CHAPTER II

IT is now nearly five years ago since I first set foot in Florida and began my somewhat eccentric adventures in that extraordinary country. Much has happened in Florida since then. The great land boom, which reached its highest pinnacle during the time that I was in Miami, has collapsed, partially revived, and collapsed again. The whole state has been devastated by one of the most disastrous hurricanes in recent history, and has recovered itself only to meet with another disaster scarcely less terrible. The dream cities of Coral Gables and Boca Raton have faded away into a past that seems almost mythical now. Coral Gables, conceived in a wild vision of perfection that seemed at one time as though it might almost come true, has settled down into a very clean and not unbeautiful suburb of Miami. But at least it still exists, and the great tower of the Biltmore Hotel still looks out across those Venetian water-ways where even now, on quiet moonlight nights, one may catch some faint breath of that magic of five years ago. But the " Magic City " of

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Boca Raton has vanished utterly; and perhaps, after all, that has been a more kindly fate.

Everything in Florida has changed; the great land boom has passed into history, and the fantastic dreams that seemed so real to us then have been forgotten. It is still less than five years ago since I first walked out in the scented darkness across the causeway to Miami Beach, and lay on the grass looking back at the lights of Miami across Biscayne Bay. But that part of my own life, and I think of the lives of most of us who were in Florida then, is so entirely detached from anything that has happened to me before or since that it has become a page of vivid memories that have somehow no relation to the prosaic figures of the calendar.

In setting out to describe something of the Florida land boom as I saw it in the summer and winter of 1925–1926, I am not making any attempt at a scientific treatise on the extraordinary economic results of what was the wildest and, I believe, the largest " rush " in the whole of American history. I am only trying to give some slight idea of what life in Florida was actually like during that period, and of the way in which it appealed to a foreigner comparatively unaffected by the Florida mania. My own individual experiences there, most of them curiously ludicrous in the light of after events although often unpleasant enough at the time, have seemed as good a way as any of illustrating the story. And at least they have the merit of being first-hand, and of having been recorded at a time when every detail of them was still vivid in my memory.

Before in any way touching on my own adventures, however, I will try to give as shortly as possible a few

basic facts and figures that may suffice to place Florida on the map in the minds of those who (like myself until I actually went there) have only the vaguest notion of what that country is and where it lies.

The State of Florida, occupying an area of 58,666 square miles, is the southernmost unit of the forty-nine United States of America. Shaped something like an automatic pistol—"shooting to kill at the gloom and poverty of the North," as the real-estate dealers say—Florida forms the eastern boundary of the Gulf of Mexico, and possesses a very long coastline facing west on to the Gulf and east on to the Atlantic Ocean. On its northern boundary there lies the State of Georgia, which it heartily detests; on its southern extremity, some ninety miles across the water from the naval station of Key West, there is the island republic of Cuba. The climate of Florida, except in the extreme north, is entirely tropical; it is, in fact, the only really tropical state in the Union. Its climate is a great deal warmer than that of California, and during eight months of the year, from April to November, it is far too hot for comfort. During the remaining four months it boasts a beautifully sunny warmth not unlike that of the Riviera in early spring, but scarcely so invigorating. The whole state is entirely flat; and being intersected by numerous rivers and canals, and having in its interior many large lakes, it is throughout astonishingly fertile. There are certain areas of the Florida back-country that are said to be the most fertile lands in the world, and it is not difficult to believe this when one has seen the amazing, rank growths that spring up within a few weeks on any clearing that has been left to lie fallow.

Until only a few years ago Florida was a comparatively unexplored territory. Thirty years ago Miami, now the largest city, was no more than a little fishing village with 500 inhabitants. Until that great railway pioneer, Henry Flagler, constructed in the first years of the present century the famous "Overseas Railroad" to Key West, the southern part of Florida was practically unknown. The state depended almost entirely on its fishing, pine-lumber, and fruit-growing industries, and on its tobacco plantations and factories in the neighbourhood of Tampa, on the Mexican Gulf. It was not until the development of Palm Beach as a fashionable resort for wealthy northerners, which began in the years around 1910, that Florida even began to be considered as a winter resort. It is now, of course, only as a winter resort that it is considered seriously at all; and all the astonishing prosperity that came to it during the boom period was indirectly due to its definitely and systematically abandoning all other considerations in favour of attracting wealthy visitors from the north.

The development of Florida as a tourist resort was in the first place due to the enterprise of the Palm Beach organizations, but it was not until the War that the southern state really began to expand into a sort of American Riviera. As soon as the War began, rich and pleasure-loving Americans found that they had to seek some other winter paradise than Italy or France or the Mediterranean; and although it was at first towards the better-known State of California that their eyes were turned, it soon became evident that in Florida there were potentialities that were greater still. For

besides possessing a much hotter climate than even the southernmost parts of California, Florida had the inestimable advantage of being within much easier reach of New York and other thickly-populated north-eastern centres; of being situated on the Gulf Stream, which ensured that even in the middle of winter its bathers could disport themselves in waters that were luke-warm; and of accessibility not only to the rest of the United States but also to the hitherto unapproached fields represented by Cuba, the Argentine and Brazil. Furthermore, Florida possessed the geographical advantage of being the nearest state in the Union to non-prohibition areas such as Bimini, Cuba, and Nassau; a fact of which its exploiters made blatant capital when their great advertising schemes came to be launched a few years later.

With characteristic enterprise, a number of enormously wealthy corporations and individuals anticipated the " discovery " of Florida some years before that event actually took place, and directed their resources firstly towards the draining and clearing of areas hitherto composed of impassable swamps, and later to the construction of hotels and pleasure-resorts on a scale which did credit to their imagination and their foresight. Yet it is impossible that even those far-seeing speculators could have even remotely visualized the enormous results which their enterprises were so shortly to produce.

And so, at a time when Americans in general possessed more money to burn than even they had ever possessed before, the drift southwards began. It was not very long before it was discovered that there was not sufficient

accommodation in Florida for everyone who wanted to go there. The early arrivals began to reap a rich harvest, a harvest which grew with gathering intensity as the news of their good fortune spread. The great land corporations, sensing the possibilities of the situation, launched enormous nation-wide advertising campaigns hailing the discovery of a new earthly paradise. The boom was under way. And then the state legislature, in abolishing with one superb gesture the state income and inheritance taxes and in abandoning any attempt whatever to enforce the prohibition and anti-gambling laws, joined in the chorus and definitely adopted the policy of making the wealthy and pleasure-seeking visitor its primary consideration, and practically its only one.

The boom began at the psychological moment when its repercussion on the rest of America was most likely to be felt. It began at a time when there was more money in the United States than there had ever been before, at a time when the infinitely smaller boom in California had already lost a great part of its novelty, and at a time when the almost universal adoption of the automobile had made possible a nation-wide trek unthinkable in the days of the Alaskan gold-rushes and the booms in the Middle-West. The Florida boom, too, had the inestimable advantage of being advertised on a scale, and with a degree of skill, which had never previously been approached in the advertising of any similar activity. And Florida, though having been to a large extent actually created out of worthless swamps and impassable bogs by the skill and capital of its engineers, had about it the additional glamour of an

absolutely untested intrinsic value. Nobody knew what Florida land was actually worth, apart from boom conditions; nobody knows even to this day.

The first arrivals in Florida, the first genuine speculators, came for the reason that they saw in the southern state real opportunities of " getting in on the ground floor," of buying agricultural land cheaply and making it produce, of building winter homes and living in them, of building an additional hotel or so to accommodate the visitors who had been turned south by the closure of the European Riviera. It was not long before these first arrivals prospered; but they prospered mainly for the reason that the numbers of people who wished to come to Florida were very soon found to be vastly in excess of the numbers which the state could accommodate. It was the hotel-keepers who first felt the effect of this influx; and, naturally enough, their prices went soaring and their excess profits—as well as the capital of more and yet more investors from the north who had heard of their prosperity—went into the building of more hotels and the acquisition of fresh land. But, with the growth of the accommodation available, there was an even larger growth in the numbers of people who were now, day by day and week by week, pouring down into the " Only American Tropics " to escape the rigours of the winter of 1923. To supply the needs of these visitors it was necessary that there should be shops, places of amusement, and various business houses; and all of these, seeing that the supply of those already existing fell far short of the demand, flourished unbelievably. Visitors who had come to enjoy themselves saw the profits that the residents were making; they

stroked their chins, wired to their bank managers back home, and either bought businesses in Florida that already existed or started new ones of their own. Prices rose and rose; everyone who engaged in any sort of business made profits, since everyone who had already made profits was not slow to advertise the fact, and by so doing lure down more visitors still. With ever-increasing intensity, the flow southwards continued. There was now a great deal of building going on, both residential and commercial; and, as a result, land in the neighbourhood of the larger cities such as Miami, Tampa, and Jacksonville, was becoming scarce. Land therefore began to command high prices, prices which were within a few months to rocket to heights literally unequalled in any other cities in the world. There was land in Miami at one time commanding a higher price per square foot than land in the most expensive districts of New York. The buyers and sellers of land, and their commission agents, soon began to reap from nothing profits that were no less than fabulous. And, since money that is easily gained is easily spent, dollars began to circulate like water in Florida, from residents as well as from visitors. A sort of mania was in the air; money had begun to mean practically nothing. The boom was reaching its height.

Now before the situation had come to this remarkable pass there had been in various parts of Florida, and particularly in the south, certain companies engaged in the development of " ideal " cities and " ideal " home-sites and ideal all things else besides. Naturally enough, the first result of the boom was to make these under-takings enormously prosperous, so that the better ones

of them soon became not only commercial propositions but also organizations of real interest to students of town-planning and social conditions. In other words, their promoters soon became possessed of so much available capital that they were able to try really to develop their properties along " ideal " lines, not only in theory but also in practice. Two or three of these " ideal " cities, the larger and the older and the better-managed ones, actually became going concerns before the boom burst. Despite their mushroom growth, these were extraordinarily interesting creations. In some respects, notably those of hygiene and of architectural conformity, some of them reached a standard which it is difficult to believe can ever have been equalled. These cities were the most characteristic material result of the Florida boom; and there can be no doubt that, even if the great majority of them were not so beautiful nor so generally wonderful as their sponsors would have had us believe, they were nevertheless capable of teaching the city designers and home builders of the future a great many lessons which could never have been learned except from the study of such incredibly extravagant experiments.

The Florida boom attracted, as is the way of all booms, every conceivable sort and kind of humanity. There were the perfectly genuine Florida-lovers, who revelled in the climate and the freedom from restrictions, and who were prepared to pay for what they wanted. There were the perfectly legitimate investors—the builders, the hotel-keepers, the restaurant proprietors, the theatre owners. There were the solid business men—the railroad directors, the transportation and shipping magnates, the owners of ice-plants and food-supplies. There were

the agriculturalists, the doctors, the lawyers, the very few clergymen. All of these made money; most of them made it perfectly legitimately and comparatively honestly. Greater than all of these there were the fabulously wealthy landed proprietors and real-estate developers, millionaires beyond the dreams of Crœsus—sometimes honest, sometimes fairly honest, occasionally flagrantly the reverse. Close at their heels followed the vast army of " realtors " and smaller speculators; buyers and sellers of land, small developers, real-estate advisors, and all the other multitudinous hangers-on of the real-estate business. The vast majority of these was composed of men incalculably more wealthy than they had ever been before, or are ever likely to be again. Many of them were millionaires; a considerable proportion of them was honest. The minority, however, was flagrantly dishonest, as was only to be expected in a community where money was at that time so fantastically simple to obtain. And, finally, there was the horde of parasites, running into tens of thousands, composed of the " binder boys " and all the other innumerable hangers-on of the only business in the world in which huge sums of money may be made practically overnight without any capital investment whatever. The notorious " binder " system, of which I will speak later, was responsible for a great deal of the most unpleasant side of the Florida boom, in that it enabled unscrupulous men of straw, risking nothing, to obtain huge fortunes simply by exploiting the credulity and the foolishness of later arrivals than themselves in the Land of Promise. The number of this class was legion; practically everyone in the streets, apart from those in the more expensive automobiles,

belonged to this fraternity. Perhaps half of these were honest men, about a quarter of them fairly so, and the remainder simply out for anything they could get by fair means or foul. Often enough, these were able to get the maximum possible profits by means technically within the very elastic limits of the law, a fact which no doubt raised the general level of Florida business morality to a height which on the surface might appear moderately respectable. But unavoidably enough, there were among them some of the lowest and least scrupulous gentry probably to be found in the whole of the United States. In justice to which great country it may be only fair to add that the influx of foreigners into Florida, of every kind and colour under the sun, was at that time beyond all control and certainly beyond the efforts of the hopelessly overtaxed immigration authorities.

I have tried, in this short introductory chapter, to give some slight idea of the material facts of the boom and to provide some slight background for the story of my own personal experiences in Florida during the time that it was in progress. It only remains to add that at the time when I first arrived in Miami, which was its vortex and its centre, the whole wild business had just about reached its height. At the end of the August of 1925, when I climbed out of the train to meet for the first time the blinding glare of a Florida afternoon, I began unconsciously to play my own infinitely small part in that strange and chaotic drama so curiously blended of comedy and tragedy.