Richard Ashby: Miami Pioneer

By Donald C. Gaby

In the very heart of Miami, a seventy-story building is planned on what formerly was the homesite of a Miami pioneer. Who was this pioneer, and what brought him to Miami?

Richard Ashby was an immigrant from England. Born in the town of Ashton near Northampton in 1844, his widowed mother ran the Old Crown pub while he was apprenticed to a cabinet maker. Furniture he made that is still in the family shows he had much talent. At twenty-five he married Drusilla Billingham and almost immediately they sailed for America, arriving in New York in May 1869.¹

Richard and Drusilla Ashby settled in Decatur, Illinois, where he began to earn his living as a cabinet maker and they began to raise a family. Daughters Lillian and Laura were born in 1870 and 1872, and a third daughter died in infancy. They were members of St. John's Episcopal Church. Richard soon entered the furniture and housewares business and in 1878 he formed a partnership, Ashby and Andress, that became one of the more successful businesses in that city. Richard had an estate in 1870, after one year in America, of \$100; equivalent to about \$6,400 in 1990 dollars. By 1879 he had an annual income of about \$70,000 in 1990 dollars. A son Walter was born in 1880 and the following year--at the age of thirty-seven --Richard Ashby moved his family to Colorado.²

Colorado Springs is similar to Miami in having been founded by a railroad builder. Gen. William J. Palmer founded Colorado Springs on his Denver and Rio Grande Railroad line in 1871. The new resort attracted so many English people that it was nicknamed "Little London." Richard Ashby moved there when it was but a decade old. He was again well established in the furniture and housewares business by 1882. A few years later he sold that enterprise and entered the jewelry business. The discovery of gold on nearby Cripple Creek brought great prosperity to Colorado Springs in the 1890s and 1900s. By the turn of the century the Ashby Jewelry Company at 12 North Tejon Street became the finest jewelry business in Colorado Springs. The Ashbys

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Richard Ashby bowling on a greensward in Miami, Florida, at age 81 (taking aim in foreground), from the *Illustrated Daily Tab*, 9 February 1925.

were members of old Grace Episcopal Church. Richard became a Mason. He continued his favorite sports of archery and lawn bowling. Both daughters, Lillian and Laura, married and moved to Salt Lake in Utah Territory. Drusilla died at forty-seven in 1893; and three years later Richard married his second wife, Margaret Donnelly. Her sister, Mary Donnelly, was already employed as his housekeeper and would remain with him until his demise. In 1902 he moved to Miami but kept his jewelry business in Colorado until much later. He had been successful in two careers and was then a wealthy man fifty-eight years old.³

Richard Ashby may have visited Miami in the late 1890s. He was probably attracted to Miami by its dynamism as well as its excellent year-round climate. Sometime before 1901 he purchased the land that would become his homesite--the west end of Lot 3, Block 119 North, after the original plat of Miami by A. L. Knowlton.⁴ Margaret Ashby bought the east end of that lot in April 1902.⁵ That completed the acquisition of Lot 3, a rectangular parcel fifty feet by 193 feet that ran through the middle of the block presently bounded by Flagler and N.E. 1 Streets, Biscayne Boulevard and N.E. 3 Avenue. Richard Ashby may have lived initially in Fort Dallas Park.⁶ He immediately began to invest in real estate, purchasing ten acres of land well west of Miami near the edge of the Everglades and two city lots on today's Biscayne Boulevard near N.E. 5 Street.⁷

Those were exciting times! The scene downtown was dominated by the Royal Palm Hotel--said to be the largest wooden structure in the world and surrounded by beautiful park-like grounds. In 1903 the first steel bridge to cross the Miami River was opened on Avenue D (today Miami Avenue), providing access to the southside community and the road to Coconut Grove. That same year the Florida East Coast Railway crossed the river headed for the Florida Keys. In 1904 Dade County got a beautiful new courthouse. The 12 Street (today Flagler Street) bridge opened in 1905, providing access to the Riverside subdivision and other points west. In 1904 or 1905, Richard Ashby built his home at 1111 Avenue A (today N.E. 3 Avenue).⁸ He built on the west end of Lot 3, Block 119N on a parcel fifty feet by 104 feet with a rock wall marking the eastern boundary. One could see across the east end of the lot and Biscayne Drive (today Biscayne Boulevard) to the bay whose waters then lapped at the drive's edge. He built a two-story frame house similar to the one he had in Colorado Springs, that is, comfortable but unpretentious. At the time there were only four other houses and a curio shop on the remainder of that block.

Royal Palm Park, part of the grounds of the Royal Palm Hotel, lay to the south of 12 Street (today Flagler Street) by Biscayne Drive. This was the place for weekly concerts and numerous other social activities. Across Biscavne Drive was the Stone Dock from which one could take a boat to the "ocean beach" (today Miami Beach). Just two blocks from the Ashby home was Trinity Episcopal Church. Diagonally across the corner to the northwest was the large home of William Burdine, with whose son Roddy he would later make a deal. There was nothing yet to block the refreshing ocean breezes. Biscayne Bay was still quite clear. His home was close by the business center. Many private homes then were located within what today is the downtown business district. The 1904 Miami City Directory shows Richard Ashby listed among the members of the Miami Board of Trade. The Metropolis ran an article in 1905 called, "Where Various Miami People Are Spending The Summer," which showed him in Colorado Springs.9 He may have spent other summers there, although he was often in Miami in July.

In February 1904 Richard Ashby bought the north portions of Lots 11 and 12, Block 122N, today below Burdine's Department Store east of Miami Avenue. In February and November 1905 he bought first one-

half interest and then the remaining one-half interest in a parcel including parts of Lots 1, 2, 23 and 24, Block 123N. In July 1907 he bought the remaining portions of those lots, today below the Annex to Burdine's Department Store west of Miami Avenue.¹⁰ The 1908 Miami City Directory shows the "Ashby Flats" above the U.S. Post Office at 1218-1220 Avenue D, indicating that he wasted no time in gaining benefit from part of this property. In March 1907 he bought Lots 1 and 2, Block 105N, at the northwest corner of today's North Miami Avenue and 2 Street.¹¹

The year 1909 marked a turning point for Richard Ashby. By mid summer he had purchased ten parcels of real estate in Florida and in every case gave his address as El Paso County or Colorado Springs while living in Miami. Margaret Ashby died in August 1909 and the following month he bought his eleventh parcel of real estate, giving his address as Miami for the first time.¹² It was as if he had finally moved to Miami for good! Evidence indicates that Margaret never joined her husband in Miami until the year of her death, perhaps coming finally because of the illness that caused her passing.¹³ The following year Richard Ashby sold his jewelry business in Colorado Springs.¹⁴ By 1914 he had bought six more properties, making a total of seventeen. Along the way he sold eight of them, including the ten acres near the Everglades. He often loaned money secured by land.¹⁵ He was well established as an investor in Miami real estate.

Excavation of the Miami Canal began in 1909 and was significant both for how it changed the local area and how it attracted other men from Colorado Springs. Five men from that city formed the Everglades Land Co.¹⁶ Richard Ashby was invited to join that group but declined.¹⁷ One of the five, A. J. Bendle, built a beautiful home and became a developer in Miami, and R. P. Davie developed an experimental farm at Zona--later a town called Davie. R. J. Bolles bought 500,000 acres of yet undrained land in the Everglades, thus helping the State of Florida in its drainage efforts.¹⁸ Thelma Peters has given an excellent description of Miami in 1909 including some of the excitement attending drainage of the Everglades.¹⁹ In 1912 the Broadmoor subdivision was platted in northeast Miami between today's Biscayne Boulevard and Biscavne Bay north of 22 Street. It included many major street names from Colorado Springs and must have been developed by men from that city.²⁰ Bendle was selling lots in Broadmoor as early as 1913 and those street names appear in the 1918 Miami City Directory.²¹ Richard Ashby had many old friends as well as new ones in Miami.

The Ashby Flats over the Post Office continued to be listed through 1913.²² In 1912 Richard Ashby built the Ashby Block (today we'd say Ashby Building) on today's S.W. 1 Street. It was just west of the Ashby Flats building, having sixty-three feet of frontage and running north 100 feet. It was a two-story brick structure with provision for adding a third story and was rented before completion.²³ That year he also built a new garage on today's S.E. 1 Street near Miami Avenue. It was only one story, but high and for the care of motor cars which were not so common then. It, too, was rented for that purpose before completion.²⁴ Next to his home the new Elks' Club building was nearing completion at the northeast corner of Avenue A and 12 Street (today N.E. 3 Avenue and Flagler Street). Described as a "magnificent palace," it made a good neighbor and remained with some of its former beauty still evident until 1988.25 Miami was booming. Municipal improvements in 1913 exceeded all previous records; with more buildings erected, more streets paved, more sidewalks and sewers laid, than in any previous twelve month period.²⁶ In New York City the Woolworth Building was completed, at 792 feet towering far above all other buildings. A sixteenstory "skyscraper" was planned for Miami that year but it never materialized. In February 1914, Richard Ashby began construction on another commercial building next to the new Federal Building at the corner of today's N.E. 1 Street and 1 Avenue. It had three floors and a basement connected by an elevator, and was strongly built to support four or five floors when development of that street warranted.²⁷ That year he appears also to have added the "Ashby Building" at 1202 Avenue D (southwest corner of today's Miami Avenue and Flagler Street) in the very center of Miami.28

Many consider the period between the turn of the century and World War I as the best time to have lived in Miami. The author tends to agree. People living in today's modern era of air-conditioning seem to forget what an excellent climate Miami has. In those days even the summers were renowned, with continued breezes off the bay keeping life pleasant while in many northern cities people literally died in large numbers from the heat. The major businessmen knew each other and they knew their customers. One's reputation rested on actual performance rather than clever advertising. The city had grown enough to provide for almost any need or want, and there were ample opportunities for entertainment or recreation. Much of it occurred in the open air. For those desiring a change, there were good rail and steamship connections to almost any city.

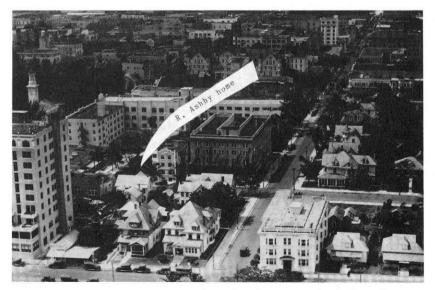
By 1914 Richard Ashby had greatly improved his homesite. He enlarged the back porch facing east toward Biscayne Bay, and he added a detached, two-story cabinet maker shop at the northeast corner of the west portion of the lot (Lot 3, Block 119N). At the east end of the lot fronting on Biscayne Drive (today Biscayne Boulevard) were three rental properties. One was the Guarantee Investment Co., another was the Bay-An-Teek Shop selling fine antiques and rare arts and crafts, and the third, much deeper, was a restaurant.²⁹ It may have been good business sense that caused him to build his home at the west end of Lot 3, in order to have income-producing property at the east end which would develop as Miami's only boulevard. But it also had the advantages of being more protected from hurricanes and much quieter. The bayfront was becoming very busy with marine activity. Two of his granddaughters came to visit about this time. Drusilla Gaby remembered especially that one could cross Biscayne Drive and step directly into Biscayne Bay. He told her she could return home however she wished; and she chose to take Flagler's overseas extension to Key West, steamer to Galveston, and train again to Salt Lake City. Martina Marriott was allowed to sort out and catalog all of the antiques in his workshop storage space.30

During 1914, five years after the death of his second wife, Richard Ashby married again. He was seventy years old when he took his third and final wife, Harriet Prichard, another lady from Colorado Springs.³¹ She was fifty-four.

They had lived together at 1111 Avenue A only a year when Mrs. Emma C. McAllister began to build a large hotel on the southeast corner of Block 119N that included the Ashby home. She had been in the real estate business in Miami for many years and her home was nearby on today's Flagler Street. Construction of the McAllister Hotel began in 1916, but due to financial difficulties it would not be completed for almost four years. It was designed by Frohling and DeGarmo for eight floors and a roof garden.³² This no doubt caused Richard Ashby to plan a move. The noise and commotion of construction must have been a nuisance. As the hotel building rose it blocked the morning sun in winter. Actually this project was a blessing. By 1920 Miami would be the fastest growing city in the United States with a population of 26,000 not counting the suburbs, and this number could double during the winter tourist season.³³ Downtown was becoming too busy a place to enjoy living. In May 1917, Richard and Harriet Ashby leased the property on the east side of today's Miami Avenue north of S.E. 1 Street to R. B. Burdine for ninety-nine years. "Roddy" Burdine was the son of William M. Burdine, founder of Burdine's Department Store. An adjacent parcel had been added to that owned in 1907. This property is known to his heirs today as the "Burdine's" property. The lease provided for an annual rental of \$4,000 in 1917, increasing to \$8,500 in 1982. It was carefully written to cover all corners, in particular that the lessee would pay all taxes and assessments and maintain the property.³⁴

In November 1917, Richard and Harriet leased the property on the west side of today's Miami Avenue between Flagler and S.W. First Streets to J. W. Wallace and S. M. Tatum for ninety-nine years. This parcel is known to his heirs today as the "Burdine's Annex" property, although the Burdine's annex was not built until after World War II. This lease provided an annual rental of \$15,000 in 1917 increasing to \$30,000 in 1982.³⁵

Finally in March 1919, Richard and Harriet leased their homesite, Lot 3 of Block 119N, to Frank Davey of Detroit, Michigan for ninetynine years. Mr. Davey probably was involved with the financing for Mrs. McAllister's hotel and the purpose of the lease was to permit en-



The original McAllister Hotel in Miami, opened in 1919, with the Ashby home, cabinet maker shop, and three rental properties still on the lot north of the hotel.

largement of the hotel onto the Ashby property. This is the parcel known to his heirs today as the "McAllister" property. The lease provided an annual rental of \$1,950 in 1919 increasing to \$5,850 in 1974. Inexplicably, it included an option to renew the lease upon termination for another ninety-nine years. The Ashbys reserved the right to use their residence and workshop until 1 October 1919.³⁶ These three properties placed under ninety-nine year leases comprised only part of Richard Ashby's estate. It is interesting to note that in 1919 these leases provided him an annual income of \$20,950. That was equivalent to about \$410,000 per year in 1990 dollars.³⁷ It was a very comfortable income and far in excess of his needs.

While the McAllister Hotel was being built, Richard Ashby used stationery showing an artist's rendition of downtown Miami with the planned McAllister Hotel and the Royal Palm Hotel dominating the scene. The artist showed the McAllister with eight floors of a similar plan plus a large peaked-roof penthouse.³⁸ Photographs show that the McAllister had nine floors of a similar plan in 1917 and an additional tenth floor by 1919 making it Miami's first "skyscraper."³⁹ It appears that the penthouse idea was abandoned. The McAllister opened to the public on the last day of 1919.⁴⁰ A 1922 photograph shows the Ashby house adjacent to the north still intact. Another in 1923 shows the north wing of the McAllister, built on the old Ashby homesite, about three-fourths complete. One in June 1924 shows the McAllister Hotel with three wings as we knew it until its demolition in 1989. Royal Palm Park on the Royal Palm Hotel grounds across Flagler Street from the McAllister Hotel was still "undeveloped" in 1924.⁴¹

During 1919 Richard and Harriet Ashby moved to a new home at 106 Colorado Avenue (later 334 N.E. 22 Street) in Edgewater.⁴² This was near the Broadmoor subdivision that was platted in 1912 and developed by 1918, probably by men from Colorado Springs. Perhaps Richard Ashby had a hand in naming the street upon which he came to live. His new home was on a 50 by 110 feet northeast corner lot just one block from Biscayne Bay. Only one similar home and a large mansion on a huge lot separated him from the bay. It was a fine residential neighborhood with mansions scattered among smaller quality houses. Here he had a larger house with a long porch facing the bay, a workshop, and an automobile garage with an apartment above it.⁴³ They enjoyed their new home together for less than four years, as Harriet died in 1923.⁴⁴ Richard was seventy-nine when his third wife passed on.



Richard Ashby drawing a stout bow in his early eighties near his home at 334 N.E. 22 Street, Miami, Florida.

Richard Ashby was always a hard-working individual and prudent. But he enjoyed life, too. As a young man he took up the old English sport of archery which he pursued through his entire life, making much of his own equipment and entering competitions even in his eighties. In 1914 he attempted to revive the sport in Miami by a match with W. E. Miller, they using six and seven foot bows, respectively, while scorning the common variety of bows and arrows.⁴⁵ In the early 1920s, in his mid seventies, he visited his son Walter's family in Illinois. Among other things he was testing Osage orange trees as possible bow material!⁴⁶ He liked fly fishing in Colorado and deep sea fishing in Florida. And he enjoyed lawn bowling with the kind of offset balls still so popular in England and Scotland. The photograph on page twenty-eight shows him lawn bowling in Miami at eighty-one. (Two sets of his bowls, one beautifully inlaid, are in the artifact collection of the Historical Museum of Southern Florida.)

Richard Ashby lived ten years after the death of his third wife, cared for by Mary Donnelly, spinster sister of his second wife. She was his devoted housekeeper and friend for forty years.

South Florida experienced an unprecedented real estate boom during the 1920s. Coupled with Prohibition and Miami's favored status as port-of-entry for contraband liquor, the downtown scene became rather hectic. They must have been doubly glad to have moved to the new home in a quiet residential area still convenient to town.

Such a boom could not last. It peaked in 1925 and collapsed with passage of the great hurricane of September 1926. Downtown Miami was just within the edge of the northern "eye wall" of the storm so the Ashby house must have taken the worst of the wind. The water rose eleven feet at the mouth of the Miami River and it is likely that sea water flooded the Ashby home.⁴⁷ How much damage was done is not known. Then as now well-built houses sustained little damage and were easily repaired.

There was extensive damage in downtown Miami, but the McAllister appeared to escape it. A 1925 photograph shows a final addition being made to the hotel on land that lay east of the Elks Club. The same photograph shows the Columbus Hotel nearing completion on land immediately north of the former Ashby homesite. Another from February 1927 shows both the McAllister and Columbus Hotels finished, the Columbus with sixteen stories being considerably higher.⁴⁸ By 1926 today's Bayfront Park was complete, having been built on fill taken from the bay bottom so the bayfront was then well removed from Biscayne Boulevard and the two hotels.

Richard Ashby was very generous with his children and grandchildren over many years. The author's father often quoted his grandfather, saying that "It is much easier to make money than it is to keep it!" Probably with such a thought in mind he set out to protect his estate for the benefit of his heirs. On 18 January 1924 he made a Deed of Trust in which his assets were transferred to the First Trust and Savings Bank in Miami (later the First Trust Co.) with the Bank as his trustee.⁴⁹ This instrument allowed him to continue to make transfers to the Trust. On 23 February 1924 he made his Last Will and Testament in which he made the Bank executor of his estate.⁵⁰ It should be noted that he had just turned eighty years of age and was in excellent health.

Richard Ashby's will was simple. It gave his entire estate (including what was not already in the Trust) to the Trust, to distribute the proceeds to his heirs as specified. The Trust first listed his real estate holdings. These included the three ninety-nine year leases already mentioned plus another on a parcel on Biscayne Boulevard between N.E. 1 and 2 Streets. There was a lot on Miami Avenue near the river used by a garage, three choice residential lots in Coconut Grove, and his home property on N.E. 22 Street. Many mortgages were listed. The Bank, acting as Trustee, was to collect all rents, pay insurance, taxes, etc. All investments were to be in "safe, conservative securities." It was his wish that "safety shall in all cases be the first consideration in the making of an investment." He provided well for Miss Donnelly.

The Trust paid him the proceeds from the Wallace and Tatum and the Thomas leases. The rental from the Thomas lease is not known, but the Wallace and Tatum lease (the "Burdine's Annex" property) provided \$1,250 per month in 1924, equivalent to about \$23,000 per month in 1990 dollars.⁵¹ All the net income remaining after various expenses were paid by the trustee was to be distributed during his lifetime to his lineal heirs, specifically: one-third to Walter Ashby, onethird to Lillian Gaby, and one-ninth to each of the children of Laura Marriott who was already deceased. This was another example of his generosity, it being his desire that his heirs should benefit as soon as possible. Finally, the trustee was to pay all his funeral expenses, including a "monument suitable to the financial standing of the said Richard Ashby." The desire for such a monument seems out-ofcharacter, but he may have foreseen that his heirs would remember him only for his money.

The onset of the Great Depression brought suffering to many and the income from the Richard Ashby Trust must have been a great help and comfort to his heirs. By 1933 both Edward Gaby (Lillian's husband) and Walter Ashby had suffered financial setbacks and moved to Miami. The lessee of the "Burdine's Annex" property experienced difficulty and that lease was modified to waive the requirement for a bond and allow a reduced rental temporarily.⁵² The suffering around him may have weighed on Richard Ashby. He continued to enjoy good health into his eighty-seventh year. In his eighty-eighth year he began to show the effects of old age, and by his eighty-ninth birthday he was becoming physically weak and suffered occasional lapses of memory. He himself recognized that he was becoming feeble-minded, which is good evidence of sanity. His children became very concerned about his estate.⁵³

In 1933 his children, Lillian Gaby and Walter Ashby, moved to have their father declared incompetent and themselves made his guardians. They had become suspicious that a mortgage broker who had his confidence was about to make off with a fraction of his estate using Miss Donnelly as an unwitting tool. The Miami Herald later told the story.⁵⁴ Why action was not taken against the broker is a mystery. Under Florida law at that time a person could only be declared incompetent by declaring him insane. The necessary action was filed in February 1933. This court proceeding, known as an "Inquisition of Lunacy," was and is confidential; but the author was allowed to read the confidential file in the chambers of a judge of the Probate Court, Dade County.⁵⁵ Then Judge Blanton appointed an examining committee of Dr. M. Jay Flipse (the Ashby family physician), Dr. Bascom H. Palmer, and C. J. Martin. Their report stated, among other things, that Richard Ashby was 5'11" tall, weighed 175 pounds, was eighty-nine years old, in good physical condition, feeble-minded because of senility, not violent, not indigent, etc. On 1 March 1933, Judge Blanton decreed that: "... Richard Ashby is insane within the meaning of the Act in such case provided."

Richard Ashby died some four months later on 13 July 1933. His death was reported on the front page of the *Miami Herald*. The following day's issue ran an article titled, "Miami Loses Pioneer in Death of Richard Ashby," and described his coming from England, living in other cities, that he was an investor in valuable downtown property, and that he regarded the Miami area as ideal for residential purposes.⁵⁶ He was interred in the Miami City Cemetery close by the monuments to such pioneer giants as Tuttle, Belcher, Burdine and Budge.⁵⁷ However, no monument was provided nor a marker of any kind. How this came to be is another mystery, but Richard Ashby was left in an unmarked grave for many years while his children continued to live well in Miami.

When Lillian Gaby and Walter Ashby petitioned the court for guardianship of their father, they appeared to be content with his Will and Deed of Trust. Something may have caused them concern, because after gaining guardianship of their father, they moved to set aside his Will and Deed of Trust and the Will of Mary Donnelly. When the dust settled, Richard Ashby's Will and Deed of Trust were replaced by an Indenture dated 30 December 1935.⁵⁸ It made no mention of Miss Donnelly--no doubt because she, too, had passed on.⁵⁹ This Indenture

declared the Will and Deed of Trust null and void and ordered the First Trust Co. to transfer all estate holdings to the heirs. The Indenture was similar to Richard Ashby's Will and Deed of Trust in that it divided his estate among his lineal heirs as he had specified. Was all the legal activity justified? Leave the benefit of doubt to those on the scene at the time.

The Probate of Richard Ashby's estate gave an evaluation of \$968,608.60 That was equivalent to about \$15,800,000 in 1990 dollars.⁶¹ His death came at an opportune time for his heirs, falling as it did near the worst of the Great Depression. Of his many real estate holdings not under ninety-nine year leases, two-thirds were sold within three years of probate and the last was sold in 1955.62 If the three properties under ninety-nine year leases often mentioned had not been so encumbered, they probably would have been sold also. As it is, his heirs still benefit from the leases on the "Burdine's" property, the "Burdine's Annex" property, and the "McAllister Hotel" property. During the Depression years, when the value of the dollar actually increased, they benefited greatly. Since World War II, with a high rate of inflation overall and corresponding decline in the value of the dollar, the income from those ninety-nine year leases has become very little compared to the market values of those properties if unencumbered by the leases. Even so, Richard Ashby was wise to protect his estate in that manner, and no one could have foreseen in 1917-19 the rapid decline in the value of the dollar that would begin in 1940. In those days there was no CPI (Consumer Price Index) or other index calculated annually by the federal government to which one might tie lease payments. He did the best he could at the time and it has been very good for his heirs.

Richard Ashby was a remarkable man. Honest, hard-working, and thrifty, he was also adventurous, a master craftsman, an astute businessman, and a wise investor. He was a pioneer in two American cities. From a humble beginning he rose to prominence. Four generations of his descendants have benefited directly from his endeavors.

Author's Note

The author regrets that he was too young and arrived in Florida too late to know his great-grandfather personally. Through the writing of *A Sketch of the Life of Richard Ashby* and this account he feels that he has come to know him better and to have found a friend. Richard Ashby surely would be pleased to see the tallest and perhaps the finest building in modern Miami rising above where he once lived so enjoyably.

NOTES

1. Record of the parish church, Ashton, Northamptonshire, England; Census for Northamptonshire, England, 1851 (ref. HO-1737, Fol. 326); Record of Martina Marriott Smith, granddaughter of Richard Ashby, as told to the author's sister, Margaret G. Ashby; Certificate of Birth, Drusilla Billingham, and Certificate of Marriage, Richard Ashby and Drusilla Billingham, General Register Office, London, England; personal letter from Margery L. E. Fisher, author of *A Scrapbook of Ashton*, 1953.

Note: More detailed but in some ways less complete information on the English origins of Richard and Drusilla Ashby is contained in Gaby, D. C., *A Sketch of the Life of Richard Ashby*, 1988, privately printed but in the collections of the Historical Museum of Southern Florida and the Miami-Dade Public Library, Miami, Florida.

2. Record of St. Johns Episcopal Church, Decatur, IL; 1870 and 1880 U. S. federal censuses, Decatur, Macon County, IL; Public records of Macon County, IL; 1880-81 City Director, Decatur, IL; equivalent 1990 dollars were derived using the technique described in Gaby, D.C., "What Would It Cost Today?," *South Florida History Magazine*, Vol. I, No.2, Spring 1989, Historical Association of Southern Florida, Miami.

Note: Much more detailed information on Richard Ashby's life in Decatur, IL, Colorado Springs, CO, and Miami, FL can be found in Gaby, D. C., *A Sketch of the Life of Richard Ashby*, 1988, privately printed but in the collections of the Historical Museum of Southern Florida and the Miami- Dade Public Library, Miami, Florida.

3. Sprague, Marshall, *Newport in the Rockies* (Athens, Ohio: University Press, 1987); 1882 *Colorado Springs City Directory*; Official record of Grace Episcopal Church, Colorado Springs, CO; *Colorado Springs Gazette*, 15 May 1886; Public records of El Paso County, CO; Official record of Evergreen Cemetery, Colorado Springs, CO; Conversation with Mark H. Bryan, president, Bryan & Scott Jewelers, Ltd., 112-114 N. Tejon St., Colorado Springs, CO, 25 August 1988; *Miami Herald*, Obituary, 14 July 1933.

4. Land deed records through 1900 are very difficult to read and no transaction by Richard or Margaret Ashby was found. About one-

third of the entries are unreadable and that third may contain the desired record. Land deed records for 1901-1908 show Margaret Ashby bought the east end of Lot 3, Block 119 North in Miami in 1902, but there is no record of purchase for the west end of Lot 3. There are no abstract records prior to 1912. Public records of Dade County, FL.

5. Public records of Dade County, FL.

6. Comment to the author by his father, Walter E. Gaby, grandson of Richard Ashby, during construction for the downtown exit ramp from Interstate 95 near Fort Dallas Park.

7. Public records of Dade County, FL.

8. Sanborn Insurance Co., Maps of Miami, FL, 1903 and 1906.

9. Miami Metropolis, 27 June 1905.

10. Public records of Dade County, FL.

11. Ibid.

12. Ibid.

13. Grace Church Record, October 1909, Grace-St. Stevens Episcopal Church, Colorado Springs, CO; *Miami Herald*, "Obituary," 25 August 1909.

14. Colorado Springs City Directories, 1909 and 1911.

15. Public records of Dade County, FL.

16. Miami Metropolis, 6 February 1909.

17. The author was so told by his father, Walter E. Gaby, grandson of Richard Ashby.

18. *Miami Metropolis*, 4 June 1909, 4 January and 17 March and 26 April 1910, and 15 January and 7 November 1913.

19. Peters, Thelma, *Miami 1909* (Miami, FL: Banyan Books, 1984).

20. Public records of Dade County, FL.

21. Miami Metropolis, 16 October 1913.

22. Miami City Directories, 1908 through 1913.

23. Miami Metropolis, 19 July 1912.

24. Ibid., 7 June 1912.

25. Ibid., 21 November 1912 and 6 April 1914.

26. Ibid., 2 January 1914.

27. Ibid., 6 February 1914 and 30 March 1914.

28. Miami City Directory, 1914.

29. Sanborn Insurance Co., Maps of Miami, FL, 1910 and 1914; Miami City Directory, 1914; Photograph from collection of the Historical Museum of Southern Florida (see page thirty-five); *Miami Metropolis*, 24 February 1914.

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30. From a collection of letters to the author from Richard Ashby Marriott, grandson of Richard Ashby; plus personal conversations with other relatives.

31. Death certificate of Harriet E. Ashby, Public records of Florida, Jacksonville; Marriage certificate of Richard and Harriet Ashby, Public records of El Paso County, Colorado; and *Miami Herald*, "Obituary," 24 April 1933.

32. *Miami Metropolis*, 11 and 26 October 1915, 15 July 1916, and 1 January 1920.

33. Miami City Directory, 1920.

34. Public records of Dade County, FL.

35. Ibid.

36. Ibid.

37. Gaby, Donald C., "What Would It Cost Today?," South Florida History Magazine, Vol. I, No. 2 (Spring 1989).

38. Letter, Richard Ashby to Walter E. Gaby, postmarked 1 May 1917.

39. A series of photographs of the McAllister Hotel, Florida State Photographic Archives, Tallahassee.

40. Miami Metropolis, 1 January 1920.

41. A series of photographs of the McAllister Hotel, Florida State Photographic Archives, Tallahassee.

42. Miami City Directory, 1920.

43. Sanborn Insurance Co. Map of Miami, FL, 1921.

44. Death certificate of Harriet E. Ashby, Public records of Florida, Jacksonville.

45. Miami Metropolis, 14 February 1914.

46. Letter, Letitia Ashby Levy to the author, October 1988.

47. Gaby, Donald C., "Historic Hurricanes of South Florida," Update, Vol. 13, No. 2 (May 1986).

48. A series of photographs of the McAllister and Columbus Hotels, Florida State Photographic Archives, Tallahassee.

49. Public records of Dade County, FL.

50. Probate File #6399, County Court, Dade County, FL.

51. Gaby, Donald C., "What Would It Cost Today?,"

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52. Letter, Walter S. Ashby to the Ashby heirs, 5 March 1933; Modification Agreement Concerning 99-year Lease of Cheatham and Meeks, Inc., Public records of Dade County, FL.

53. Letter, Walter S. Ashby and Lillian M. Gaby to Walter E.

54. Miami Herald, 30 May 1937.

55. File No. 1238, Docket 4, page 331, Richard Ashby (white) Insane, 1 March 1933, Probate Court of Dade County, FL.

56. Miami Herald, 14 July and 15 July 1933.

57. Record of Miami City Cemetery, Miami, FL.

58. Indenture, 30 December 1935, Book 1670, Page 353, Public records of Dade County, FL.

59 Record of Miami City Cemetery, Miami, FL (showing graves of Margaret Ashby, Harriet Ashby, Mary Donnelly, and Richard Ashby, all in the same block); Death certificate of Mary Donnelly, Public records of Florida, Jacksonville.

60. Probate File #6399, County Court, Dade County, FL; Miami Herald, 30 August 1933.

61. Gaby, Donald C., "What Would It Cost Today?,"

South Florida History Magazine, Vol. I, No. 2 (Spring 1989). 62. Public records of Dade County, FL.