

# **Life in Palm Beach County, Florida, 1918–1928**

## **Part II: The Real Estate Boom and the Hurricane of 1928**

From Noah Kellum Williams' *Grandpop's Book*

Edited by Charlton W. Tebeau

Moved by the boom—as millions of others were—Birdie's brother-in-law, Chester Weekes, came down from Nebraska. His father was a grain dealer and he had grown up in that business. It isn't a very big jump to switch from selling grain to selling real estate. He talked me into renting an office and going into the real estate business with him. So Kelsey City had another business—Williams and Weekes, Real Estate. He ran the office and I stuck to my engineering. Among the first properties we listed was my other 160 acres. At the same price I sold the 80, together with the notes for my cows and my house in Kelsey City, it brought my present worth up to well over \$100,000. The Real Estate Office did a lot of business till the bubble burst, but did not sell my land. The Abstract Office was so slow that the bubble burst before they got my abstract for the 80 acres. Although the buyer had paid me \$2,000, he told me I might keep my land. For \$100 he would give me a quit claim deed to clear my title. I accepted his offer. As things turned out later, I had better have kept my money.

Kelsey had a big tract of timber land up in Georgia. It was in the southeast part of the State and lay south of the Satilla River. The Atlantic Ocean was its eastern boundary. A big part of this land had belonged

to General John Floyd of Revolutionary fame. After the Revolution, he and his descendants had a lot of slaves and raised a lot of cotton. Being on deep water—the Estuary of the Satilla River—they had convenient shipping to any part of the world and this became one of the most prosperous parts of Georgia. The Civil War freed their slaves; the railroad passed them by; the descendants scattered and the whole plantation reverted to woods. We cut many pine saw logs on land once in cotton. Kelsey gave Felton and me a letter to his representative up there and sent us up to see what we could do about building barges out of his lumber, cut off his land. We made a thorough investigation, then came back and signed a contract to build him 100 barges—each one of which would carry one hundred tons and would draw only four feet of water.

On the bank of the Satilla Estuary there had been a very large sawmill served by a narrow gauge railroad with many of the buildings still standing. We found one, that by patching a few holes in the roof, was good enough to live in. We utilized the lumber of others to build us a big shed. We got a tractor for power and bought a planer to set up in this shed. We then made deals with two natives who were operating portable sawmills to move over onto Kelsey's land and saw for us. We got the lumber coming through the mills and running through the planer; hired carpenters; built ways; got everything running smoothly; built and delivered one barge and had another on the ways and about half built when we got a letter from Kelsey. The bubble had burst! He wouldn't be able to pay for any more barges and couldn't get any freight to haul on them if he had them. Return our planer (at a loss); pay our bills and figure up all of our expenses. He would pay all the expenses we had incurred and pay both of us salaries for the time we had worked. We thought that was mighty nice of him under the circumstances, for he had been hit awfully hard. It left both of us out of a job. We had almost enough lumber sawed to finish the barge we had on the way, so we went ahead and finished it on our own. We rented it to a road contractor for a while and eventually sold it. Then we dissolved partnership and Felton went home.

In my running around through the woods, I had seen a lot of ash in the swamps. I learned that there was a carriage factory not too far away that was buying ash, so I wrote to Kelsey and got permission to cut his ash on a stumpage basis. I put the sawmills to sawing ash instead of pine and put in several months there. I didn't get rich at it but did make a pretty fair salary and I had a job.

When I finished getting my ash lumber out up in Georgia (prior to the 1926 election) and came back to Florida, the bubble had burst in a big way. I not only had no regular job but found very few little jobs. The first of the year, 1927, I took over my duties as County Commissioner. That gave me a little to do, but not enough to keep me busy nor to feed my family. So I moved back to my farm west of Jupiter and started farming between my other jobs. The man who had bought my cows had paid a little along, but only a very small percent of what he was supposed to pay. He said he didn't see how he would ever be able to pay for them, so suggested I take them back. I borrowed money; built a barn; took the cows back and was in the dairy business again. As if I hadn't already had enough trouble, my cows suddenly commenced dying. The veterinarian had never seen anything like it. He started searching his doctor books and eventually found a tropical disease in Africa that had the same symptoms. How a disease from Africa could ever get over here, we had no idea. Nevertheless, he injected my entire herd with the recommended medicine and it did the trick. In the meantime, I had lost several cows.

In July, 1928, my sister Luella, and two children from Cuba stopped for a visit on their way to Indiana to put her daughter in school. When two women get their heads together, you never can tell what will come up. Birdie hadn't seen her mother for two years, so decided this would be a good time to go and pay her a visit. Result, two women with seven children, ranging in age from eighteen months to fourteen years, set out for Indiana in an Oldsmobile touring car that was well past its prime and had a leaky radiator in the bargain. Only one woman and the fourteen year old boy could drive, and he wasn't supposed to.

A few days later I got a wire from Rome, Georgia. The water had run low; the engine had heated and burned out some bearings and they were tied up till they could get some parts from Atlanta. Please wire money. But that wasn't the end of their troubles. Things went fairly well till they reached Richmond, Indiana, only about forty miles from their destination. There, right in the heart of the city, about five o'clock on Sunday afternoon when everybody was rushing to get home, the old car died. Birdie phoned my sister, Zona, at Charlottesville, and her husband drove to Richmond and brought them in with a rope. Then she wrote me that they had had so much trouble that if I wanted her back I would have to come and get her. We had an uneventful trip back home and reached there just in time to get the three oldest children off to

college; Gordon and Vera for the first time and Elizabeth for her second year.

Just one week to the day from the time we got the children off to college, on Sunday, September 16th, 1928, the worst hurricane that ever hit the East Coast of Florida, hit us. Radios had just been invented and were not yet in common use. On Saturday afternoon I was down in West Palm Beach. The latest report was that it was headed straight for there and had winds of tremendous velocity. Men were standing around in groups discussing it and wondering if it would hit there. They were guessing which of the big buildings could withstand it and which ones would go down if hit and all were hoping it would change its course. On Sunday morning I took my milk, as usual, to the bottling plant near Kelsey City. Owners of buildings in town were out boarding up their windows. They said that according to the latest information, the hurricane was coming right at us. When I got home, instead of getting ready for church, as I usually did on Sunday morning, I got some boards and went up on the roof and nailed them on to hold the roll roofing down so the wind would not tear it off and boarded up the windows. It was wasted effort.

A big fruit company had erected a high-power radio station in Jupiter so they could communicate with their banana plantation in Central America. At three o'clock in the afternoon a neighbor came in and said the radio station had sent him out to warn people to flee for safety. They recommended that we go to the new \$160,000 schoolhouse in Jupiter. He said the hurricane had gusts of wind up to two hundred miles per hour, and was preceded by a tidal wave fifty feet high. I had run levels over a lot of the country around there and knew that the Coastal Ridge was only twenty-five feet high, so I said, "If the wave is that high, it will top the Coastal Ridge. We are more than five miles inland here, so the water will have that much room to spread itself in. This house isn't too strong, but the barn is new and well-built. I think we would be safe there; or, if we run at all, we should go inland. The trouble there is, there is no protection at all against the elements."

One of my tenants said, "I have a hunch that those people have figured this thing out and know what they are talking about. I think we should do what they say."

I went to the barn. The men had just put the first batch of cows in to milk and fed them. I told them the bad news. Then I told them to fasten the barn door open so it couldn't blow shut and to loosen the

cows in the stanchions so they could come and go at will. We would all go to the schoolhouse. I had a screen-side truck that had been worked over into a school bus. It had better curtains and would hold more people than the touring car. Birdie gathered up a lot of bedding and pillows; and, between the bus and one milkman's car, we all went to the schoolhouse. The road ran straight east and had a very high crown. The wind was already so strong from the northeast that I was afraid to drive on the right side of the road for fear the wind would turn the bus over, so drove on the left. There was no one going west at that time.

About five-thirty the wind and rain hit with all their fury. I stood by a south window and watched lumber from houses and big tree limbs go by and big trees snapped off like toothpicks. I saw a dog standing in the lee of the building. He suddenly took a notion to go somewhere and started off on the run. When he got out where the wind could hit, it just rolled him. He half rolled and half crawled back into the lee of the building. He was still standing there when the darkness shut down till I could no longer see him.

As the night advanced, the wind intensified. Windows, transoms and doors on the windward side gave way. The carpenters had very conveniently left some two-by-fours and two-by-sixes inside the building. When a door gave way we got enough men ahold of it to force it shut between gusts. We then nailed a brace in place to hold it shut. All we could do with the windows and transoms, was to move things away from in front of them and let the rain blow in. When those strong gusts hit, they shook the building from stem to stern and we feared that the next one would bring down the building. There wasn't a thing we could do but pray. Strong men prayed who had never prayed before. Strange to say, those who were not in the habit of praying, prayed the loudest. Those who were in the habit of praying were more trustful. Many of them did their praying in silence. Birdie spread the bedding on the floor and put the children to bed just the same as she did at home, except that she didn't undress them, and for the most part they slept. Some other children slept too, but many of them cried in panic till the storm abated. Did the children who slept do so because they had their beds, or was there a deeper reason? Did the children who cried do so because they didn't have their beds, or did they get fear from the attitude of their parents? I can't answer.

About one o'clock in the morning the wind abated a little, and I stretched myself on the floor for a little sleep. At two the janitor called me. They wanted help. An elderly couple lived in a two-story garage

apartment near the schoolhouse. The stairway was outside. I don't know whether they had not been warned, or didn't take the warning. But that as it may, they stayed in their apartment until they were afraid it was going to blow away, then came down and started for the schoolhouse. The wind was so strong it blew them down. They managed to crawl back and sat down in the lee of the building under the stairway. The apartment blew off the garage and the garage careened over to such an extent that it pinned them down. Eventually he was able to free himself. Just as soon as the wind abated a little he crawled over to the schoolhouse for help. Enough men went over to get the stairway off her and carry her to the schoolhouse. She was badly injured. By that time, the wind had pretty well died down but the rain was coming down in torrents. A carload of us set out to see if we could find anyone else in distress. The destruction was terrific! Many times we had to turn back because the road was blocked with fallen trees and other debris. Where we went no one had stayed at home except those with houses strong enough to stand.

We got back to the schoolhouse just at daylight. I called my son, Kenneth, and two of my dairy hands to go home with me. When we got to the first bridge, it was out. The tidal wave had not topped the Coastal Ridge but it had shoved enough water through the Loxahatchee Inlet to raise the water in the bay and its tributaries to wash out some of the nearby bridges. We turned back to the schoolhouse and found about one hundred and twenty-five people who wanted some breakfast. In times like that most people are helpless. They need a leader. Whether it was because I was County Commissioner or not, I don't know; but they promptly appealed to me. I went downtown to see what I could find. We found a store that had blown away. Most of the goods that water would damage were ruined but there was a lot of canned goods. When the owner heard that the hurricane was coming, he turned the key in the door and fled north. We loaded all the usable goods in my bus and took them over to the schoolhouse, where I had them all inventoried so they could be paid for. The Red Cross paid for them later.

Just as there was no leader in getting something to eat, so there was no leader in the kitchen to prepare it. It is no small job to feed 125 people, especially when your facilities are so meager. Finding no head cook, Birdie turned the care of her children over to others and she took over the kitchen. She didn't do the work. There were plenty of willing helpers. She did the planning and directing.

After breakfast we started for home again, by a longer road. Half a mile before we got there, we passed where had been a two-story concrete block house. Several of the immediate neighbors had assembled there thinking that, being of concrete, it would stand. It had gone down, killing four on the spot and another died later. Men were at work taking out the dead and laying them out on the ground with nothing over them. A ghastly sight!

When we came in sight of home, it didn't look like home at all! Our dwelling was blown about ten feet off of the foundation and broken off at the upper story! All the upstairs furniture was strewn over the landscape! The north wall was blown out as if there had been an explosion, and the whole north side of the upstairs floor was just hanging. I hunted a 2-by-4 and propped it up. The roof and the sides to the upstairs looked like they had been picked up and shaken to pieces and were scattered out in a fan shape to the northwest.

The tenant house nearest our dwelling was treated even worse. The south side was blown clear across the highway to the southwest. The roof was picked bodily up; hit a pine tree to the west and broke the tree off about fifteen feet above ground and landed wrong side up some thirty or forty feet away. The other three sides and the floor went very much as the roof and upper part of the dwelling and went in the same direction. The longest piece of flooring I found was about eight feet long.

The sleepers were lying around with the nails sticking out of them where the floor boards had been ripped off. One sleeper was near a dead cow, some five or six hundred feet to the northwest of where the house had been. She was my biggest Holstein cow and just happened to be dry at that time. She was the only animal I had killed out in the open. The rest were killed right in the barnyard. I figured this cow was killed by that sleeper and the rest by flying timbers from the barn.

The other tenant house was located northeast of the barn and suffered least of anything. It was well enough built that it didn't fly to pieces. It got up and started all in one piece! When it was about ten feet on its way, a big pine tree about twenty inches in diameter hooked it; brought it down and held it. The fiber of the tree was twisted off about stump height. It had caught the house just as it was leaving and the only damage to it was a few roof boards broken where the tree fell and some of the roll-roofing torn. The furniture in the house was damaged very little. The foundation was concrete blocks. It was easier to move the blocks than the house, so we jacked up the house; put the

blocks under it; mended the roof and the tenant moved back in. The windmill and water tank were down. The milk house and chicken house were scattered far and wide. The barn wasn't exactly gone. It had too much concrete in it to get away. The stanchions were set in concrete, but the roof was gone. Eleven head of my cows were lying dead in the barnyard. The fences were down in many places and about half the cows had wandered away. (The hurricane was on Sunday night. We didn't find them till Wednesday afternoon. They had been so long without milking that the udders on the heaviest milkers were spoiled.) We milked what cows we could find and took the milk to the schoolhouse for consumption there.

When I got back to the schoolhouse and told Birdie how things were, she insisted on going right out to see for herself. When she saw the wreckage, she sat down and cried like a child. "For twenty-three years we have worked and slaved to get something ahead. We got it and now it's gone in a night." I told her I didn't feel like crying. I felt much more like being thankful. We had been hit very hard financially. I didn't yet know how hard. Many people had been killed. Four of them I had seen within half a mile of home and not a one of us had received a scratch. It turned out later that several had been killed within just a few miles of us. Out south of Lake Okeechobee, more than two thousand people, two of them our very dear friends, had been drowned. They took draglines into the cemeteries and dug trenches to bury the corpses as they were brought in.

How right Birdie was! Our entire life savings, amounting to more than thirty thousand dollars, was gone. I thought I could save some of it, but I could not. I had mortgaged the cows to build the barn. When I was forced to sell them, it took all I got for them to pay the mortgage and a few back bills. I tried to sell my land. I listed it with several local real estate firms, and advertised it in northern real estate magazines. After the break of the boom and the hurricane, people just weren't buying Florida. I couldn't pay the taxes. It took the County eleven years and a new tax law before they could sell it for the taxes—and I didn't get a nickel out of it.

I got a truck and salvaged all our household goods possible and hauled them to the schoolhouse. All trains were stopped and no mail either out or in. We promptly wrote to the children and assured them that we were personally all right, but that the property destruction had been terrific. We sent the letter by the first person we found going north. They all three wrote right back and offered to leave school and

come home if they could help. I wrote them that there wasn't a thing they could do. Elizabeth and Gordon had their tuition paid till mid-year, and Vera had a scholarship for all year. They should stay right there and make the best of it, but they were on their own. I couldn't help them anymore. They all three went through. Vera had a scholarship. Gordon had worked a year after high school and found work to do in school. Those two went straight through. Elizabeth had to stay out a year and teach.

It was time for school to begin, so we had to vacate the schoolhouse, with no place to go. Near the schoolhouse was a small house. It had been shoved off of its foundation, and some of the roll-roofing blown off, but aside from that, it was in pretty good shape. The owner was in the North, so I got some material and repaired the roof. We moved in without even so much as a "by your leave" to the owner. It was small, but we crowded in.

All the milk I got right after the hurricane, I took to the schoolhouse to supply the folks there. After the folks scattered to their homes, I had to do something else. The bottling plant near Kelsey City, where I had been selling, was scattered over the landscape and was never rebuilt. My milk production had been cut down so much by the cows that died of disease; those that had just been killed; and those whose udders were spoiled, that I didn't have enough to justify the twenty-seven or eight miles haul to the West Palm Beach Creamery. Trains were running again. I tried shipping, but the trains were very irregular. The milk frequently had to sit long periods on the platform, and, consequently, soured. I had to throw up my hands! The Red Cross was buying cows to rehabilitate other dairies, so I sold them all of mine except enough to supply ourselves and Jupiter.

I turned back to farming. I reasoned that the Everglades was drowned out, so beans would sell high this year. I plowed up a large part of my pasture and planted beans. My reasoning was all right, but the rains all fell during the hurricane—then quit! My beans didn't make half a crop! I also planted a few watermelons. They did just fine and the price was good! I had gambled on the wrong crop and lost. My job as County Commissioner expired about three months after the hurricane. My sad experience at farming convinced me that farming was too hazardous, and that I should look for an engineering job.