

CHAPTER XI

“The Miami Spirit” and the Miami Mosquito—
Civil and Civic Activities—The Bank That
Came Back and the Bank That Romfh Built.

There are said to be three allied affections of an elemental character in every noble soul—the love of home, the love of country and the love of the town they live in. In Miami one hears much about what they call the Miami spirit, which may be described as an impassioned spirit of civic pride, or love of the town they live in. It is a spirit of progressive cooperation—a pulling together for the city. The civic spirit in Miami has been cultivated to the nth degree. Many Northern towns might well take a lesson from Miami in this respect.

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This Miami spirit was finely demonstrated a few years ago when the city became visibly tired of the old political system that had controlled the affairs of the city. The rapid growth of Miami had brought problems of administration beyond that of the average municipality, and enlightened public opinion demanded a modern, progressive government in keeping with the progress of the city. The city elected to change to the commission-manager form of government and adopted a new charter. The Miami spirit was largely responsible for the election of a non-political ticket composed of the five leading bankers of the city as city commissioners. It was a clear case of putting the city's interests first.

The city was soon confronted with another problem due to its phenomenal growth. The building of school houses and the employment of additional teachers to care for the increasing population had exhausted the funds of the school board. There appeared no legal way by which the school board

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could borrow money, and the only alternative was to close the public schools. The problem was at once taken hold of by the Miami-spirited citizens and a quasi-legal way was found to secure the needed funds to keep the schools going. The Miami schools, by the way, have been pronounced by eminent Northern educators as among the best in the United States.

Miami, in addition to being the home town of the straw hat, used to be known also as the home town of the mosquito. There are said to be forty-two kinds of mosquitos and each kind is thought to have shown a fondness for Miami's peculiar charms. The early inhabitants of Miami are said to have had to wear their gas masks and to carry a first aid dressing kit when venturing beyond the wire netting of their homes.

Miami is still fighting mosquitos. They are fighting them in the old way when they have to, but they are also fighting them in an organized, scientific way. The story of this fight is another illustration

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of the Miami spirit and a little story of municipal enterprise as well. There had been an epidemic of dengue fever in Miami and other southern cities. This plague is attributed directly to the dengue mosquito. The Commissioner of Public Service in Miami determined that the epidemic should not be repeated. He sought the aid of an entomologist in the United States Department of Agriculture and with a small appropriation from the city began a systematic fight against the "wigglers." His simple method was the spraying of oil on all stagnant pools in the city, old rain barrels, sewers, tin cans and other receptacles. The city was divided into districts and a man patrolled every street, alley and back yard. This modest precautionary method produced astonishing results, as the city has been practically free from dengue fever cases, though many other Florida cities have since had another epidemic of the plague. The plan now is to wage a relentless fight against the mosquito throughout the breeding season. The

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city has made an appropriation for this purpose and public co-operation is being stimulated by a campaign of education.

There was a bank failure in Miami in 1921. On May 19 of that year the Fidelity Bank & Trust Company closed its doors, holding deposits of over two million dollars. The city was in a stir. The unfavorable publicity attached to a bank failure in Miami was apparent to all. The next day after the bank closed a mass meeting of the depositors of the bank was called by a self-appointed committee of depositors. This was probably one of the most unique mass meetings ever held. Over two thousand depositors attended the meeting and the failure of the bank was frankly discussed in an open forum. A resolution was unanimously adopted petitioning the State Comptroller to grant the officials of the defunct bank sixty days of grace in which to re-organize. This was granted. A committee of depositors then got busy formulating a plan to save

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the bank and more especially the deposits. A campaign was launched to get the depositors to agree to withdraw their deposits only in small installments covering a period of three years. These waivers were signed by about eighty-five per cent. of the depositors. On the strength of this backing of the old depositors, the depositors committee, with the aid of other influential citizens of the city, were able to interest important banking interests to take over the institution and pay one hundred cents on the dollar. This is said to be the only bank that ever came back. The conventional thing is for a community to accept a bank failure as something inevitable, but Miami—especially the Miami spirit—is unconventional.

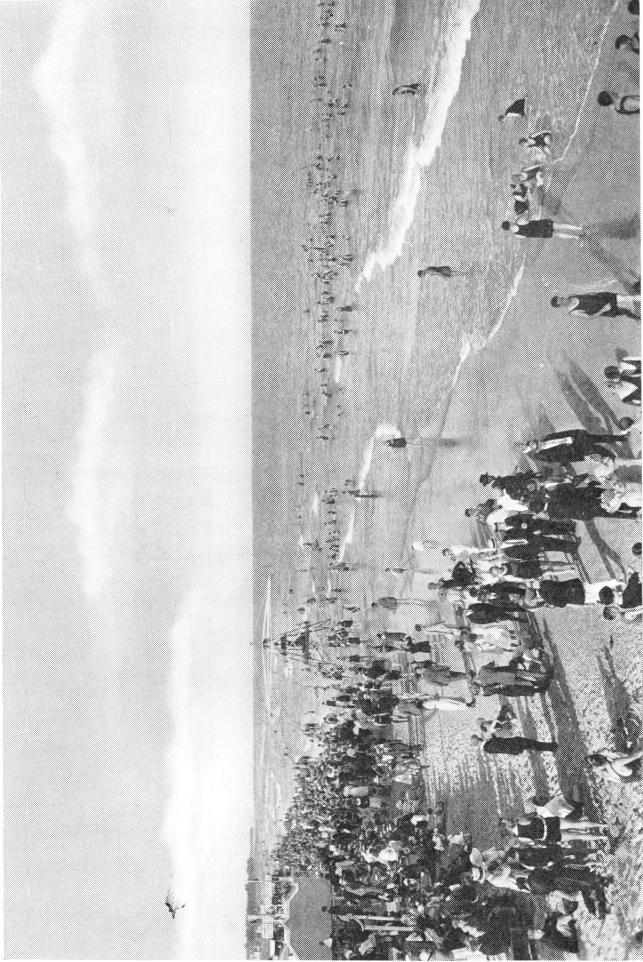
Perhaps the Miami spirit—certainly the civic spirit—had something to do with another Miami bank. In 1922 the First National Bank, of which E. C. Romfh is generally called the "daddy," built Miami's first steel skyscraper. The busy corner

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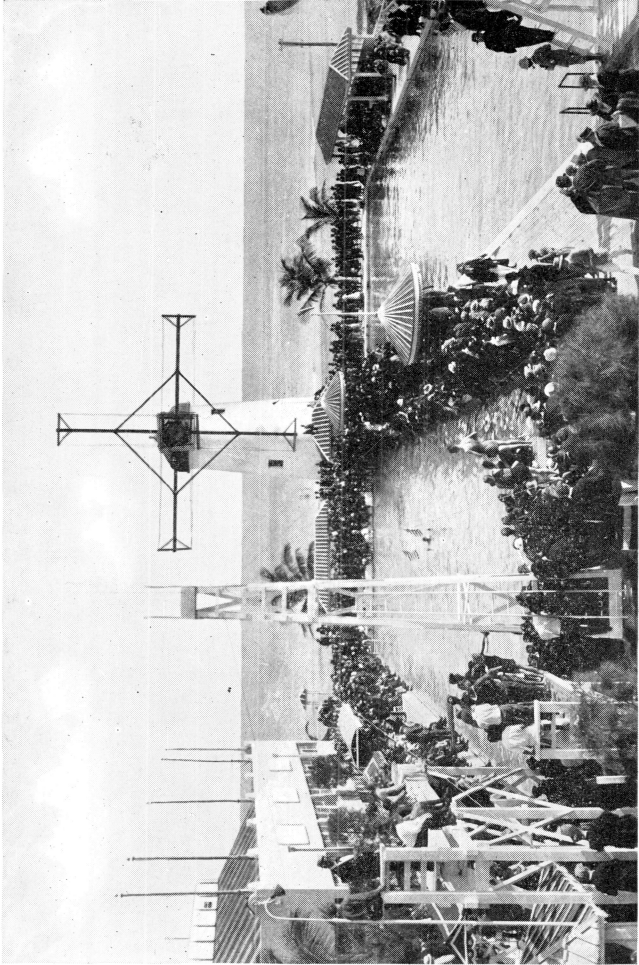
where this ten-story bank building stands was a barren lot twenty-five years ago. But in Miami the largest skyscraper of one season is not likely to hold that distinction the next season. The first unit of a fourteen-story building is now being constructed by the Bank of Bay Bascayne.

Miami is literally alive with civic clubs and organizations and each organization is alive with the Miami spirit. They have a fine Rotary Club, Kiwanis, Exchange and Civitan Clubs, and there is a Community Council of Civic Clubs which seeks to co-ordinate all club activities. The Miami Realty Board is an organization that is trying to put the "real" in the real estate business in Miami.

The Miami spirit as reflected by the progressive tendencies of these civic clubs and as evidenced by an ultra-progressive citizenship will undoubtedly prove a strong factor in the solution of the city's unsolved civic problems.



JANUARY BATHING AT MIAMI BEACH



ROMAN POOLS, MIAMI BEACH