CHAPTER X

OF BANANAS AND BOOMS

I

THE large Buick automobile, with Moses at the wheel, waited for me on the shady side of Leafy Way. It was a hot, sunny morning towards the end of January, and a refreshing breeze, laden with orange-blossom scent, blew across the groves, so that the great palms rustled and sighed. The house opposite had a driveway bordered on each side with bougainvillæa. A cluster of yuccas in full flower stood upright in proud challenge to the morning. But what delayed my progress to the waiting car was a large flourishing banana tree that spread enormous fan-like leaves from which emerged that popular fruit, the friend of custard powder and comedians.

I can think of no foreign fruit which has invaded the British Isles with such overwhelming success. There is a whole fleet of ships built for the sole purpose of transporting the banana from Jamaica to England. There is not a fruit shop throughout the United States and the British Isles which does not hang up a massive branch of the familiar bananas. They have invaded Europe, and it is a tribute to their hold on public favour that they provoked a special decree banishing them from Italy. The banana was an unpatriotic fruit; it was not a good Fascist, it was not Italian

born, and its consumption did not contribute to empirebuilding. So Signor Mussolini banned the banana, and the famous song, "Yes, we have no bananas!" became a truthful declaration of Italian fruiterers.

For a while I fancied the banana was in jeopardy in Germany. I imagined Herr Hitler skinning one, and deciding it was not one hundred per cent. Aryan; indeed, looking at its shape, the curve is suspiciously akin to the Hebrew proboscis. I could hear Dr. Goebbels declaring the Jews were a banana-nosed race, and Herr Streicher shrieking that the banana was the secret emblem of Jewish ascendency.

Now, there is one curious thing about the banana. Although it is constantly in our homes, and survives on the fruit dish when all other companions have gone out of season, we live with entirely erroneous ideas concerning it. There is no such thing as a banana tree, and the banana does not hang down on the branch—it stands firmly up. You can safely inform every fruiterer that he is wholly wrong in the manner in which he hangs up his bananas. He should reverse them, and display them, not in the manner of a folded umbrella, but like a candelabra. The banana grows upward, and, moreover, it bears at the top a small flower. If you examine the blunt black end of the banana, you will see where that triumphant little flower has grown aloft.

I learned much about the banana, with an actual demonstration on a growing plant; hence my delay on the way to the car under the palm trees. It is a gigantic herbaceous plant, growing fifteen or twenty feet high, and dies right down each year, just like a hollyhock. It has no trunk, since it is not a tree, but consists of a series of closely folded sheaths of leaves, of which the blades, forming a spreading crown, may be ten feet long. At the flowering period the

true stem pushes its way up the hollow tube formed by the sheaths, and, emerging, throws out a long drooping flower stem. On the upper part of this stem grow closely crowded male flowers. Each single male flower has five fertilising pistils, and one sterile pistil in the centre. The female flowers are on the lower part of the stem, and when they have been fertilised the male flowers fall off. The seed vessel now begins to grow beneath the flower, and the banana as we know it takes shape, with a claret-coloured flower growing on its extremity.

I now peel a banana with a vision of its green fan-like leaves, in which a man can hide, and look at its flat hardened end and imagine the little flower that grew there. Months later, when back home, I astonished my pleasant fruiterer by entering his own bow-windowed shop and saying—

"You mustn't be so cruel to your bananas."

"Cruel, sir?"

"Yes. Do you know you're hanging the poor things upside down?"

He looked at the heavy green stalk with its thick cluster of yellow bananas.

"But that's how they grow, isn't it, sir?"

"Not at all; they grow the other way up."

He turned the stalk round, still a little incredulous.

"I don't think my customers would like it—we're used to them that way," he said, reflectively.

"It's a pity they can't keep the flowers on—then you'd see which is the right way up," I said.

"Flowers on!"

He laughed heartily. The idea of a banana with a flower on the end tickled his fancy. He laughed and laughed. "Well, that would be an idea! Whatever would folks say!" he exclaimed.

"The idea's not mine—it's Nature's," I answered, and was about to explain when I saw a derisive look in his eye, and I said no more. It seems as if the banana will never be taken seriously; it belongs to comic songs and Sunday-evening custard.

I got into the waiting car at last, and told Moses to drive into Miami and stop at the corner of Miami Avenue and Flagler Street.

"At the corner, suh?"

"At the very corner."

"But that's the busiest corner of Miami, suh. I can only set you down there; I can't park."

"Very well, set me down. I want to see it. I once owned that corner," I said.

Moses showed the whites of his eyes in astonishment.

"You must certainly be a very rich gentleman, suh," observed Moses.

"As a result, I am a very poor one," I answered.

The car started, and I opened wide the windows to get the cool breeze. Moses was generally talkative, but I must have stunned him, for he drove silently.

I had not been quite correct in my claim to the property I was going to see. I had once owned a share in it, or, to be precise, several shares in the company that owned the corner. In the years soon after the Great War, when the United States was soaring with dizzy prosperity, I succumbed to the investment fever and bought a block of preference shares in the United Cigar Stores Company. Its ambition seemed to be the ownership of every important corner in every town

in the United States, in which it sold cigars, tobacco, and cigarettes. This investment seemed to combine the two safest investments there are: tobacco—based on universal consumption, and in no sense seasonal, for people smoke when they are prosperous, and smoke still more when they are unfortunate—and property, which is substantial and cannot disappear like paper investments.

That is how it appeared to me then, when I firmly resisted the soaring, high-yielding stocks the whole world seemed to be gambling in. What I did not then know was that many of these companies were a pile of pill-boxes erected to swaying heights, and that a company was seldom self-contained. It was generally based on Gold Bonds that were not bonds and not gold, and it was owned by a chain company, that owned another chain that was owned by another chain. It was all rather like the game of dominoes one used to play as a child; you erected them all on end and near enough to each other so that the falling of the first domino brought down the whole line.

The corner of Miami Avenue and Flagler Street, since 1896, had become the centre of the rapidly growing city. It is from this spot that an ingenious system of street-numbering begins. It is so ingenious that it is very confusing in its mathematical simplicity. From this crossways the avenues run North and South, and the streets East and West. The streets and avenues are numbered from the centre in four sections, N.E., N.W., S.E., and S.W. It is all beautifully clear, on paper. N.W. 4th Street at 2nd Avenue is clearly differentiated from S.E. 2nd Street at 2nd Avenue for there are two 2nd Avenues, E. and W. of Miami Avenue, but it wants thinking out, and when on N.W. 2nd Avenue you do not know whether you are proceeding N.W. or S.W. and,

making enquiry, you are told to go South on North-West and Avenue until you come to 12th Street, and then turn East, you find yourself boxing the compass indeed.

Moreover, some of the south-west avenues have a bend and turn South-West-West. Kipling would have had to alter his rhyme in the City of Miami-

> Oh. East is East and West is West, And never the twain shall meet. But you may go west and you may go east, North-east, south-west, south-east, north-west, And still be in Flagler Street!

At the very centre of this compass stood the cigar stores of the company in which I invested my money. In 1805 it was a vacant lot that was bought for one hundred and fifty dollars. Thirty years later, at the height of the boom, it sold for one million five hundred thousand dollars. That sounds as if I should have seen a handsome profit on my shares. Not so. The property came back, by foreclosure, to a subsidiary company of my company, which speedily went bankrupt. My five thousand dollar shares were not worth fifty. I was in the Florida boom, but I was also in the Wall Street crash. What happened to me happened to millions.

Something else had also hit Miami, the terrific hurricane of September 1926, which, when the crazy boom had subsided, and Florida was shaking itself out of a morass of bankruptcies, came like the wrath of God and left Miami and its satellites a wreck. You can still see the self-made ruins of Miami, immense, gaunt, often windowless buildings, that were left unfinished after the boom had collapsed

and the hurricane had come.

At Coral Gables there is a vast building that looks like a

fire-gutted factory. It has no roof, no walls, but the superb arches of a grand entrance still stand in the centre of the great ferro-concrete frame. This was to have been the centre of Miami University, destined to be a seat of learning, the Athens of the New World, where five thousand youths like gods were to sit at the feet of the great scholars of the age. There is a University of Miami to-day, with a thousand students collected from Florida, Cuba, and elsewhere, but it is a mere skeleton of the giant conceived by George Merrick, the genius who created the city of Coral Gables. He dreamed in limestone and millions, and planned a paradise in a palmetto wilderness.

The crown of Merrick's dream was to be the University of Miami. All that had been achieved at Oxford, Padua, Heidelberg, and Harvard was to be achieved here almost overnight. It was to have five thousand students, and a special railway station in the grounds, so that students could get into the train at Philadelphia and step out, as it were, at the Parthenon, the crown of the new Athens. There were to be great lakes in the grounds on which the children of the gods would float, gondola-borne, to their classes. One island would hold a vast open-air Greek Theatre, sacred to Æschylus, Sophocles, Euripides, and Aristophanes. In the marble stoa the greatest philosophers, imported at irresistible salaries, were to discourse to the chosen children of the New World.

Such was George Merrick's dream, nobly conceived overnight. He acted at once, gave one hundred and sixty acres of valuable land at Coral Gables, and a building fund of four million dollars. With tremendous pomp and publicity the foundations were laid. The walks rose—and suddenly stopped when the boom bubble burst. The roofless halls are



MIAMI CITY HALL, WITH GAOL ON TOP



MIAMI BILTMORE HOTEL, AT CORAL GABLES



THE POOL, MIAMI BILTMORE HOTEL, CORAL GABLES



THE VENETIAN POOL, CORAL GABLES

now mellowing under the sun, the lakes and lawns have never emerged from the wild scrub. The present students use a bankrupt hotel.

It is all as sad as it was mad. One cannot, in fairness, add the adjective 'bad.' For George Merrick had genius and his dream had altruistic points. He wanted to create an earthly paradise. He came near to doing it, as we can see by what still remains, fantastically romantic, and occasionally beautiful.

Coral Gables was boom built. It arose from the wilderness in 1025. It has not all of it gone back into the wilderness, for it was too magnificently conceived, too courageously planned, to suffer total eclipse. The boulevards and buildings are still beautiful, the City Hall closing the Coral Way vista, the high Giralda Tower of the Miami Biltmore Hotel, the palm-girt, arcaded Venetian swimming pool, the wide thoroughfare of Ponce de Leon Boulevard, they may all be called bastard architecture, but their adaptation from Spain and Italy seems to me legitimate in this sunlit air. Tuscan tiles and concrete, legitimate and stucco, with patios, pergolas, loggias, vestibules, arcades, medieval fortress-gate ways, artificial canals dug through the mangrove swamp to the sea swimming pools, Renaissance banks, hotels with baroque facades, villas in Spanish, South African, Italian, Burmese, and even Chinese styles, drug stores, ten-cent stores, Florentine snack bars, Venetian balconies, Moorish windows-a jumble, yes, but a bold escape from the telegraph-pole and the odd skyscraper-dreariness of the American small town.

George Edgar Merrick, who achieved all this and lost all this, may yet be remembered as something more than the builder and booster of a crazy bourgeois Utopia. His history is that of the rise and fall of the great Florida realestate boom.

His father, a Congregational minister, retired to Miami. Some way out towards the wild Everglades, where only the Indians had penetrated, he cleared a piece of ground and built himself a house. He called his homestead Coral Gables. and raised grapefruit and oranges. This was in 1808. His son, George, went to study law in New York, showed a literary bent, but on the death of his father returned to Coral Gables, raised fruit and saved money. It suddenly occurred to him, in 1922, that his part of the world would be ideal for the retirement of aged ministers, lawyers, doctors, etc., who found Palm Beach and Miami Beach beyond their means. Fired with the idea of building his Utopia, he acquired more land and planned to build with the local limestone artistic little houses on fifty-foot plots. The scheme included flowery boulevards, shady avenues, swimming pools, lakes, and a canal through to Biscayne Bay.

While he was in the midst of his plans the Florida boom caught him. He was lifted up in a surge of wild speculation, and the original idea of Coral Gables was swamped in grandiose schemes. Prices for the land soared and soared, even the marshes were snapped up at fantastic figures by

people living thousands of miles away.

Merrick now began to think in tens of millions. He commissioned famous architects, sent them across Europe to copy palaces and villas, he embarked on a three-million dollar advertising campaign and had a large administrative staff. The new city began to rise. No plans were too fantastic, no dream unrealisable. The University was one; a canal was blasted and cut through the rock and swamp until

it reached the sea; side canals made Coral Gables a little Venice. Nothing was allowed to detract from the fairy-tale city rising from the Florida scrub. Even a water tower, generally a hideous thing, became an object of beauty, domed and balconied, and given a Spanish dress.

Still the wild scramble for land went on. Prices rose and rose. At the top of the boom Merrick possessed eighty million dollars, on paper. His chef d'œuvre was the Miami Biltmore Hotel, in the heart of his new city. It cost seven million dollars to build, has four hundred bedrooms, and the largest outdoor swimming pool in the United States, with a grand stand, a diving tower, sun loggias, and balconies. In the arcades under the hotel there are shops, dancing floors, tea terraces with lofty pillared loggias, tennis courts, and, beyond, an eighteen-hole golf course, the scene of the world's richest tournament, a ten-thousand dollar Open Event. And rising into the radiant blue sky, shining by day, and flood-lit by night, with a torch, visible for miles, is the hotel tower, a replica, three hundred feet high, of the Giralda Tower at Seville.

When the boom collapsed, the hotel stood derelict. From its high balcony one could look on a flat landscape subdivided into avenues, streets, and lots, all laid out for the thousands who had bought their winter homes, or retreats for their years of retirement. They never came. Speculators had bought and sold, bought and sold, the prices had soared and soared. Even office boys in far-distant cities were speculating in Florida real estate.

Suddenly the bubble burst. George Merrick was a ruined man, Coral Gables was an empty city, the vast hotel was without guests, and the triumphal stucco arches to the new Utopia cracked in the heat and were smashed by the hurricane. The canals became weed choked. The jungle crept back again.

That might have been the end of the story, but American enterprise never dies. There is always a financial Napoleon who will take a big risk. The empty Miami Biltmore Hotel found a backer, who acquired an option at a bankrupt price. He linked it with a Miami Beach hotel, at a cost of nearly two million dollars, he started a service of sumptuous automobile trailers called aerocars and enabled Miami Biltmore guests at Coral Gables to make the journey to Miami Beach, fourteen miles away, free of charge, and to use his Roney-Plaza hotel there, with its bathing cabañas. To crown his efforts, he ran a special train from New York to Miami equipped with gymnasium, cinema, dance band and swimming bath! The Miami Biltmore Hotel came back to life, Coral Gables came back to life.

The collapse of the boom, the great hurricane, the Wall Street crash, all these things have passed. The Florida sunshine remains, and under it some of George Merrick's Spanish architecture smiles, a little weather-beaten, hurricane-battered, and thwarted in its grandiose intentions, but still astonishing and beautiful.

All that happened in Coral Gables happened in Miami, and elsewhere, on a vaster scale. Special trains and special motor-buses brought hundreds of thousands of speculators into Florida. Sometimes they were brought free, consignments of 'suckers,' who tumbled off the trains and bought on the railway platform sites which did not exist, or sites which had been sold a dozen times without land titles. It was not always that they regretted their purchases, for within twenty-four hours they re-sold at four hundred per

cent. profit. There was the case, among many, of a New York bank clerk who borrowed a thousand dollars, bought a thirty-day ticket, and came back to New York, having made four hundred thousand dollars. The tales of Klondyke faded into insignificance beside the tales of the Florida boom.

Miami grew overnight like a mushroom. It had six hundred inhabitants in 1896 when the Flagler Street site of my cigar company was being offered for one hundred and fifty dollars. In 1926 its population was over two hundred thousand. There was nothing Miami was not going to be-a great social centre, a great industrial city, a great seaport, the world's greatest holiday resort. Propaganda fed the imagination until insanity swept the crowd. Barren sanddunes became worth millions. Great hotels sprang up, hundreds of vessels moored in the Bay, and still the speculators could find nowhere to sleep. Giant dredgers scooped up the mud and made islands that were sold and re-sold ten times before the mud had dried, sometimes before the dredgers had begun work. Fabulous fortunes were made out of non-existent sites, and a great number of the sites, if they existed, possessed no title. To this day, such is the chaos in the real-estate world, purchasers of land always take out an insurance policy on their title in case it should prove to be invalid

When the boom swept over Miami there was not only a frenzy of buying and selling land, there was also a frenzy of building. It was building of a kind that may never be seen again. Merrick in Coral Gables was not the only dreamer who sought to reproduce the wonders of the Old World in the New. Estate agents' offices had a splendour that was only an introduction to the architectural grandeur of this

new earthly paradise. The silks and rugs of China, the iron-work of Spain, the tessellated pavements of Italy, the oak panelling and garden ornaments from mansions in England, gateways transported en bloc from German castles, stained glass from ancient churches and monasteries in Europe, every country was put under tribute, since no price was too great for anything that might enhance a villa, an hotel, an office, or a store. In the harbour a fleet of ships laden with these treasures awaited berths for unloading their cargoes. The demand for building materials was so pressing that many ships were unloaded at distant ports, at Key West, Jacksonville, Tampa, Savannah and New Orleans, and the goods went on by rail.

Clerks worked day and night registering title deeds, banks sprang up to handle millions of dollars. A food famine threatened the town, so great was the influx of speculators, buyers, swindlers, gamblers, masons, carpenters, bricklayers, gardeners, lawyers, professional orators to boost sales, journalists, to write up the boom, prostitutes, gangsters, grafters,

and bootleggers.

And still the prices soared. Old people living in penury on small fruit farms found themselves millionaires overnight, sold out, lost their heads, and died homeless and in poverty again. All around Miami for miles there arose ornate gateways, castellated, or in elaborate baroque with heraldic devices. They looked tremendously imposing in the photographs distributed throughout the world, but they were all built of plaster, and mere stage scenery. Through these imposing gateways one glimpsed the new Eldorado, plots of land, home sites, all marked with white stakes. A broad concrete road, bordered with palm trees plugged in, led to these cities of the future. Close examination showed that

not a brick had been laid, not a brick could be laid, for the ground was a swamp. Some of the land, sold at fabulous prices, never existed except in the elaborate prospectus that

gulled the far-away purchaser.

Could people be so silly? one asked. Alas! they could. I knew one. And she was not a fool in most things. I remember lingering before the display that trapped her, and it held me for a few minutes day-dreaming. In a shop window in Old Bond Street there was a display of a model villa girt with palm trees, beside a blue bay on which a yacht sailed, the whole scene bright with tropical sunshine. At the sides of this alluring villa were baskets full of delicious oranges, lemons, tangerines, avocadoes, mangoes, guavas, pineapples, and pomegranates. "Grow these in your garden at Alcantara Heights," ran a legend over them.

For five thousand dollars one could buy this Spanish villa, with patio and palm trees, and half an acre of orange trees, or the site alone, for one thousand dollars. And there one could live for ever in the sun, bathe in the tropic sea, grow the lovely fruit and dwell in a fairy land where income taxes and inheritance taxes were unknown. It was, in short, the dream come true, and many a Londoner, who had never seen a palm tree growing, or an orange on its tree, gazed through the window in the Bond Street shop, heard a faint Hawaiian music in his ears, and, indulging the day-dream, went in and received a copy of the glowing, copiously illustrated prospectus that set forth a hundred reasons for living happily evermore at Alcantara Heights in glorious Florida.

I did not go in, but I felt the temptation. That was in London, in 1924. Eight years later I came to know my delightful neighbour in the Chiltern Hills, Miss Whissitt of Filldyke Cottage. She is a lady of straitened circumstances,

that is, her circumstances are never quite straight unless she goes to bed early to keep down the electric light bill, and refurbishes last year's coat and skirt. She is cultured, highly intelligent, and tremendously industrious and public spirited. I have written much about her elsewhere, and I account her one of the great assets of my Thames-looped corner of Oxfordshire.

A week before I left for Florida she came to see me, on a wet January day.

"Most seasonable weather, *n'est-ce pas?*" she commented, shaking her umbrella in the rustic porch before entering. "I felt I must come to wish you Bon Voyage."

I am always glad to see Miss Whissitt. I love her scraps of information, her tags of French, her kindly gossip, and above all her infallible gardening lore. I persuaded her to come in and have tea.

When she was seated she took off her gloves, blew into them, flattened them, and laid them in her lap along with a large envelope.

"I'm very interested in your going to Florida," she said, as I offered her a tea cake. "I have always wanted to see it—the blue skies, the azure waters, the gorgeous birds, the fruits, un pays merveilleux!" she exclaimed, lapsing into French, as is her habit when stimulated by her imagination.

"You ought to come," I said, a little thoughtlessly, knowing well poor Miss Whissitt had no means of going anywhere.

"Yes, how I wish I could. I love England, and my corner of it particularly, but sometimes I crave sunshine. That's what's at the bottom of my passion for Italy. When the sun shines on my Italian garden I get the complete illusion, and it's wonderful."

I knew her Italian garden, created out of odds and ends at Filldyke Cottage. It was a *tour-de-force*, and would not have shamed a hillside garden at Fiesole. What, I wondered, would not Miss Whissitt achieve in Florida?

The thought seemed to have been known intuitively by Miss Whissitt, for she gave me an odd smile, and, fingering the piece of bread and butter on her plate, said, almost shyly:

"C'est incroyable, but I once thought of living in Florida."

She must have seen my surprise, for she gave a nervous little laugh, and added "Vraiment!" and then sipped her tea.

"Yes, I am wondering whether you would do something

for me?" she said, quietly.

It is so rare that one can do anything for Miss Whissitt, and she is so constantly doing things for others, that I was delighted to offer my services.

"You see," said Miss Whissitt, picking up the long envelope in her lap, "I own some land in Florida, just a little,

half an acre."

Hard as I tried, I could not hide my astonishment at finding Miss Whissitt was a Florida landowner.

"Where is it?" I asked. "You inherited it?"

"No—I bought it. I wonder if you are going anywhere near a place called Alcantara Heights, about ten miles from Lakeland in Florida?"

"I'm going quite near there-I could visit it."

"Quelle bonne chance!" exclaimed Miss Whissitt, drawing some papers out of her envelope. "Here's the title deed. I bought the plot some twelve years ago, but for the last nine years I've—"

I interrupted her. The address on the title deed was Lot 47, Alcatraz Avenue, Alcantara Heights. In a flash I recalled the shop with the alluring model villa in the window.

"Did you buy it in Bond Street?" I asked.

"Mais oui! How did you know?" exclaimed Miss Whissitt, astonished.

"I was nearly caught myself. That villa was most alluring," I explained.

"Caught? Then-"

I regretted the word immediately. I saw I had given

tongue to a fear suppressed in Miss Whissitt's mind.

"I know it was very foolish. I was carried away—it seemed such a paradise, and I thought one day, when I got older, it would be nice to live in the sun, to—but, of course, I know now how silly it all is. I couldn't live out of England," exclaimed Miss Whissitt.

"Thousands felt the same you know," I said, sympathetically. "I read all the literature myself, but as I had no money I was safe. Can't you sell it?"

"No—it's very strange. I've never had an answer to most of my letters. Three came back to me."

"You know the land exists?"

"Oh, yes," exclaimed Miss Whissitt. "I know it exists."

"This title may be-" I began to suggest.

"I know it exists because I have to pay taxes on it."

"How much have you paid?"
"About thirty pounds, so far."

"And how much did you pay for the plot?"

"Two hundred pounds-it seemed cheap, then."

Poor Miss Whissitt, she knew she had been duped, but found it hard to acknowledge the fact.

"I believe it's a very lovely district. And, of course, if I ever thought of living in Florida—" she said.

"But you never will think of it. Of all the people born to

keep an English garden, you are the one," I interrupted, perhaps a little brutally.

"Yes-cela va sans dire," sighed Miss Whissitt. "It was

silly of me. I was carried away."

"I'll go round and see where it is, and what it's like. Would you sell it?" I asked.

"Yes."

"For how much?"

"Oh—for anything. You see, I have to go on paying taxes."

"If it can't be sold, it would be better to let the local authorities foreclose for payment," I said.

"Oh-I hadn't thought of that. Can one do that?"

"Leave it to me, and I'll see," I said.

"It is most kind of you—I hate troubling you. And please will you not say anything to anyone here? I can't think how I could be so foolish. *Quelle bêtise!*" said Miss Whissitt, drawing on a glove.

I promised. It was on my tongue to ask why she hadn't discussed the thing with her lawyer, and then I realised that it was a matter Miss Whissitt would never confess to that unimaginative fellow in the Henley office.

II

Moses set me down at Miami Avenue and Flagler Street, and I saw then how impossible it was for him to halt there. The cross-streets were jammed with traffic. There was an unbroken line of motor-cars, as far as the eye could see. They were all, so their registration plates told me, the cars of visitors from every part of the United States. No wonder Miami's two hundred hotels were crammed, and that Miami

felt the tide of prosperity had come back. Moreover, the unkind northern climate had driven people south to sunshine. The coldest winter in forty years, with a thermometer standing around eight degrees below zero had sent all old people and well-to-do families hurrying to Florida.

Unlike Palm Beach, exclusive and expensive, Miami Beach is the popular playground. It has at one end all the bourgeois vulgarity of Coney Island or Blackpool, with attractions as variable, and the other end of the Beach tends towards an exclusiveness achieved by high costs. Suburbs of Miami like Coconut Grove are inhabited by retired professional men, and well-endowed widows, with a sprinkling of millionaires along the fringe of the Bay, attracted by the fishing and yachting.

How much does it cost to live in Miami? The answer is that it can cost as much or as little as life anywhere else. Since every American family has a car, the travelling expenses are light. It takes four days from New York by road, and there are excellent rest camps en route for the economically minded. The United States are plotted with tearooms, lunch bars, and barbecues.

What is a barbecue, you ask? It is to the South what 'hot dog' is to the North, a quick-satisfying sandwich. Everywhere one sees "Joe's Barbecue" or "Tom's Barbecue." It may be an elaborate pseudo-Spanish bar, with gay awnings and aluminum stools, a soda fountain, or a mere wooden shanty on the roadside; always it is spotlessly clean. The barbecue itself consists of chopped beef or pork, spiced with hot condiments, between slices of bread. You need not get out of your car. You draw into the kerb, sound your horn, and a white-jacketed, sailor-capped youngster brings you your lunch on a tray that he clamps to the door of the car.

Probably most of the people I now watched passing in cars had come to Florida in this manner. They had escaped from the bitter North, and they had saved money. For here there were no coal and heating bills, no need for heavy winter clothing, and no colds and bronchial troubles involving doctors' bills. Many of these tourists were living in the sun for a total cost of forty dollars a week. No wonder these cross-streets were packed with cars, the side-walks thick with humanity in summer finery.

I looked at my late 'property,' which had multiplied itself ten thousand times in value, and then passed into the liquidator's hands. It was a depressing experience, but this morning, in brilliant sunshine, with happy crowds all around, I had no regrets for my 'Florida flutter.' It gave me common ground with thousands of victims. It was sad, of course, for a woman like Miss Whissitt, wholly dependent on her slender capital. I hoped when I got to Alcantara Heights something might be rescued from the debacle. It was a wild hope, I knew. The Florida soil was porous, and had engulfed millions.

I threaded my way through the crowd—and the crowds were thicker on the Beach four miles across the causeway—passed the City Hall, with its County Court, and its Gaol high over the shining landscape, and went to the covered flower market, to buy flowers for my hostess.

High in the sky above me sailed a small airship carrying passengers on a sight-seeing trip over the city and down the coast. It made five ascents a day, and one could see it floating through the evening dusk lit with coloured electric lights. Two aeroplanes trailed banners across the sky advertising a night-club. And for those who wanted to look down, with less risk, there were glass-bottomed boats mak-

ing excursions across the lagoon whose wonders lay revealed in the clear depths.

In the flower market the variety and gorgeousness of the blooms, even in February, were quite bewildering. Hydrangeas, hibiscus, azaleas, orchids, gladioluses, tulips, irises, mimosa, pyrus japonica, roses, pinks, oleanders, larkspur, asters, delphiniums, primroses, caladiums, bougainvillæa, violets, pansies, marigolds, pepperonia, jasmin, maidenhair fern—the stalls were ablaze with flowers, all local grown, in open air, for only local producers could sell in this market. And there were fruits of shapes and colours I had never seen before, the kumquat, like a tiny orange, the loquat, or Japanese plum, the Persian lime with its lovely aroma, the chavote and the papaya. The chayote came from Malaya, and the plant makes a pergola cover, from which the fruit hangs pear-like. The papaya is a melon-like fruit, rapidly growing in favour both for its distinctive flavour and its health-giving pepsin.

I thought my hostess was joking when she told me the papaya was a polygamous plant; it has to be planted with one male to seven or eight females, for pollination. And one must not forget the avocado, which appears on Florida tables as a vegetable, a salad, and a fruit. It grows to perfection around Miami, hanging like balls on long strings from the branches. And when the Floridian tires of his pineapples, pomegranates, oranges, bananas, lemons, tangerines, and grapefruit, he can turn to the exotic and well-named monstera deliciosa, which has small cucumber-like fruit, and enormous fan-like rubbery leaves which Nature has thoughtfully perforated with oval holes in order that the wind may blow through! And equally happy in its name, more lovely in its appearance, with white star blossoms, is the carissa

shrub, from whose small red fruit a delightful jelly is made. I bore off a pot of this, together with another of local guava jelly, and, my arms encircling an immense bouquet of gorgeous flowers, staggered out of the market into the glare of noon, to find Moses waiting with the car.

How lovely was Nature, what a paradise the world was on this hot January day! But I had reckoned without Man, and his activities. As my car was halted in a traffic jam, I

read a placard displayed across a shop front-

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