion represents the greatest obstacle to solid fortune for the State. This publisher wasn't figuring on the possibility of financial depression elsewhere sometimes wiping out a large part of the winter crowd.

On the other hand, Judge Frank B. Stoneman, editor of the Miami Herald, said: "Florida's future lies not with her playgrounds, but with her great back land of farms." Railroad officials feel this so keenly that all lines are trying to induce colonists to come in, but land prices are so high the farmers won't pay the price and labor so scarce, due to the boom, that they couldn't work the land.

### Farmers Have Quit

Farmers, it would seem, have actually quit work.

Nathan Mayo, State agriculture commissioner, in his last report showed that 40 per cent of all the tilled land in the State, 809,114 acres, was withdrawn from cultivation and abandoned in 1923-24.

In the same period the value of crop output decreased from \$135,329,450 to \$72,037,138, or nearly 50 per cent, off. The percentage of drop in crop value was due, Mayo said, partly to the general reduction in farm produce prices.

Railroad and market agency heads think the output will be considerably less this year.

Senator Fletcher has headed a group protesting against the estimate of citrus fruit product made by the Government Marketing Bureau, saying the crop will actually be from 4,000,000 to 5,000,000 boxes less than the 19,000,000 the bureau had figured on.

### Land Held High

"It will take at least ten years to develop any sizeable kind of a farm program," Carl McClure, vice president of the State Association of Real Estate Boards, said. "The land is held high. Of course, there is a lot of land available which can produce from \$1,000 to \$3,500 an acre and is worth more than is asked, but the general impression that prices are up scares farmers away." I talked with dozens of men in prominent position who saw it the same way. J. W. McBride, agricultural agent Seaboard Air Line, said

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he can't induce farmers to settle until the boom dies down.

What Florida needs is a good slump, some say. Judge Stoneman believes it would drive out the speculators, the crooks and the unscrupulous but within-the-law operators. It would establish prices and, though driving out the crowd, would make it necessary for land owners to convert their holdings into something productive.

It would not result in a sudden flattening out of prices, but it would mean an increase in farm activity and an increase in home-building.

A man who could afford to retain his holdings would feel, when no buyers can be had, that he must use his land to pay his taxes and realize on his investment.

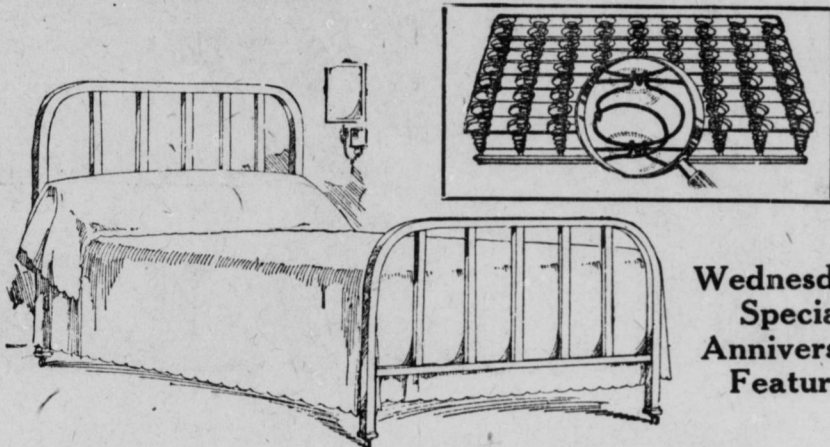
### Would Help Business

He would withdraw from speculation lots in cities which have practical utility and begin building houses on them. This would increase building activity, revive the market to some extent, help solve the housing problem and bring on a healthy development which would no longer be harried and juggled by the boom-time operators.

Business properties of course would be more plentiful and rents would probably suffer, because the great mob of real estate men who have boosted those rents by scrambling for offices on the main streets would disappear, leaving them to normal business.

"I hate to think what Florida is going to look like ten years from now," McClure said. "I recently passed a subdivision near St. Petersburg, where a development had evidently been abandoned. Grass was growing over the sidewalks, the roads were ugly gashes, overgrown with weeds. There are hundreds of subdivisions which are going to be scars on the landscape. They will bear witness to the financial losses of hundreds of people."

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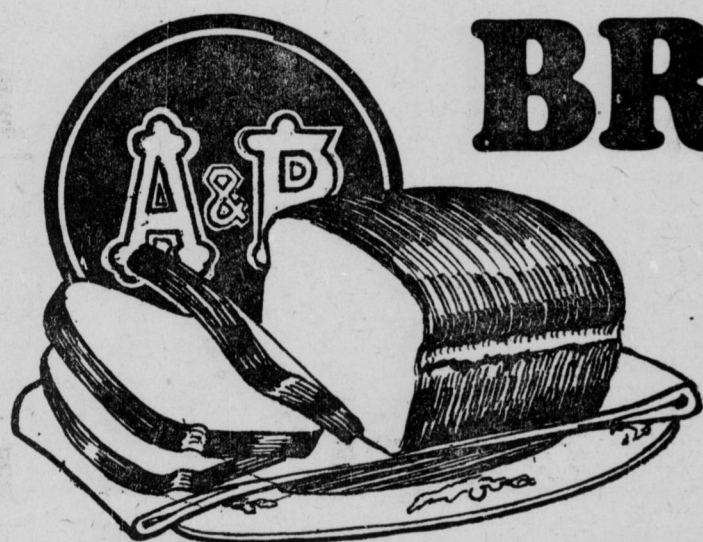
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