

Switzer S. B.
Oct 22nd 1911

Dear John:-

As Wells. is writing
I will add a few items relative
to the land allotted to you
I have already expressed myself
as desirous of you all taking
this property into charge &
relieve me of the responsibility
of looking after it, hoping
that you all can turn it to a
better advantage than I can.
This property will eventually be
placed in your care according
to my will so why not take it
now, why wait until I am
gone, but if not of course I
can't make you take^r by paying
off the mortgage which will have
to be done eventually. Now I will
as I have stated make arrangements
before very long, in fact it should

D. A. SWITZER
BOX 101
SPARTANBURG, S. C.



Mr John Switzer,
125-5 Hubbard St.,
Jacksonville,
Fla.



Spartanburg S.C.
#152 Arent St

Dear Johnnie & Annie

We arrived home safely in due time, spending the night in Columbia and had something to mark the pleasure of our trip home. Found the family all well and glad to see us and to know we had had such a delightful trip. I want to thank you both for your kind attention

which added so much to
the pleasure of our visit to
your beautiful city. I will
ever cherish sweet memories
of my visit to Jacksonville
and especially the time spent
with you and seeing you in
your happy sweet home life
where love, contentment and
happiness reigned supreme.

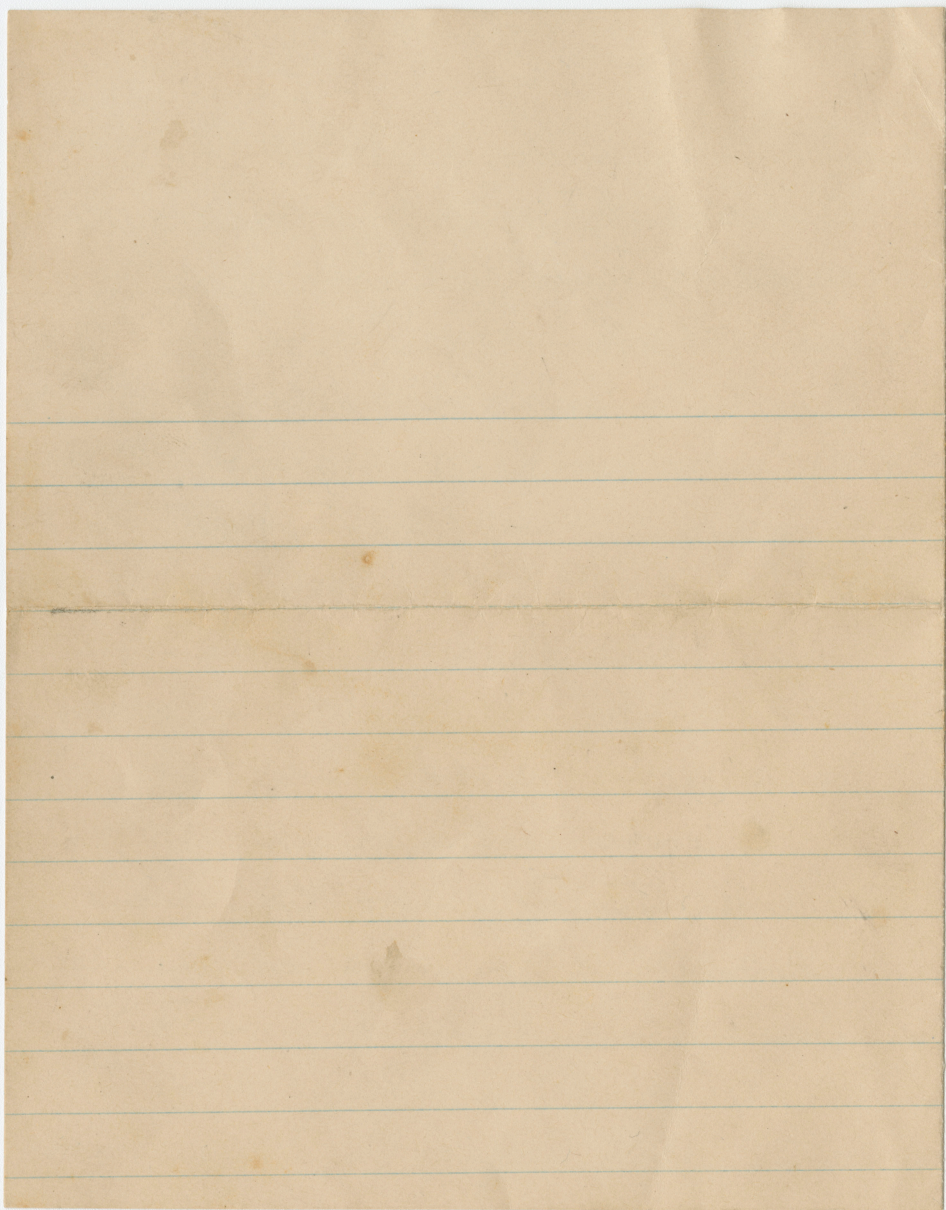
Brother James came up
Wednesday to hear from you.
I had phoned to them but
they were out and failed to
get the message, he said
all were quite well and getting
on nicely, though they needed

rain.

With lots of love and again
Thanking you all for your
kind attentions

I am very sincerely
your devoted

Aunt Kate



THOMAS M. PALMER
ADDISON W. PALMER

Jacksonville, Fla.

Feb. 13th 12

M. *Geo. A. Werkzer*

To Palmer & Palmer
Real Estate and Insurance

TELEPHONE 1962

904-906 ATLANTIC NATIONAL BANK BUILDING

DREW 217145

Date	Policy No.	Company	Amt. Insured	PROPERTY INSURED	Premium
July 28	940302	La. Fire	2000	Residence	25.50
" 28	3786	Cont.	1000	1255 Hubbard	19.00
					44.50
9/20/11	940302				9.00
11/20/12	3786				9.50
					26.00
<i>Wm. Stewart</i>					

ADOLPH W. PALMER
THOMAS H. PALMER

TELEPHONE 1802

204-205 ATLANTIC NATIONAL BANK BUILDING

W. Palmer

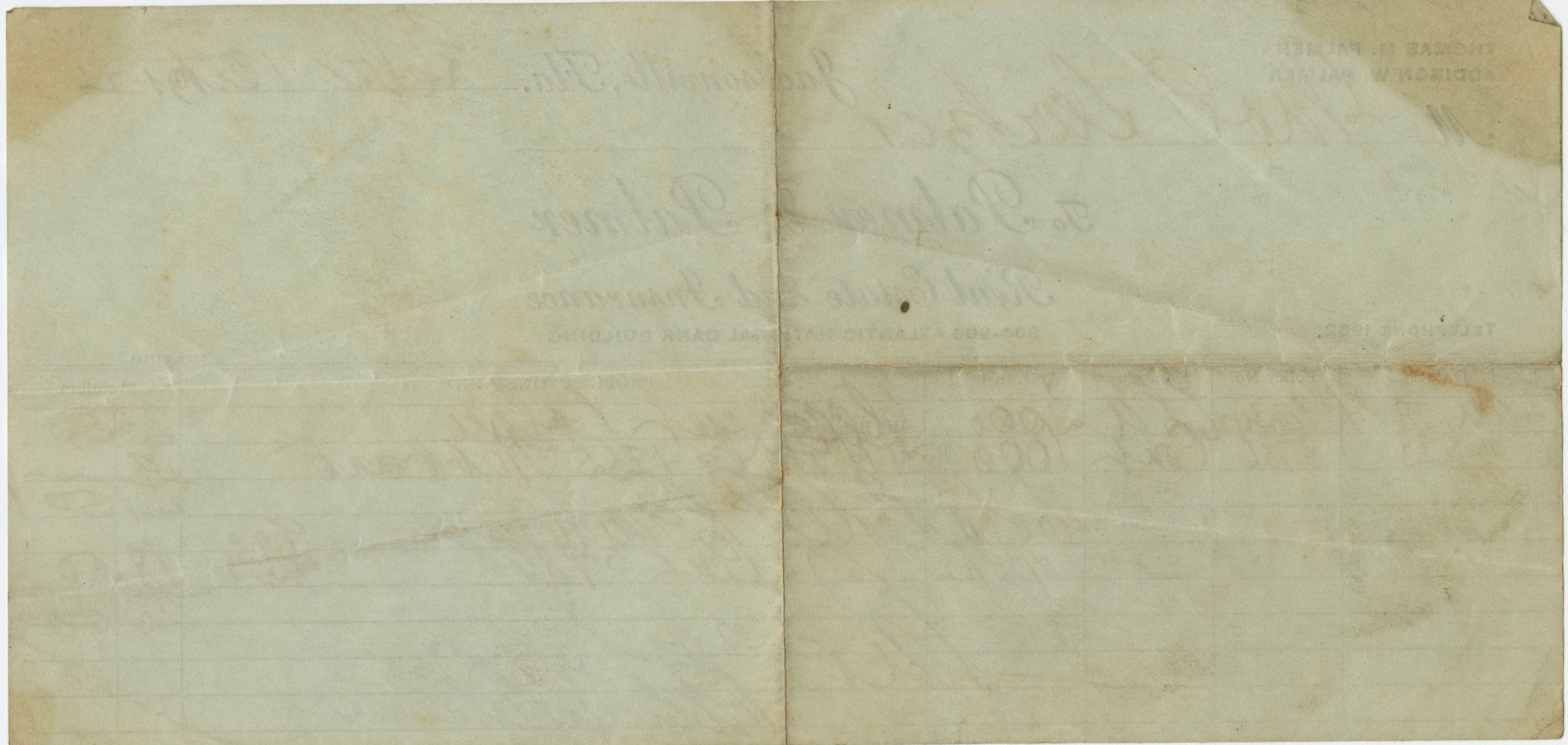
2nd Floor

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Switzer D.O.

March 26th 1912

Dear John:

Mother wrote you & tells
a few days ago & I will write
you a few lines to day. We have had
an extremely cold & wet winter - the coldest
we have had in a number of years
which has delayed all farm work
very much. I don't remember to have
ever seen the farmers so far behind
with their work. There has been no time
^{since} ~~since~~ excepting a few days that the
land would do to plow & at this time
we have comparatively done no breaking
of land. one ^{of} ~~of~~ ^{the} latest rains produced
so much water that quite a number

A Bridge was washed away, among
them was Duitzer's Bridge. R. Roads
traffice was also serious interfeerell with,
so we have little service in that direction
We all feel very blue around Duitzer
& don't suppose it is any better any where ^{else}
I hope however thing will brighten up
before a great while & we will be able
to make some headway. The wheat &
oat crop (no spring oats planted) are
making but tittill show & don't promise
much. I am short of labor to work
my farm I have James with me
& he will I suppose stay with me
& help me on the farm I am glad
to have him as he can assist me
when I can not look after it my-
self. my health is not good yet I

have ^{not} failed to be up & do something
most all the time, I have (as I told
your mother to tell you) rented
your farm to Edgar & a man named
Tom Hodges to work in com. which
was the best I could do, they will
expect to use some Fertilizer and
it will be expected for you to account
for one third of expense which is
customary as you are to get $\frac{1}{3}$ ^{over}
of yield. I don't think there will
be as much Fertilizer used here as
last year but don't think the
area will be shortened much
unless this rainy weather



Rucker Arise
Spilomphus
Tail Comp-

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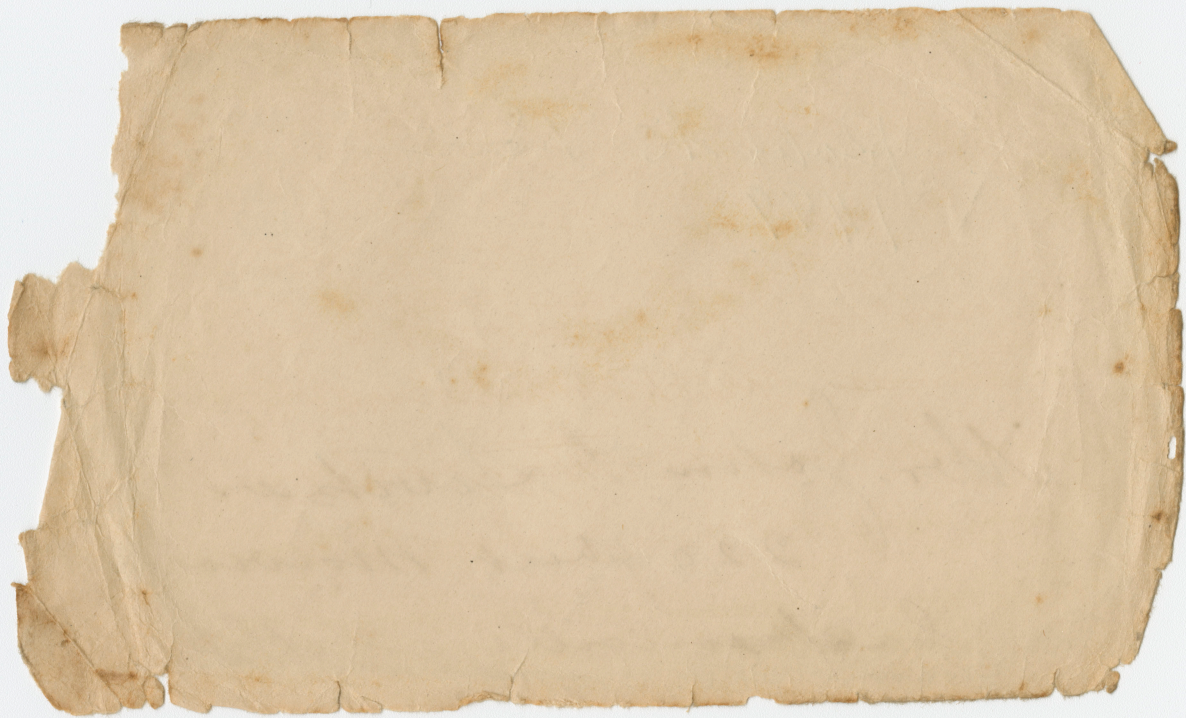
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Roberts 75
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Mr. John F. Switzer
220 West Monroe Street
Jacksonville Fla



Switzer 26

May 10th 1912

Dear John,

The man I rented
your land (rodgers) have
back out said his hired
man run away from
him & now he quit-work
the land. If he was worth
any thing I could make him
pay damages but alas! he
is not, so I have ^{been} trying to
get some one else. P. M. Wright
said he will give the forth
& I told him if he would

furnish the Guard I would
let him have it but he wants
to it - unless you bear your
part Guard so I have not
traded with him I thought it
too little. I am sorry that
I have failed to get it work
Ceefer will work some sole
over & that will be all.

I think if you had a good
tenant house it would be no
trouble to find a tenant.

This year has been an unusual
one it has been raining nearly
all this time keeping the har-
row wet to plow & the farmers
are very much behind a great
many have had crop cotton to

Letter a few days ago, also a
Postal from Mills I am very glad
to know that your health is
good & that business was all O.K.
I did not write you about the
Whiskey intended to get Mother
to include it in one of her
letters but when I asked her
she had sealed it. I would
like to have another gallon
of the same kind & I will
reimburse you for it later
I am trying to work every day
I had got rid of my cough
but, have taken cold again
& am coughing again. All well
love, If you think I had better not pay,
let me know by return mail.
affectionately,
Father

plant yet, ~~as~~ well as their own
I have but little help on my
place some I had become
dis-satisfied & quit & there was
no others to take their place
Gallow Mill are running on full
time & using every hand they
can get. Stegos go to town's
& public works so that cuts
down the farm labor very much
Jamie is here & has been quite
a help to me so far, Annie's
mother has been sick (better now)
she has been stay with her
parents. We receive Annie's

After 5 days, return to

James M. Switzer

SWITZER, S. C.

SPAD

Mr. John G. Swi.

220 W. Monroe

Johnsonville Tenn

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Switzer D. B.

Oct 9th 1912

Dear John;

Your letter of 7th to hand to day & I hasten to answer the same. I am sorry to say that I have not any house or any place suitable to accommodate call. I have but one house unoccupied & that is the one just below the house & it would not be acceptable to him, besides there is no stable or other building connected with it. I wish I could help you out in the house, but I have made arrangements for all the ^{mentioned} houses on place except the one I

I think the very best thing you
can do is to go ahead and build
the house you have been making
arrangements for, so I believe
it will more than enhance
the value of your place, for
the outlay, even if you
should not wait to sell it,
& I know if you should ever
take a notion to sell, it
would bring more than it
cost you to improve the place
however if you decline to build
you should inform Belle at
once, so he might have some
trouble to find a suitable place.
I think Mr Farmer have rented
Belle place to parties living on Edgemoor place

Dear Mother
I have just received your letter
and was glad to hear from you
and to hear that you were all
well.

I am writing to you very
lovingly and with great
affection. I have been thinking
of you very much lately
and wondering how you are
getting on. I hope you are
all well and happy. I
am well at present and
hope these few lines will
find you all the same.
I have not much news to
write at present. I am
still in the same place
and doing the same work.
I have not seen any of
my friends lately. I
am sorry to hear that
you are all well. I
am sure you will be
glad to hear from me
again. I will write to
you again soon. I
am your affectionate
son, John.

I will expect answer to this letter
at once returning me, know what
you expect & co.

and as Edgson has to move to his
place, he can't move until those
men on his place can get the
house that he'll now occupy,
The man that is to occupy your
mamma's place is now preparing
to sow oats.

We are quite busy trying to
gather up our little crop cotton, the
crop will be short, & the price is
short also. Pickers, are demanding
50^{cts} per hundred & hard to get at that.
I have not done any plowing
although I ought to be at it now.

We are not very well Mamma has a
severe cold & cough & ^{Dance} not very well.

Almie has hooping cough & it goes very
hard with her.

With much love, I am as ever, Father.

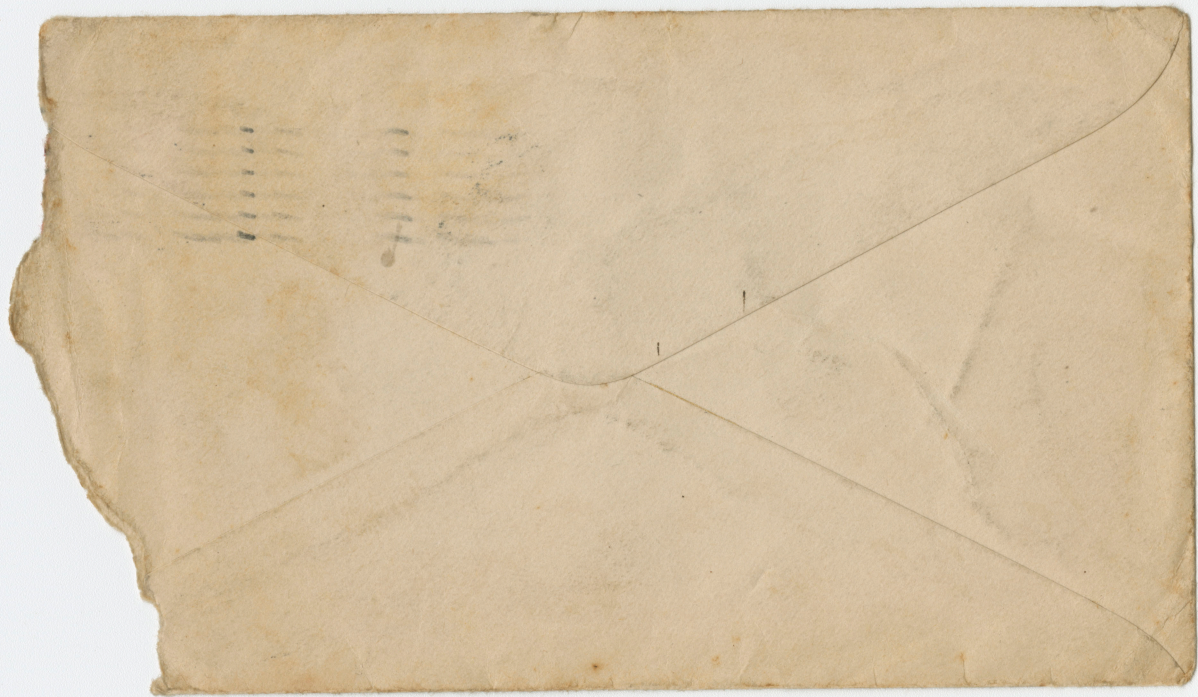
After 5 days, return to

Jus H. Switzer
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SWITZER, S. C.



Mr. John F. Switzer
9 to 17 East Orange ^{new}
Jacksonville Fla



Switzer St.
Oct 17³¹⁹ 1912

Dear John: -

P.

Received yours of Oct 15th this morning
was glad to hear that you were all well
& thought it best to write you at
once even before I could make
the engraving at S - for don't you need
since I wrote you Carl Stein Gallett
to see me about news from you
said he was getting anxious. &
while I had the opportunity I asked
to inquire quite a number ^{of} questions
he came in his buggy & had his best
smile he said 11 or 12 years old & was
not in good fix, the other smile he
said he did not know how old
it was, I asked him how much
he owed Farmer & he said 244.
I wanted to know how he got so far
he tried & could not say, only that

he paid Farmer some money from time to time & Farmer said he would credit it on his account, & had never had a settlement. I asked him if he would be able to pay anything on above acct & he said a little bit. I have also heard it rumored that if you did not build a house for him, that it was more than probable that he would remain with Farmer, although Henry Wheeler, the white man on Edgors place expects to go there. Wheeler worked Edgors Stock this year but has bought Stock & he ^{is} fully prepared to run himself another year, & has said to Edgors if you did build & Glen did not go to it he would, provided you would rent him. I have wrote the above to let you understand the situation, now I don't want to interfere in any of arrangements, but the way I

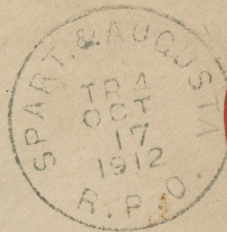
If I succeed in getting the th two or
you want (could get th 1000 ~~so~~ much
easier as money lenders prefer to let it
out in larger bills) you would
not only have to send papers
(deeds) but you would have to give
me power of attorney to sign papers
& this paper would have to be approved
by Henry Dubin's before I would be
qualified to execute any thing for you
I expect to go over to Spartan tomorrow
& will write you again when I
return. Please what I have done,
I hope you will not abandon the
idea of building - for I am sure
it is what you need to develop
the farm & make it more
valuable. The ^{all} one letter
Mamma's cough is some better &
I ^{am} about the same, bro's especially Cathen
is short, short, & a little more
affecting. Y^r affection

P.S. I don't want you to think I want you to begin
with coal, or that I am trying to cheat in
any way what I have said I have said
with a fatherly way just as I have felt
it. I hope you will turn out as I do
some day. Your friend,
Father

See it the ball then proper fitting
is a pretty hard one for you to
push. I don't know what your
house will cost, ^{you} but when you
add ball's debt of \$242, or thereabouts,
to your building expenses it is no
little affair, especially when you
have to borrow the money. I don't
know what you promised to pay for
the negro, but if it is more than
he said it was the contract is null &
void, & you can rent to some
one else. I am not an admirer of
Whelms but they are good
workers & I understand they will
make 15-20 calls. ^{them} The man that rents to ^{it}
^{will not} have any thing to furnish, they
will run themselves.

After 5 days, return to

Gas M. Switzer
.....
SWITZER, S. C.



Mr. John F. Switzer
9 to 17th East Orange near Mrs
Jacksonville, Fla.

93. -

93 -
2.88

9.588

Switzer S.B.
Oct 18th 1912

Dear John: -

I have just returned from town & will tell you the result of my inquiry about the loan you wanted. I could not make any loan whatever from the Banks. They all stated that they were trying to get back what they had let out, & could not make any loans now. I found several parties nearly all farmers who had money in their hands to loan, but did not want to loan in such small lots, \$1000⁰⁰ & upward from 2 to 5 years with 8 per cent interest & some of them demanded interest in advance some as Banker's discount, also asked various fees

August 28
Vol 12 1812

I have just returned
from a visit to the
country about the
I could not receive any
from the school, they all
they were trying to get
the book but could not
some more, I have
could all have been
their hands to form, but
I have in one or two
to a reference from 2 to 6
and looked to some of
interest the appearance
interest, also about

from # 20⁰⁰ to # 28⁰⁰. Borrower to pay for
 recording papers about # 1⁰⁰ to 2⁰⁰

all of which, ⁹refected. I did finally
 find a man that had some money to
 loan but he wanted to put it out
 in thousands dollar lots. his terms
 was regular Bank Discount that is
 interest paid in advance at 8 per cent
 per annum with a fee of \$ 5⁰⁰ for
 fixing up papers which I considered
 very reasonable. I ~~told~~ ^{asked} him he wanted
 to know how long you wanted it
 I told him, you did not state,
 he said he would not loan it for
 less than 2 years. he finally agreed
 that he thought he could let you
 have the amount you asked for, but
 if there should be any title or

[Faint, illegible handwriting on lined paper, likely bleed-through from the reverse side. The text is mirrored and difficult to decipher.]

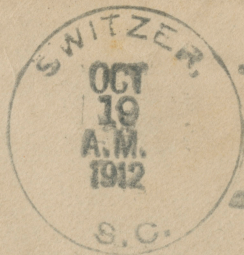
P.S. I suppose you have received
the letter I sent you on yesterday
#1

The amount I could use [#]200⁰⁰ dollars
+ give you my personal note for
said sum on same terms you make.
I merely make this suggestion in
case he should back out of letting
you have the amt you want. I
am sending Leavell to College + I will
have to borrow some money to do this
+ it will take all of this + more to
pay his expenses. I want you to decide
what you will do + let me know by
return mail as I promised to let him
know just as soon as I could hear
from you, + if your decision is
favorable please send (check) + papers
giving me power to fix them up.
We are all tolerably well
over affectionately father

To make my writing more plain you would give your note, \$600⁰⁰ + receive \$536⁰⁰ or if for a thousand, \$9.20. for ~~set~~ ^{year} the next year the same interest namely, 64⁰⁰ on the ~~600⁰⁰ note~~ ~~or 800⁰⁰ on 1000~~ ~~note~~

After 5 days, return to

as Mr. Switzer
.....
SWITZER, S. C.



Mr John F. Switzer
9 to 17 East Orange Street New
Jacksonville Fla



Switzer S. B.
Oct 26th 1912

Dear John,

The party that
I was to get the money
from got-busy & let all
his money out but \$800⁰⁰
said I ought to have let him
know a day or two sooner,
I have asked him to hold the
\$800⁰⁰ for you until you
can send me the papers.
You will have to send deed
& Power of Attorney with your
wife's signature & as well as
your self & have attested, before
a Notary public or magistrate
before I can arrange it

I have not yet
 got to the meeting
 but I expect to have it this
 evening or next week.

I am sure you will have
 a most interesting and
 successful one. I have
 nothing at present. I
 have not yet had time
 to write you. I am
 very sorry. I will
 write you again as soon
 as I can. I am
 sure you will have
 a most interesting and
 successful one. I have
 nothing at present. I
 have not yet had time
 to write you. I am
 very sorry. I will
 write you again as soon
 as I can.

& you must do this & send
by return mail or just as
soon as possible or I will not
be able to get it. The Loaner
said he would expect you
to use the money or improve
the place & you could have
it from 2 to five years if
you wanted it that sorry,
but he would not loan
it for less than 2 years
Dealle came down to see me
on yesterday & said he was writing
on you I told him what you
told me to tell him, he was very
much troubled, he said Mr
Farmer said if he paid him
\$200⁰⁰ he would release every thing

I have give my word to take
the \$800 ^{or} + I will expect you
to take it, - & I want you to let
me know what is to be done
in regards to house building
The time is short & I am
Compelled to get out before the
New year & Edger has to do
the same as the man I have
rented your mother's place wants
the house & I am bound up
to let him have it, so you
see how things are to get
bussy at ~~the~~ ^{my} end,
We are all able to be up,
— affecty,

Father

P.S. Dont forget to send plan of
house: with full instructions: who
is to look after it &c, I am not able
to much but will do what I can,
would prefer you get Edger, F

190
10
750
30
250

SWITZER
OCT
26
A.M.
1912



Mr. John F. Switzer
196-17 East Orange near Mr.
Jack Brownville Fele

