THE TWO MEN who laid the cornerstone of the 1925 Florida boom were the late John S. Collins and Carl G. Fisher. The one first made the ocean beach accessible to the public; the other made the adjoining land habitable in wholesale quantity. We may well concede that ocean bathing in January was the spark that inflamed the Northern imagination.

John S. Collins is gone, leaving his son, Irving A. Collins, and his son-in-law, T. J. Pancoast, to carry on the work that he began when already a full life was behind him.

Carl G. Fisher still is president of the three companies he founded here, the Alton Beach Realty Company, the Miami Beach Bayshore Company and the Peninsula Terminal Company. Worth at the height of the Florida boom an estimated $6,000,000 in quick assets and between $60,000,000 and $70,000,000 in equities, Fisher saw most of it tied up in the ill-fated Montauk Point development on Long Island when the stock market crash of 1929 froze the nation’s assets. Whether he can emerge to resume the position of leadership he once occupied in Miami Beach in this new era of expansion is a question widely asked.

Collins was at heart a horticulturist, a grower. We have seen how he came to Miami from New Jersey and with six associates tried to grow coconuts on a large commercial scale; of how the enterprise succumbed before the ravages of rabbits and discouragement; of how Collins finally bought out the holdings of E. T. Field and became the owner of 1,600 acres of Miami beach, his domain reaching from Fourteenth street to Archway Villas north of the Deauville.

In this empire Collins turned to the growing of vegetables, mangoes and avocados along Indian creek, with his home and farm buildings at what is now Forty-first street and Sheridan. The long rows of trees marking Pine Tree drive were the first planted on Miami Beach, and lined the lane leading up to the farm buildings. Pine trees later were planted in squares elsewhere to serve as windbreaks for the young orchards.

To make it easier to haul his avocados to market at Miami, and to bring in fertilizer, Collins dug the canal along Dade boule-
yard which bears his name. He also built the first north and south street in the upper part of the beach, to join with Atlantic boulevard, built from south beach by the Lummus brothers, the whole now being named Collins avenue. When it was laid out John Collins started the two-and-a-half-mile wooden bridge to connect his swampy paradise with the mainland of Miami.

Many stories are recounted of the courage and perseverance of Collins. He and T. J. Pancoast were able to get the bridge part way across in 1912, but their funds ran low and construction stopped temporarily. In their extremity they called on Carl Fisher, who was resting in a home near Point View in Miami with a comfortable fortune from the Prest-O-Lite Company salted away. The audacity of a man then 70 embarking on the opening of a new land intrigued Fisher's interest. He finally agreed to make a loan and the bridge was carried to completion June 2, 1913.

As a bonus for paying $50,000 for the purchase of a majority of the bonds issued to build the bridge, Collins gave Fisher 200 acres from Nineteenth street at Collins canal south. It wasn't much of a gift, except the beach. But standing on the ocean's edge watching the waves roll in, Fisher caught the same vision that John Collins had. He thereupon bought 200 acres more in the Lumm tract and 60 acres along the bay, giving him a belt from Nineteenth street to Fourteenth, just south of the Flamingo Hotel, and began planning how to make it worth something.

The only way to use his new gift was to cut down the mangroves and to pump sand in from the bay to make land out of the swamp. Fisher induced J. E. and J. N. Lummus to join him in this project to improve their holdings as well, and Fisher put up the money.

With John H. Levi in charge of the engineering, the filling and the bulkheading began, out of which Miami Beach as a city soon was created. The Lummus brothers and their friends called their portion South Beach. Fisher called his Alton Beach and the Collins group dubbed theirs Miami Beach. T. J. Pancoast recalls today that when the time came to adopt a name for the new town, that of Miami Beach was finally accepted, to hitch onto the Miami star already in its ascendancy.

The first Fisher company was the Alton Beach Realty Company, while Collins and Pancoast handled their affairs through the Miami Beach Improvement Company. After the wooden bridge was opened and the new land had taken form, Fisher and Collins combined in the Miami Beach Bayshore Company, to develop that part lying north of Dade boulevard and west of Indian Creek. They bought out the fringes from the Moddl Land Company of the Flagler group. Collins put in his land, Fisher put in a like value in money, thereby completing their control of Miami Beach as far north as Sixty-ninth street.

Lincoln road was cut through the mangroves from ocean to bay in 1915 and a little box-like structure called the Lincoln Hotel
was built the following year, next to where the Community Church now stands. It was moved later and expanded into the present large hotel, for Fisher believed that people had to have a nice place to stay as the first requisite to liking Miami Beach. And as a further deft touch, he never allowed his real estate salesmen to set foot inside a Fisher hotel to get a prospect.

The Miami Beach municipal golf course was the first on Miami Beach. Later, Fisher built the small nine-hole Flamingo course and the Flamingo polo fields for his guests, through the center of his first tract. In April, 1925, Fisher sold the two city blocks comprising the Flamingo golf course to the Shenandoah Development Company of Miami for a reported $800,000, but it was stipulated that it was not to be subdivided until 1931. Both the former polo fields and golf courses today are rapidly filling up with homes and apartment houses.

The Flamingo Hotel was built by Fisher and opened in the winter of 1920-21. Charles S. Krom was brought over from Belleair to be manager, arriving a full year before the completion of the building to advise on its construction. Fisher had investigated him, found him suitable, and he has been manager ever since.

Fisher put up three other hotels—the magnificent Nautilus in 1924, the King Cole and the Boulevard a year later. His land development was reaching out through the bayshore section, he was constructing the La Gorce and Bayshore golf courses, building new polo fields, running street car lines even out as far as the Nautilus Hotel.

It was Fisher's ambition to have a deep-water harbor for Miami Beach, instead of taking the backwash from the ambitious Miami development. Long years before, Miami Beach had extended its swampy way over what is now the government cut to Peninsula island, but the two were divorced when the federal government found it could reach deep water through a minimum of hard rock by the present route, and retained ownership of that territory. Fisher acquired much of Peninsula island, but his problem, still unsolved today, was to establish rail and motor contact between Miami Beach and the wharves built on the island.

One of the amusing features of that harbor expansion was the sinking of the concrete ship Sapona on the north edge of the island to make a casino. The Sapona was a noble experiment of the United States government during the war and was bought cheap. After it had been beached in its new home, however, Fisher dug it out again, towed it to sea and sank it.

After leading him almost to the verge of financial ruin, his new venture began to yield returns in 1920, and sales from then on marked a fast-rising curve. But Fisher was dubious about the effects of the 1925 boom, and as the fever mounted his terms tightened. His property always was sold on condition that the purchaser be acceptable either to him or to his sales manager, C. W. Chase, jr. They required a 20 per cent payment upon closing of a deal, and in the very midst of the summer of 1925 Fisher made
terms even more severe, finally taking some property off the market entirely, and in other cases requiring the buyer to build as an evidence of good faith. It was his idea that prices then were too high for him to sell conscientiously, and he knew if he relinquished control others might take the property on a wild buggy ride.

Believing that he had his property safeguarded from the boom, Carl Fisher left Miami Beach in May, 1925, for the automobile races at Indianapolis, and from there went to his summer home at Port Washington, L. I. While the fever raged worst down here, he was planning the new summer resort at Montauk Point, on the other end of Long Island, in which he and the Pennsylvania railroad were to join forces. He paid $2,500,000 for the 9,000 acres making up that tip of Long Island.

“Miami Beach in the winter, Montauk Point in the summer,” was the slogan. His insistence upon building hotels and recreational facilities and completing landscaping before selling a single lot almost cost him a single fortune. Because of the stock market decline, the real estate market refused to digest Montauk Point when it finally was ready, and the rapid shrinkage of Miami Beach equities following the collapse of the Florida boom stretched his credit to the limit.

Come July 13, his birthday, Thomas J. Pancoast will round out 15 years as president of the Miami Beach Chamber of Commerce. He was elected its first president in Smith’s Casino on South Beach in the summer of 1921 and has served so well that there has never been any serious suggestion of replacing him.

According to C. W. Chase, jr., or Pete to his friends, the chamber was the outgrowth of an idea he nursed while waiting for something else to do in the Fisher organization, which he had forsaken his importing business in Key West to join. He discussed the need for a chamber of commerce with the merchants of South Beach, but received little encouragement until he met up with Lambert Rook, son-in-law of J. N. Lummus, sr., and at that time the foremost realty expert on the Beach.

At a luncheon held in Hardie’s Casino, Councilman “Bill” Scott, showman and sign painter, finally made a speech that struck the popular fancy and the chamber of commerce was be-
gun. To avoid friction, the next meeting at which the actual organization took place was held in the rival Smith’s Casino, where Pancoast became president and “Pete” Chase the first secretary. He remained as secretary until the fall of 1921 when he was made sales manager for the Fisher companies, and C. W. Chase, sr., was brought from Key West to begin a job which ended only recently with his death.

First objective of the fledgling chamber was lighting of the county causeway, which had been opened February 17, 1920, and already had run up a formidable record of night accidents. The county finally agreed to string lights along it, and the two cities illuminated their respective ends.

There was no building, but C. W. Chase, sr., set up a large umbrella at the corner of Alton road and Fifth street and sat under it, dispensing information and literature to all who came over the causeway. Prosperity brought a building closer to the end of the causeway, and throughout the years the chamber of commerce was a large factor in making Miami Beach an entity instead of an appendage to Miami. One of its flashiest achievements was when Steve Hannagan and Joe Copps made newspapers accept the Miami Beach date line on news stories, and at the same time convinced the world that most of the bathing beauties were at Miami Beach instead of Miami.

The first real estate company at Miami Beach seems to have been the Ocean Beach Realty Company. It was formed in 1912 by J. N. Lummus, sr., who later became the town’s first mayor; by J. E. Lummus, his brother, and by such men as A. J. Bendle, Judge John C. Gramling, J. A. McDonald, Dr. W. S. Gramling, Dr. James M. Jackson, J. C. Baile, Avery C. Smith and possibly a few others. The company bought 100 acres on South Beach from Charles H. Lumm of Red Bank, N. J., for $30,000, and took an option on 400 acres more for $40,000. This land is said to have extended from the Biscayne Kennel club to 200 feet north of Carl Fisher’s former home, The Shadows. We already have recalled that Fisher bought part of this property when he came into the picture.

Development efforts of this group centered about South Beach, where Avery C. Smith was enlarging his bathing casino. He came there in 1908, took over the Tatum pavilion and gradually enlarged it into the first beach casino. He also ran a boatline from Miami until the Collins bridge was opened. The Ocean Beach Realty Company had hard work selling lots to those who ran the mosquito gauntlet from the pier through the jungle to the wind-swept delights of the beach; the company later was absorbed by the Miami Ocean View Company when more capital was needed.

This brings us to the fourth of the real builders of Miami Beach, John H. Levi, president of the Miami Ocean View Company and engineer in charge of the original filling of Fisher’s land. Levi, like Collins, Fisher and Pancoast, has left many tangible evidences of his ability on Miami Beach, but in addition, he has
put the indelible stamp of his fine personality on the government of Miami Beach, where for nearly 18 years he has been a member of the council, 11 years as president of that body.

Levi was superintendent of the Seabury Shipbuilding Company of New York when he first saw Miami and wired Carl Fisher to join him. When Fisher cast his lot here, Levi stayed also and directed the filling and clearing operations which gave Fisher his first land to sell. Later, Levi and his associates built Star Island on 55 acres of bay bottom and transformed it into a tiny kingdom of exclusive estates. Levi also created the present Firestone estate for James H. Snowden on upper Miami Beach. For seven years until 1930, John Levi was president of the Miami Beach First National Bank.

The Miami Ocean View Company, for which Levi first was general manager and then president, was formed with Snowden, Fisher, J. N. Lummus, sr., and Henry McSweeney. It controlled that part of Miami Beach from Fifth to Fourteenth street and from the bay to Washington avenue. James A. Allison, Fisher's Prest-O-Lite partner, joined them later, built the aquarium on the present site of the Floridian Hotel.

But these material things tell little of the John Levi who today has only to put his name on a ticket to get any honor in the gift of Miami Beach. He was president of the council through the trying years of the boom and thereafter, and the unequalled financial standing of Miami Beach today is due in no small degree to his hand at the helm when so many other Florida communities were caught in a boom craze that left them paralyzed with debt. It may be said of John Levi that he has never yet lost touch with the average citizens who make up that community. He is the civic bridge between the Committee of 100 and South Beach.

From earliest days, J. N. Lummus, sr., father of the present county tax assessor, was a moving force in the growing community. Probably his greatest contribution was the impetus he gave to the construction of the county causeway, which augmented the Collins bridge in 1920. Although the Collins bridge first opened the Beach, the free county causeway made Miami Beach accessible to the boom. For some time, one side was reserved for passenger vehicles and the other for trucks, until the viaducts were double-tracked in 1924. As many as 61,000 people a day were checked passing back and forth across it in 1925.

Others who came into prominence during the boom were the present mayor, Louis F. Snedigar, who also filled that post in 1925; the late Frank H. Henning, councilman and assistant to T. J. Pancost in the Miami Beach Improvement Company; the late Walter Kohlhepp, vice president and general manager of the Alton Beach and Bayshore companies. Kohlhepp was city finance director of Miami in 1922 when he came over to join the Fisher group.

In this recounting of early days, some mention should be made of Edward E. (Doc) Dammers, first mayor of Coral Gables, who
sold Miami Beach lots off the tailboard of a wagon in 1913. When the Collins bridge was opened, 100 lots were set aside to be sold to Miami residents, each buyer getting five years' free toll over the bridge. All through the years that Doc Dammers was helping George E. Merrick pull the buyers west toward Coral Gables and beyond, Dammers was constantly trading on the fact that he had once predicted a golden future for Miami Beach when he was standing in the middle of a mangrove swamp pitting his auctioneer's lungs against the angry whine of mosquitoes and the incredulity of the natives—and now look at it!

... thirty years ago they were cutting aristocratic Lincoln Road at Miami Beach out of this mangrove jungle.—Matlack Photo.
... after Fisher and Collins made this Bayshore part of Miami Beach, they adorned it with the Nautilus hotel and four polo fields.