

From Rising Sun To Daunting Storm: Miami in Boom and Bust, A Reminiscence

by Aretta L. Semes

In 1923 we left our home in Palmyra, New Jersey, to strike out for a new land. My parents, little sister and I were part of a vast caravan from many parts of the nation coming to Miami, the “New El Dorado,” in quest of opportunity and even weather. Very little of the area was known by my folks or others heading for the “Gold Coast,” except that they had heard of the wonderful opportunities that lie ahead. We headed into we knew not what, yet with courage and hope we would find this newly developed land where life would be beautiful and there would be opportunities galore, a new home and chances to pioneer.

OUR DESTINATION REACHED 1923

After a grueling, tiring trip down the East Coast of the United States, traveling through storms that left muddy, rutted roads through

Editor's Note: In this fascinating first-person account of Boom-era Miami, Aretta L. Semes brings to life the frenetic rhythms of the area in the 1920s, when its population increased more than fivefold, land prices skyrocketed to seemingly impossible heights, and new subdivisions, often bearing unique architectural themes, arose overnight in the hinterlands as masterful developers/promoters vied for the patronage of vast hordes of visitors and new residents. Semes' essay also recalls the “downside” of the era: the bust followed quickly by the catastrophic hurricane of September 1926, and the ensuing economic depression.

For detailed information on the era, please see Kenneth Ballinger, Miami Millions, the Dance of the Dollars in the Great Florida Land Boom of 1925 (Miami, 1936), Paul S. George, “Brokers, Binders, and Builders: Greater Miami's Boom Of The Mid-1920,” Florida Historical Quarterly LXI, (July 1986), and Frank B. Sessa, “Real Estate Expansion and Boom in Miami and its Environs During the 1920s,” (Ph.D. dissertation, University of Pittsburgh, 1950).

jungle-like territory, we finally reached it: our destination — Miami, Florida! We had become part of a “caravan” that preceded us en route to the new city being developed in the southernmost state of our country, a city and region destined to become a glorious fast growing area in a beautiful subtropical climate. It was in the Fall of 1923 when we arrived in what would be our future home state. Here opportunities to “grow” with a new city were most exciting. We, too, had a dream!

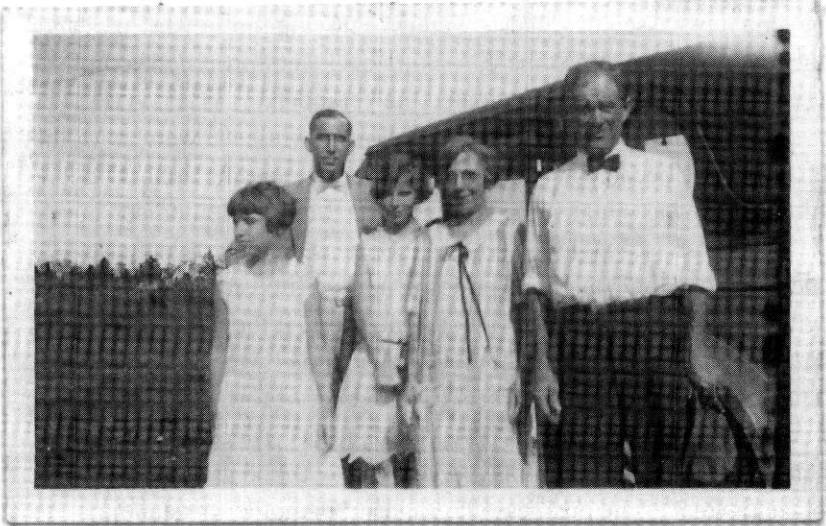
On our first day in the “Magic City,” (the moniker Miami has borne since its beginnings), our hearts were full of gratitude for a safe car trip through hazardous conditions and thanks for the privilege of being there!

The growth of the twenty-seventh state had been rapid since the late nineteenth century. Nowhere was this growth more pronounced than in the southeast sector of the state. Miami was a wilderness area until Henry M. Flagler’s Florida East Coast Railway entered the settlement in 1896. Incorporated as a city in that year, Miami grew quickly, counting 30,000 residents by 1920.

Miami by now was on its way to becoming a well-developed city, and stories were heard everywhere about the difficult work and planning that had taken place in order to build this “Garden of Eden.” The history of this great city is most fascinating! People who have seen southeast Florida only as a developed, beautiful area find it difficult to visualize or even realize the conditions under which the early development was accomplished. The area had been a wilderness where rattlesnakes and wild animals were in command of the land, and alligators made their home in the swampy regions and rivers, coming ashore to lie in the warm sun. Now the dream of Flagler, the “Father of Modern Miami,” was materializing, and the city he envisioned was on its way to becoming one of the beautiful cities of the world. My folks were very thankful they had brought their family to this interesting, fascinating city — still with “growing pains,” but promises of better things to come.

ARRIVAL IN MIAMI

We had been expected at the Brawn home, an attractive two-story Victorian structure on Northeast Second Avenue near Flagler



Ruth, Daddy, Aretta, Mr. and Mrs. Elliott in front of the Chrysler, 1925.

Street. It was late when we met Mr. and Mrs. Brawn the evening of our arrival and could prepare to “settle in” after a tiring trip. “We’re in Miami - we made it!” But before we could settle in for the night we had to see what all the colored lights were a block away — we needed to stretch our legs, too, so we decided to walk to this colorful spot.

Well, it was really lovely! It was the “Band Shell” in Royal Palm Park, a most popular gathering place situated in front of Flagler’s Royal Palm Hotel where people were enjoying the music of a popular orchestra. Many small colored lights, rather like Christmas tree lights, were strung from palm tree to palm tree that were spaced between many rows of green painted benches arranged rather in an amphitheater style under the stars. The “Shell” was the stage for the band. As time went on we were to hear outstanding bands and orchestras performing here — including Caesar La Monica and many other great conductors.

We wanted to see as much as we could, so the first thing the next morning we walked into the center of town. To our left we saw the beautifully landscaped Royal Palm Hotel located on the north bank of the Miami River. It was a tall frame structure, nestled in a tropical setting of palms and flowers. It was designed with a verandah across the front elevation and from side to side. We were to learn that

never a day passed that guests weren't enjoying the Bay breezes and the lovely garden atmosphere, rocking back and forth in the comfortable rocking chairs that dominated the verandah.

Of course, in the days that followed while we were at Mother Brawn's, we became acquainted with the surrounding area. About a block north was situated the lovely White Temple Methodist Church.

On East Flagler Street and Northeast Second Avenue stood the Halcyon Hotel, a unique building built of limestone and designed with towers topped with terra-cotta tile roofs. It looked rather like a French chateau. Across from the Halcyon Hotel was the Airdome Theater. By 1923-24, the streets in the center of town were lined with one and two-story buildings housing different businesses with real estate offices occupying many structures. With the growth taking place the real estate business was fantastic! Another outstanding building of unique architecture was the Bank of Bay Biscayne. This building was on the northwest corner of the intersection of Miami Avenue and Flagler Street. It was built by the Ft. Dallas National Bank, which collapsed with the panic of 1907. Later, the Bank of Bay Biscayne occupied it till it folded in the Great Depression.

By the early 1920s the area that was drawing adventurous people from all over the United States was a thriving city of 30,000 people. It was now an encouraging realization of Henry Flagler's dream. The city he envisioned was "on the map." This was the "Magic City" we entered in September 1923.

What excitement to come to such a bustling area from our small home town of Palmyra! The rhythm of life here was so different. I was eleven years old - and yet this new city and all that made it exciting to me. I entered Riverside Elementary School for sixth grade and the following year I attended the newly constructed Shenandoah Junior High. Many schools were being built. The county could not keep up with the school age population with the recent influx of families arriving to find the "future of their dreams!"

Many of the stores built in the early 1900s were still in business in 1923. Frank T. Budge Hardware, the Red Cross Drug Store, and Burdines Department store were the three earliest business firms that now were very busy stores. They were located on Flagler Street, the main artery.

Architects had designed buildings with arcades that stretched from street to street with small businesses on either side. The Seybold Arcade was one of the first constructed. I remember the large ice cream emporium on the Southeast corner of the Seybold Arcade. It was open the full length of the store. The Red Cross Drug Store stood along the side of the arcade, and there was a long soda fountain along the wall side. Victorian-style ice cream tables with marble tops and Victorian "ice cream style" chairs adorned the space, and seldom was there a vacant one! In addition to the table seating, there was the long soda fountain seating, where in later years I loved to stop and sip a coke or enjoy a milkshake.



Mother Edna.

LOOKING BACK

When I first came to Miami the land was covered in places with palmettos, a plant that grew in clusters and contained dark green, pointed fronds. The underside of their broad fan-like fronds was a great hiding place for snakes. The stems of the fronds made fine sticks on which to roast marshmallows or hot dogs over a hot bed of coals. One would strip the stems smooth and make an arrow point on one end. Many times we used these at beach parties. Young people would

gather to have a “weenie roast” on the golden sands of Miami Beach. It was one of the fun activities of high school friends — a dip in the surf then gather around the “pit,” singing songs and roasting some goodies to eat.

Those who had not gathered or prepared the palmetto sticks would dig a hole in the sand, perhaps five to ten inches deep, scooping it out with their hands. Then charcoal briquettes would be placed in it together with small slivers of wood. It didn’t take long for the “coals” to be just right.

Our favorite spot for our beach parties was about Forty-fourth Street, before Harvey Firestone’s home had been built there. Today the Fountainbleau Hotel occupies the north side of Forty-fourth Street at the ocean.

MIAMI BEACH

Miami Beach was a peninsula until a cut was made in the early 1920s at Bakers Haulover, which separated the waters of Biscayne Bay and the Atlantic Ocean in the northern region of Dade County. The island that was to become Miami Beach, one of the most beautiful islands in all the world, was developed out of a dense growth and mangrove swamp.

Carl Fisher and the Lummus Brothers, together with John Collins, were instrumental in turning it into a “Garden of Eden.” In the early years before development of the island, Miami pioneers had interest in the land east of Biscayne Bay. They often arrived there by rowboats through the heavy mangroves swamp that lined the shore. Turtles laid their eggs in the sand, and it was a great sport to collect these eggs.

Men toiled day after day in knee-deep mud with alligators abounding. Rattlesnakes were there as well as on the mainland, along with other wildlife. It was treacherous work endeavoring to conquer the almost impenetrable wilderness, but work went on and the dreams of the “Men of Vision” became a reality.

In 1923 Miami Beach, too, was a beautiful city, on the edge of the blue-green water of the Atlantic Ocean, bordered by golden sands and bathed by the breezes of the Gulf Stream.

1924

My parents purchased a home in “Shenandoah,” a lovely section of southwest Miami. The home was partially furnished and cost \$11,000 — at that time a rather high price. However, less than one year later, during the great real estate boom, my folks were offered \$50,000 for it by a stranger who simply knocked on the door to ask if it could be purchased. My father refused to sell. (It was in the back of his mind to hold the property a while in hopes of selling it for an even higher price).

The City was growing! So many people arriving; families with school children causing the schools to become over crowded. Tremendous building was taking place. Some homes were built too fast resulting in what was known later as “jerry built,” or poorly constructed, homes.

1925, THE FLORIDA REAL ESTATE BOOM

This was the year Miami was really booming. So many people had come to the City to get in on the “good times.” Flagler Street was “alive” day and night with music, salesmen and their sales pitches and people everywhere. The feeling was one of excitement, gaiety, glamour, and big business!

Storefronts had been converted into open-air type sales offices rather like patios, beautifully decorated. Some developers employed bands whose music filled the ears of prospective buyers and curious passersby. Music was everywhere — all the snappy and catchy popular tunes of the early '20s. I don't remember how many developers maintained offices in the two block area along Flagler Street between East First and Third Avenues, but two outstanding showplaces (sales patios) that remain with me were the ones of Coral Gables and Miami Shores.

The salesmen in some of the “patios” were dressed in white trousers with red blazers and they sported straw hats with red ribbons as bands. It all presented a uniquely attractive picture — one very colorful. Brochures were given out with every salesman stepping into the crowd on the sidewalk endeavoring to lure as many people as possible to take the special company bus to see their development. At this point there would be a big tent where folks were often treated to a

dinner or buffet and entertained with spectacular shows. There was excitement, color, music and “barking” by salesmen.

I always enjoyed going with my folks to the center of town after dinner because at night each of the patio-style offices was aglow with twinkling lights and a decor meant to beckon the passerby. The overall look of Flagler Street was glamorous and brilliant. Activity seemed to continue ‘till late at night. Those who weren’t selling property or trying to were buying, and millions of dollars changed hands for papers called “binders;” property never really legally recorded until the last one to hold the papers. Sometimes, as soon as a parcel of land was purchased, it was resold only again on a “binder” at a profit. Much of Dade County land was tied up legally for years after.

Things were going along well for the sales forces and their promotional regalia. Nineteen twenty-five was outstanding and a year not to be forgotten by those in Miami at that time. Many people and their money were parted with interest in the “New Florida” before it was even realized, particularly in the Dade County area.

FASHIONS

Everyone dressed lovely, even to go shopping in downtown Miami. I don’t believe a lady would venture downtown or be seen on Flagler Street without a hat and gloves with her dressy outfit. Clothes cost a fortune, but folks were “in the money in 1925!” Even children dressed nicely, wearing the finest clothes.

It was truly a time of affluence. The general attitude of people was friendliness and happiness. This was the time our Chrysler Brougham sedan was purchased — and did we feel proud!

The population had increased so beyond the facilities provided in the schools that portable classrooms were erected on the grounds. Even in its opening year Shenandoah Jr. High needed portables. The city and county could not keep up with its growth. Folks poured into Dade County by the hundreds weekly!

THE BUST

It wasn’t long before the glamour of the real estate boom waned, and the hustle and bustle of promoting Miami came to a



Parade in front of the Halcyon Hotel at the corner of Flagler Street and Northeast Second Avenue, early 1920s.

standstill! The boom was dying by June and July. Rumors of fraudulent deals on land sales were appearing in newspapers throughout the U. S., and people who had made purchases were now refusing to make payments. Nothing was glamorous anymore! Speculators were leaving — action had been too fast and furious. Money was being withdrawn from banks, and they were closing. The “Boom” was over! Now the popular word was “The Bust.” This was the “Florida Depression,” which preceded the 1930 national depression. The “high” of the terrific business of 1925 and early 1926 for the area, like a balloon, finally burst! The Florida Depression had hit like a tornado!

THE BIG BLOW, 1926

Nineteen twenty-six was a year of “double trouble.” To add misery to the weakening Boom, South Florida was hit by the strongest hurricane in many years. On September 18, Miami and South Florida experienced the ravages of nature to the already saddened area. It was something I’ll never forget! Miami and all of South Florida — the new found land of blue skies that had held hope for so many folks had now become a land of devastation by a killer hurricane that turned those blue skies into black clouds.

The day had been lovely — the evening most enjoyable. What was to come was so unexpected! Mother, Daddy, Ruth and I had been invited to the home of friends, the Harts, in Coral Gables for the evening. In fact, our family was one of several who were guests. The adult conversation leaned, of course, to the financial conditions of things in Miami — the “Boom” that was now fading and the rapidly approaching “Bust.”

I do remember a man, a friend of the Harts, coming in about 11:00 p.m. with news that created a new subject of conversation. He had been to Miami and heard rumors of a devastating storm that was approaching our state, so he verified the rumors by going past the Federal Building at Northeast First Avenue and First Street, where the weather bureau was located, and saw a black and red flag waving in the breeze atop the roof. In those early years that was the only way weather news was transmitted to the public. This was a hurricane warning flag. He decided to hurry home, about ten miles away from downtown, and en route stop to tell friends in Coral Gables.

Everyone at the party thought he must be kidding — such a thing wasn’t possible! A hurricane? No way! The last major storm to hit the area arrived in 1906. Why Miami hadn’t been hit by one in many years! And the night was so beautiful! So folks, including us, took their time departing and when we did say our “good-byes” and stepped outside, no one could believe such a report, for it was in the minds of all that with the presence of a gorgeous full moon and clear sky that it was just impossible — no storm could be coming our way! The only other thing noticeable about the beautiful night was a large halo around the moon. The stars were brilliant and thousands upon thousands twinkled in the sky. There must be some mistake — nothing could be further from the truth, everyone kept saying.

We got into our Chrysler sedan and waved goodbye to the friends as others, too, were going to their cars. The night was just too beautiful to go straight home, Daddy said. In fact, it was without a doubt the brightest, prettiest night we had seen since our arrival in Florida three years past. So we rode the “long way home,” winding our way through the streets of Coral Gables. We rode past lovely homes, some still lighted. We drove on west where the moon was shining on the high red top grass that grew on the vacant property. We rode for some time before Daddy turned the car on an easterly course