

GIFT  
OF  
CARNEGIE CORPORATION  
OF NEW YORK



LIBRARY  
OF  
NORTH TEXAS  
STATE TEACHERS COLLEGE  
DENTON, TEXAS

~~976.4~~

~~C859~~

F392

.A15

C73

1895

LOCKED  
CASE

**PROSPECTUS OF TWELVE  
TEXAS BLACKLAND COUNTIES**

---

**Crawford**

1734  
1734  
1734







# PROSPECTUS

OF

## TWELVE CENTRAL TEXAS COUNTIES.

### CONTENTS:

	PAGE
Bell County . . . . .	3
Bosque County . . . . .	5
Ellis County . . . . .	7
Falls County . . . . .	8
Freestone County . . . . .	9
Hill County . . . . .	10
Limestone County . . . . .	11
McLennan County . . . . .	13
Milam . . . . .	15
Navarro County . . . . .	16
Robertson County . . . . .	17
Williamson County . . . . .	19
Characteristics of the Soil . . . . .	21
Limitation, Exemption and Homestead Laws . . . . .	25, 26
A Mortgage Company . . . . .	27

The Area of these Twelve Blackland Counties is 11,893 Square Miles—Larger than the State of Maryland, Nearly as Large as Massachusetts and Connecticut Combined, and about One-Third the Size of the State of Ohio.

5-2322

GALVESTON:

Clarke & Courts, Stationers, Printers, Lithographers.  
1895.



S-2322

## PROSPECTUS

OF

## TWELVE CENTRAL TEXAS COUNTIES.

---

BELL COUNTY

Contains 1025 square miles. It is well watered. Its principal running streams are the Leon, Salado, Nolan, Lampasas and Little Rivers. These streams run almost entirely through the county, except Little River, which is formed in the county by the other streams. There are numerous springs in the county, and artesian water is to be found in inexhaustible quantities in Belton. Artesian water has been obtained in Temple also, though not in satisfactory quantities. The above named streams are clear and rapid-flowing, with pebble and rock bottoms.

There is very good timber in the bottoms of and along these streams, such as pecan, ash, elm, white oak, etc. In the western portion of the county (the limestone section) there is considerable cedar, known as Mountain cedar, which is of rather a small growth. There is but little other timber in the county.

The county has two railroads running through it—the Gulf, Colorado & Santa Fe and the Missouri, Kansas & Texas. The main line of the Gulf, Colorado & Santa Fe Railway splits the county almost in twain, running in a northwesterly course, and from Temple its San Angelo line runs in a westerly course through

the county. The Missouri, Kansas & Texas Railway runs almost north and south. Total mileage, 105 miles; number of depots, 12.

The principal towns in the county are Belton, the county seat, and Temple, with populations of 6000 and 8000 respectively.

About two-thirds of the county is tillable. One-third of the tillable land is now in cultivation, and pretty much all the balance is in pasture. About three-fourths of the tillable land is a black waxy prairie and a black alluvial loam in the bottoms along the streams. There is some sandy post oak land, and also sandy lands along the borders of the streams.

The eastern portion of the county is a very rich body of undulating lands, embracing Little River and Elm Creek bottoms, and is perhaps unsurpassed by any lands in the State for productiveness. The western portion of the county is broken into valleys, upland prairies and highland. The extreme western part of the county is rough, with thin soil, and limestone rock prevailing.

The soil of the good lands, that is, the black prairie lands and the bottom lands, is very deep, averaging from 4 to 15 feet.

The black lands are best adapted to cotton, corn, oats, millet, hay grasses, etc., though they will raise in reasonable quantities almost anything that is planted.

Average yield to the acre: Cotton, on sandy land,  $\frac{1}{2}$  bale; black land,  $\frac{2}{3}$  bale; bottom land,  $\frac{3}{4}$  bale. Corn, on sandy land, 25 bushels; on black land, 35 bushels, and bottom land, 40 bushels.

On the sandy lands farmers are largely turning their attention to melons, vegetables and fruits, which have already proved quite profitable.

The county has a general elevation of 700 feet above the sea level, and its climate is mild, pleasant and healthful.

Average value of lands: Black land, both prairie and bottom, \$20 per acre wild, and \$30 in cultivation.

There are no factories in the county except a canning plant recently established in Belton. Efforts are being made by citizens of Belton to establish a cotton factory.

There are four cotton seed oil mills, with an aggregate capital of \$335,000.

Population in 1880, 20,518; 1890, 33,377; 1895 (estimated), 45,000.

Forty per cent of the heads of families own their own homes.

The county's taxable values: In 1885, \$7,601,390; 1894, \$12,475,820. Property is assessed at about one-half of its actual value.

In the last fifteen years loan companies have loaned approximately \$2,000,000 in the county. There have probably been foreclosures aggregating \$10,000, and if there have been any real losses from foreclosure at all, \$2000 will cover them. Loans put out by conservative, reputable agents are next to absolutely safe. Lands have increased in value right along during the past fifteen years.

## BOSQUE COUNTY

Contains an area of 1041 square miles. A portion of the county is broken—the western and somewhat northern—limestone rock abounding.

About one-half of its tillable lands is a rich black-waxy prairie and plane. In the Brazos River valley



exists the same rich red loam characteristic of the stream. Along the Bosque River, which runs nearly through the center of the county, and several smaller streams, the lands are black alluvial deposit and rich in production, like the bottoms along the streams in Milam, Bell and McLennan Counties.

In the broken, hilly section there is some fine black valley land, but this part of the county is best adapted to stock raising.

The Brazos River bounds the county on the east, the Bosque River runs through it, and a number of smaller streams add to the water supply. The county is well watered.

In the last ten years at least \$500,000 have been loaned in this county by loan companies. Only one or two foreclosures have been necessitated, and but few dollars, if any loss at all, has resulted.

Two railroads traverse the county, the Gulf, Colorado & Santa Fe, which runs through it north and south, and the Texas Central, which runs in a north-western direction. Total mileage, 78 miles.

Population, in 1880, 11,217; 1890, 14,224; 1895 (estimated), 20,000.

There are eight towns in the county: Meridian, the county seat, population 1500; Walnut, 682; Morgan, 550; Kopperl, 300; Iredell, 300; Valley Mills, 450; Kimball, 350.

Along with cotton and corn, wheat is one of the principal products of this county.

Average price of land: Unimproved, prairie lands and bottom lands, range from \$3 to \$10; improved, from \$8 to \$16.

The prairie and valley lands have not depreciated during the past ten years, but have gradually appre-

ciated in value. The principal reason why the valley and prairie lands in this county do not bring the same prices as the lands in Bell and McLennan Counties is that the county has not equal railroad facilities and the public attention has not been attracted to them.

## ELLIS COUNTY

Is in the heart of the famous blackland prairie belt of Texas. It joins Dallas County on the ~~south~~<sup>NORTH</sup>, Kauffman on the east, Navarro and Hill on the south, and Johnson on the west.

The county is nearly all prairie, whose soil is a rich black, stiff and loamy—the veritable “Black Waxy.” Wheat, oats, all small grain in fact, grasses, cotton and corn yield as well in this county as in any portion of Texas. In fact, it is one of the most productive spots in the State.

The county’s area is 969 miles, and probably four-fifths of its lands are capable of a fine and profitable state of cultivation.

The county is very well watered. The Trinity River bounds it on the east and the Waxahachie, Red Oak, Grove, Bear, Mills, Chambers, Onion, Village, Brushy and Cummings Creeks run through the county.

There is very little timber in the county and what is there grows along the river and creeks.

Six railroads traverse the county—the Fort Worth & New Orleans, Houston & Texas Central, Gulf, Colorado & Santa Fe, Texas Central, Central Texas & Northwestern and the Missouri, Kansas & Texas, with a total mileage of 113 miles.

Unimproved lands sell for from \$15 to \$25 per acre; improved, for from \$20 to \$45. During the past

ten years lands have appreciated continuously in price.

Population in 1880, 21,294; 1890, 31,774, and in 1895 (estimated), 46,000.

The principal towns are Waxahachie, the county seat, and Ennis, with populations of 6000 and 3000 respectively.

Waxahachie received from wagons last season (1894) over 60,000 bales of cotton, which is believed (at least by the citizens of Waxahachie) to be the largest cotton receipts from wagons for local market of any town in the world.

Considerable amount of money has been loaned in this county in the past ten years by loan companies. There has not been to exceed a half a dozen foreclosures, and it is exceedingly probable that the foreclosing companies realized every cent to which they were entitled.

About one-third of the good tillable lands of the county are in cultivation—may perhaps reach one-half.

## FALLS COUNTY

Contains an area of 776 square miles. It is surrounded by Bell, McLennan, Limestone, Robertson and Milam counties.

About one-third of the county is fine, black prairie, principally of the black waxy variety, and in part a very dark loam. The soil is very deep and rich.

About one-sixth of the county is bottom land, lying along the Brazos and Little Rivers, Cow Bayou, Deer, Big and Pond Creeks. These lands are very rich and productive.

The balance of the county is a brown loam sandy land, varying from quite rich and productive to very poor.

Falls is a well watered county.

Two railroads traverse the county—the Waco branch of the Houston & Texas Central and the San Antonio and Aransas Pass. Total mileage, 64 miles.

There are eight towns in the county—Marlin, the county seat, has a population of 3000; Reagan, 250; Mooresville, 120; Wilderville, 100; Durango, 210; Rosebud, 500; Lott, 600; Chilton, 250.

The prairie lands are situated principally west of the Brazos River, which flows nearly through the center of the county, and they have only come into notice since the building of the San Antonio & Aransas Pass Railroad through the county in 1889.

Average price of land per acre: Unimproved prairie and bottom lands range from \$15 to \$30; improved, from \$18 to \$40.

Probably \$1,000,000 have been loaned in the county on farm lands by loan companies during the past ten years. There is, perhaps, \$250,000 loaned out now. Not to exceed a half dozen foreclosures have been made, and but little, if any, loss has resulted.

## FREESTONE COUNTY

Joins Navarro on the south and Limestone on the east. Its area is 883 square miles.

The general surface of the county is level. The southern and eastern portions, however, are gently rolling. The black prairie lands in this county are of but a small area compared to the other counties grouped in this prospectus. These lands can not be

properly classified with the Black Waxy Belt. The soil is deep and black, but has not so much of the "gumbo" mixed with it and is more easily cultivated.

There is considerable timber in this county. On the uplands oak, hickory and blackjack abound, and on the valley lands pecan, walnut, ash, elm, etc.

The soil of both the valleys and uplands is productive. That of the upland, in general, is a gray sandy and chocolate. The river and creek bottoms are alluvial deposit and very productive.

The county is generously watered. Running through it are the Trinity River, Richland, Tehuacana, Keechie Creeks and numerous smaller streams.

The Houston & Texas Central crosses its northwest and the International & Great Northern its southeast corner, giving it a total mileage of only 9 miles.

Fairfield, the county seat, has a population of 500, and Wortham, the next principal town, a population of 450.

Average price of lands: Unimproved, good lands from \$2 to \$5, and improved lands from \$5 to \$12.

Population in 1880, 14,921; 1890, 15,987; 1895 (estimated), 17,000.

Lands in this county have increased but little during the past ten years, but have not decreased any in value.

But few loans have been made on lands in this county and no losses to the companies have resulted.

## HILL COUNTY

Contains an area of 1030 square miles. The greater part of the county is rolling black waxy prairie land and its productiveness is characteristic of the great black waxy belt of the State.



About one-sixth of the county is valley land along the Brazos River, Nolan, Aquilla and Cedar Creeks, which is very rich.

This is one of the richest of the black waxy counties. It is located with McLennan, Navarro, Limestone, Ellis and Johnson clustering around it.

There is very little sandy land in the county, the county being almost wholly black prairie and rich bottom.

Average price of lands: Unimproved black prairie and bottom lands range from \$5 to \$20; improved, from \$15 to \$40.

Four railroads traverse it—the Gulf, Colorado & Santa Fe, Missouri, Kansas & Texas, St. Louis Southwestern, and Texas Central. Total mileage, 102 miles.

There are ten towns in the county—Hillsboro, the county seat, population 4000; Itasca, 1000; Mount Calm, 300; Whitney, 1100; Hubbard City, 900; Blum, 350; Abbot, 150; Aquilla, 120; Fort Graham, 125; Peoria, 400.

From \$1,000,000 to \$2,000,000 have been put out in this county during the last ten years by loan companies. There have not been to exceed a half dozen foreclosures, and the probabilities are that no loss at all resulted.

Population in 1880, 16,554; 1890, 27,583; 1895 (estimated), 35,000.

Lands have continuously appreciated in this county during the past ten years.

## LIMESTONE COUNTY

Has an area of 974 square miles. About one-half of the county is rolling prairie; about one-seventh of it

bottom lands along the creeks and rivers; about one-fourth of it a sandy postoak country, and balance broken, hilly and rocky.

The soil of the prairie varies from a black waxy to a dark sandy loam; that of the river and creek bottoms a rich alluvial. The bottom lands are very much like the bottoms of the Bosque River in Bosque and McLennan Counties and Little River in Milam, and are very rich.

Postoak and blackjack, and in some instances hickory, abound in the sandy regions. Hard woods abound along the streams, and along the Navasota River walnut, pecan, elm, ash, cedar, etc.

Prairie lands produce an average of one-half bale of cotton to the acre and 30 bushels of corn. Bottom lands will average three-fourths of a bale of cotton and 45 bushels of corn to the acre.

Price of lands per acre: Unimproved prairie and bottom lands range from \$5 to \$15 per acre; improved from \$10 to \$25.

The taxable wealth of the county has almost doubled in the past ten years.

The county is very well watered. The Navasota River runs almost through the center of it. There are several smaller running streams.

In the southeastern portion of the county is a bed of coal, said to be very good; also great quantities of fire brick and tiling clays.

Population in 1880, 16,246; 1890, 21,678; 1895 (estimated), 25,000.

Groesbeeck is the county seat, with a population of 1200. Mexia is the largest town in the county, and has a population of 3200.

There are two railroads running through the county—the Houston & Texas Central, which runs north and south, and the St. Louis Southwestern, which crosses the northwestern corner of the county. Total mileage, 35 miles.

## McLENNAN COUNTY

Has an area of 1083 square miles. The principal streams flowing through the county are the Bosque and Brazos Rivers. A number of neverfailing creeks also run through the county. Of the group of counties given in this Prospectus, McLennan is perhaps the best watered. In Waco, and the section about it, the very finest artesian water is obtainable.

About one-half of this county is fine black prairie land with an occasional growth of mesquite, but, in the main, free of timber.

Probably one-fourth of the tillable lands of the county are in the valleys along the Bosque and Brazos Rivers and the larger creeks.

About one-sixth of the county is profitable only for pasturage, being rough, and limestone rock abounding.

The soil of the Brazos bottom is a rich loam and mixed with a red sand. The other bottom lands of the county are a black loam, somewhat heavier and tougher than the soil along the Brazos River. These lands are very productive, none in the State being more so. They are better adapted to cotton, corn and hay grasses, than anything else. It is not an unusual thing for these lands to produce over a bale of cotton to the acre, and from 60 to 75 bushels of corn to the acre.

These black prairie lands are of the black waxy kind, and belong to the great "Black Waxy Belt" of the State. Wheat produces well in this county on these lands, as well as cotton, corn, hay grasses, etc.

There is some postoak sandy land in the county, some of it of a very inferior quality, and some of it capable of producing well.

What timber there is in this county is to be found along the rivers and creeks.

Price of lands per acre: Unimproved prairie and bottom lands range from \$15 to \$30 per acre; improved, from \$25 to \$75; pasture lands, from \$2 to \$10, and sandy lands from \$2 to \$15.

Population, in 1880, 26,934; 1890, 39,204; 1895 (estimated), 50,000.

Waco is the county seat. It is one of the most substantial, picturesque and flourishing cities in Texas. Its population in 1890 was 14,445, and will now exceed 20,000. Among the most important institutions in the city is the Slayden-Kirksey Woolen Mills. There are eight other towns in the county: McGregor, Moody, Crawford, West, Bruceville, Eddy, China Springs and Eden Mott.

Six railroads pass through the county—the Gulf, Colorado & Santa Fe, Houston & Texas Central, Missouri, Kansas & Texas, St. Louis Southwestern, Texas Central and San Antonio & Aransas Pass—with a mileage aggregating 166 miles.

Approximately \$2,500,000 has been loaned on farm lands in McLennan County during the past ten years. There have been only a few foreclosures, and very little, if any, loss to the foreclosing companies.

Lands have gradually increased for the last fifteen years. There has been a greater increase in land

prices in McLennan County during the past five years than perhaps any county in the group given in this Prospectus.

## MILAM COUNTY

Contains an area of 991 square miles. It is very properly classed with Williamson, Falls and Bell counties in its soil characteristics.

About one-fifth of the county is a rich prairie, ranging from a black waxy to a dark loam. Like all the black prairie soil in the cretaceous belt, it is very productive and is growing in demand all the time.

About two-fifths of the county is divided into the valley and bottom lands of Little River, San Gabriel River, Brushy, Elm, Pond and Little Pond Creeks, each varying from the other somewhat in color and minor properties, but all are of great depth and about as rich as any bottom lands in Texas.

About two-fifths of the county is a sandy soil, varying from very rich to very poor. The good sandy lands are proving specially adapted to grape culture, peaches, pears and apricots and vegetables of every kind.

Average price of lands: Unimproved black prairie and bottom lands range from \$7.50 to \$20; improved, \$15 to \$40; sandy lands, from \$5 to \$25.

Three railroads traverse the county—the Gulf, Colorado & Santa Fe, the International & Great Northern and San Antonio & Aransas Pass. In addition, the Trinity, Cameron & Western is in course of construction. When the Trinity, Cameron & Western is completed the total mileage will be 139 miles.

Population in 1880, 19,689; 1890, 24,773; 1895 (estimated), 37,000.



There are ten towns in the county—Cameron, the county seat, has a population of 3200; Rockdale, 2000; Milano, 500; Davilla, 500; Maysfield, 200; Gause, 250; Baileyville, 250; Minerva, 100; Ben Arnold, 250; Buckholts, 200.

Every year Milam county's lands have continuously appreciated in value. During the past five years the appreciation has been rapid.

Milam county is, if not the best, one of the best watered counties in the group given in this prospectus. The Brazos River bounds it on the east, Little River, San Gabriel River, Brushy, Elm, Pond, Little Pond, Cedar and Cannon Snap Creeks run through it.

Loan companies have put out in this country during the past ten years probably \$1,500,000. There have not been to exceed a half dozen foreclosures and no loss at all.

## NAVARRO COUNTY

Is situated in what is designated by the State Geologist as the Cretaceous, or Black Waxy Belt. It contains an area of 1055 square miles.

The county is mainly open, gently rolling prairies and wide creek valleys, though there is some black-jack sandy soil.

The valley or bottom soil is a black loam with a mixture of some sand, and like most river and creek bottoms in Central Texas, very rich.

As well as cotton and corn, wheat, barley, oats, hay grasses, etc., are extensively grown in this county.

The county is watered by the Trinity River, Richland and Chambers Creeks and a number of smaller streams.

The total railroad mileage is 101 miles. The Houston & Texas Central Railroad passes through this county north and south. The St. Louis Southwestern runs east and west through it, and has also a branch from Corsicana to Hillsboro.

Corsicana, the county seat, has a population of 8000. There are six other towns in the county—Kerens, population 700; Dawson, 400; Blooming Grove, 500; Chatfield, 150; Dresden, 200; Pursley, about 250.

Population, in 1880, 21,702; 1890, 26,373; 1895 (estimated), 32,000.

Lands have continuously for the past ten years appreciated in value. Average prices: Unimproved black prairie and valley lands, from \$15 to \$30; improved, \$20 to \$60.

During the past ten years there has been approximately \$1,500,000 loaned on lands by loan companies. There has not been to exceed a dozen foreclosures, and it is not at all probable that there has been any loss sustained.

## ROBERTSON COUNTY

Contains an area of 869 square miles. About one-eighth of the county is black prairie, though it can not be classed strictly with the black waxy lands of Milam, Bell and other counties grouped in this Prospectus. Its prairie lands, however are very rich, the soil is deep and lasting, and in some respects they present advantages over the black waxy lands, though they are not so salable.

About one-fourth of this county is bottom land. The Brazos and Little Brazos River bottoms are a dark red loam soil, very deep, ranging probably from

five to forty feet. These lands are very productive. They will average a yield of one bale of cotton to the acre and 50 bushels of corn, and a yield of two bales of cotton is not an infrequent occurrence.

The bottoms of the Navasota River and Walnut, Duck, Mud, Camp, Spring, Campbell, Mineral and Pinoak Creeks are of a very dark color, and while not so very much sought after as the bottom lands along either of the Brazos Rivers, their average yield of cotton and corn probably equal that of the Brazos bottoms.

There is a good deal of sandy land in this county; some of it upon which hickory, ash and large oaks grow and is very productive, but the major part of it is very poor.

In addition to the streams named above there is a great deal of water supplied from springs, small creeks and wells. The very finest of artesian water can be obtained almost anywhere along the Brazos bottom from a depth of 150 to 1500 feet.

Lands in this county have not depreciated during the last ten years at all. The prairie and bottom lands have continuously for that period of time appreciated in value.

In the past ten years probably \$1,500,000 has been put out by loan companies. There have been three or four foreclosures, but little, if any, loss has resulted.

Average price of lands: Unimproved bottom lands range from \$5 to \$20; improved, from \$20 to \$50; unimproved prairie, from \$5 to \$20; improved, from \$10 to \$25.

Population, in 1880, 22,383; 1890, 26,506; 1895 (estimated), 30,000.

Franklin, the county seat, has a population of 1000; Calvert, the principal town in the county, 3200; Hearne, 2200; Bremond, 500; Woottan Wells, 300; Nesbit, 300.

Two railroads cross the county—the Houston & Texas Central, running nearly north and south, and the International & Great Northern, running in a southwesterly course. Total mileage, 52½ miles.

## WILLIAMSON COUNTY

Joins Travis, in which Austin, the State capital, is situated, on the north. About one-third of the county is broken and the balance in rolling prairie. About one-sixth of the county is wooded. San Gabriel and Brushy, two never-failing streams, traverse the county. In addition, there are a number of creeks and minor streams.

The valleys along the streams are of black, alluvial deposits, and the soil will range in depth from three to twenty feet. These valley lands, except where in cultivation, are covered with hard wood, pecan, elm, ash, etc.

The soil of the prairie lands is a stiff black waxy, and ranges in depth from two to fifteen feet. It is the very best quality of black prairie land. There is some sandy post oak land in the county, which is a very good quality of soil and produces very well, though not so well as either the prairie or valley land. In the somewhat western and northwestern portion of the county there is more or less rock, limestone, granite and various kinds of marble, and the soil is, in many places, thin and principally adapted to stock raising.

The valley and prairie lands are very rich and pro-

ductive. At least three-fourths of the county is adapted to agriculture. For the past six years the average yield per acre of the prairie and valley lands has been: Two-thirds of a bale (500 lbs.) of cotton, 35 bushels of corn, oats, millet and other products proportionately. During the same period the sandy lands have averaged a yield per acre of over a third of a bale of cotton and twenty bushels of corn, and other products proportionately.

There are ten towns in the county: Georgetown, county seat, population, 3000; Taylor 3500; Round Rock, 100; Hutto, 500; Florence, 300; Leander, 400; Granger, 500; Bartlett, 400; Liberty Hill, 300, and Corn Hill, 250.

There are three railroads running through the county—the Missouri, Kansas & Texas, International & Great Northern, and Austin & Northwestern. Another road, the Trinity, Cameron & Western, is in process of construction. The railroad mileage is now 81 miles, and when the Trinity, Cameron & Western is completed about thirty miles more will be added.

The county's area is 1107 square miles.

Population in 1880, 15,158; 1890, 25,909; 1895 (estimated), 40,000.

In the past ten years loan companies have put out in this county approximately \$1,250,000. There have been only three or four foreclosures, and it is not probable that the companies lost anything in these instances. The lands foreclosed upon in all likelihood brought enough for the companies to realize every cent due upon them.

Titles are in a well settled condition, and the demand for lands has increased gradually every year for

acting upon the vegetation by complicated chemical changes, causes the black color. *It is exceedingly productive, and nearly every foot of its area is susceptible of a high state of cultivation, constituting one of the largest continuous agricultural regions in the United States.* Large crops of cotton, corn, and minor crops are annually raised upon its fertile lands, and if there were facilities for proper transportation, it would be soon one of the leading districts of our country.

"The Black Prairie is divided longitudinally into four parallel strips of country differing slightly, and distinguishable only by slight differences in topography and in underlying rocks. \* \* \* Between the Brazos and Colorado Rivers, however, sand is hardly perceptible. Immediately interior of this is located the liveliest and more characteristic area, which is marked by the stiffest of the black waxy calcareous clay soils. Upon digging through this area, the substructure is found to consist of a light blue or yellow calcareous clay, called by the residents 'soap stone' and 'joint clay,' from its jointed and laminated structure. The surface of the high undrained divides is also accompanied in many places by minute depressions known as 'hog wallows,' which are produced by the drying, cracking, and disintegrating character of these excessively calcareous clays in poorly drained places."

Again the State Geologist in his report (pp. 21, 22) gives the following characteristics of what he designates as "Basal Clays" which crop out in several of these counties, and particularly along the Brazos River, and along Pond Creek in Milam County, to wit:

"These soils vary from clay to clay loams, are of a dark gray or black color, and highly calcareous. They

owe their black color to the combination of carbonate of lime with vegetable matter on the surface. The soil is underlaid by a subsoil of yellow and gray clays, with occasional thin seams of sand and many calcareous nodules, which latter supply an endless source of lime. *These soils are remarkably rich, and are well adapted for the cultivation of wheat, corn, oats, and other grain crops. Cotton is also most successfully cultivated here; and in fact its soil can support almost any crop that can be raised in the prairies of Central Texas.*"

#### BRAZOS RIVER SOIL.

With reference to the soil along the Brazos River, which flows through almost the entire district, running in a course a little east of south, the State Geologist in his report (p. 62) says:

"Brazos River Silt.—The alluvium now found along the banks of the Brazos River rises ten to thirty feet above the water, and is composed of stratified and chocolate clay, often with beds of yellow, black or light watery-green colored clay. The whole deposit is highly calcareous, and often contains many small white calcareous nodules. The yellow, black or watery-green clay generally occupies a position below the red and chocolate, though in some cases it is underlaid by thin beds of the latter. The two deposits generally merge into one another, and in only very few cases was a sharp line of separation seen. These clays are underlaid by gravel beds one to six feet thick. The alluvium now forming is a gray or bluff sand, and in low water thin seams of clay are intensified with it.

"The red and chocolate alluvium underlies extensive river bottom areas and give rise to rich clay or

the past ten years, and for that period of time the market prices have continuously appreciated.

Prices of lands: Unimproved prairie and valley lands range from \$10 to \$20 per acre; improved from \$15 to \$40; sandy lands, unimproved, \$1 to \$5; improved, \$5 to \$15.

## GENERAL CHARACTERISTICS OF THIS TERRITORY.

The State Geologist of Texas, in his report issued for 1889 (pp. 107-9), in speaking of the Black Prairie Region of Texas, in which the counties grouped in this Prospectus are situated, says:

“The Black Prairie Region.—This occupies an elongated area extending the length of the State from Red River to the Rio Grande. \* \* \* In general the Black Prairie Region consists of a level plain imperceptibly sloping to the southeast, varied by gentle undulations and deep drainage valleys, unmarked by precipitate canyons. It is transected at intervals by the larger streams, whose deep-cut valleys, together with their side streams, make indentations into the plains, but not sufficient to destroy the characteristic flatness of its wide divides—remnants of the plain, or topographic marine base level, which has not been completely scored by its still youthful drainage system. The altitude of the plain is between 600 and 800 feet. The surface of most of the Black Prairie Region is a deep black clay soil, and when wet becomes excessively tenacious, from which fact it is locally called ‘Black Waxy.’ It in general is the residuum of the underlying clays, and contains an excess of lime which,



loamy soil, vary somewhat in character with the local changes in the alluvium, but generally of a black or brown color, and very productive."

### THE EXOGYRA PONDEROSA MARLS.

The Exogyra Ponderosa Marls, as designated in the Geological Report for 1889, crops out extensively in the territory described in this Prospectus. Of it the State Geologist (Report, pages 114, 115), says:

"The eastward continuation of the Austin-Dallas chalk is covered by what is the most extensive and valuable, but least appreciated, geological formation in the United States—a remarkable deposit of chalky clays, aggregating some 1200 feet in thickness. In fact these clays are so little known that no popular name has been found for them, and hence they are called after the immense fossil oyster which is found in them. These clays occupy the whole of the Black Prairie regions east of the Austin-Dallas chalk, and form the basis of the rich black waxy soil. \* \* \*

"The economic value of these chalky clay marls is in that they are the foundation and source of the rich soil of the main Black Waxy Prairie of Texas, the largest continuous area of residual agricultural soil in the United States, apparently inexhaustible in fertility, for as the farmer plows deeper and deeper he constantly turns to light the fertile marls which renew the vitality."

Further speaking of the chalky formation, the State Geologist, on page 141 of his Report, says:

\* \* \* "The writer can not omit the opportunity to urge upon the people the necessity of recognizing the chalky formations of Texas as a distinct geographic of the State and the United States. This

individuality must be recognized, and the economic development of the region based thereon, instead of the conditions of the entirely different non-chalky regions of the United States from which most of our settlers have come. The agricultural experiences of Massachusetts, Mississippi, or even East Texas, will not apply to these soils, but we must rather go to the chalky regions of France and England, where analogous formations occur, to learn for what they are best adapted.

“The Black Prairie region, which is already one of the most prosperous in our State, will greatly increase in value with coming years, as its agricultural capacities are more fully appreciated and improved upon. The already rich land now given up to the culture of coarser plantation crops, such as corn and cotton, will ultimately be devoted to more refined agriculture as the soils are better understood and a local demand is created for the products. With this rural development will continue the growth of its cities, which has been wonderful even in the past decade. It only remains to ascertain in a scientific manner the exact capacity and adaptability of these soils, and to improve facilities for transportation and communication.”

## REAL ESTATE EXEMPTIONS.

The homestead of a family is exempt from forced sale.

The homestead of a family not in a city consists of 200 acres of land with improvements.

The homestead of a family in a city, town or village consists of a lot or lots not to exceed in value \$5000 at the time of their designation.

A homestead must be used for the purposes of a home, or as a place to exercise the calling or business of the head of the family.

## LAW OF LIMITATIONS.

Briefly summarized, the Texas limitation laws create and establish titles through possession as follows:

Three years' possession with title or color of title from the government to the possessor.

Five years' possession—peaceable and adverse possession and paying taxes thereon and claiming under deed or deeds duly recorded.

Ten years' possession—peaceable, adverse possession enjoying, using, etc., the same. This only extends to 160 acres, except where it is claimed under a written memorandum of title, and it then includes the land described therein.

## THE SUCCESS OF A TEXAS MORTGAGE CONCERN.

Of the success of the Land Mortgage Bank of Texas, as revealed at the last annual stockholders' meeting, the Fort Worth Daily Gazette of July 7, 1895, speaks as follows:

"The proceedings of the general meeting of the shareholders of the Land Mortgage Bank of Texas, held in London on the 7th of May last, disclosed sentiments of business confidence in Texas that are most gratifying. The company, which is the largest operating in Texas, and probably the largest in the Southwest, declared a dividend for the current year of 10 per cent on its common stock, and an average dividend, debentures included, of  $5\frac{3}{4}$  per cent. The most significant fact in connection with the proceedings is the disclosure that the company withdrew from Texas during the year the proceeds of mortgages released and of interest received the large sum of \$500,000. This policy was adopted at the beginning of their fiscal year on account of the general uncertainty, but was discontinued several months ago. The chairman of the meeting, in his address, said: 'This sum, vast as it is, by no means represents exhaustion; there was more to follow, and the supply only stopped because instructions were sent out that there was no longer any requirement for more. The resources of Texas, and the ability of its people to promptly meet their obligations on demand are forcibly illustrated in this case.'

"The report of the manager of the company's affairs in Texas contained the following: 'The best evi-

dence of the soundness of our business is the fact that installments are being promptly met, and a great many loans are being paid off as they mature. I have inquiries almost daily from borrowers who wish to take up their loans and get a release in full before maturity. I believe that first mortgages upon improved real estate, returning an income that will always pay the interest and taxes, to be the best and soundest business that a man can put his money into.'

"Testimony like this shows where Texas stands in the view of conservative financiers, who have made thorough investigation of American affairs."









