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## Architect Addison Mizner: Villain or visionary?

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To be a real estate developer in the 1920s was to be a dreamer and a financial daredevil. Simply the appearance of success made you a celebrity, a hero at a time when business was the new religion. But just as likely, your dreams ended in bankruptcy.

Addison Mizner was doubly courageous. He was an architect, of sorts, who dreamed of developing the perfect city, Boca Raton. And yes, he wound up bankrupt. When he faintly smiled for a photograph at the February 1926 gala opening of his Cloister Inn in Boca Raton, the boom was going bust, and he knew it.

But in the course of his brief decade as Florida's architect to the social elite, his "resort architecture" changed the way Florida looked. And his influence is still felt, from Palm Beach's exclusive Worth Avenue shopping district to the new subdivisions of Naples and Sarasota.

He perfected the Mediterranean revival style that was interpreted so well by transplanted Sarasota architects Dwight James Baum and Thomas Reed Martin, as well as Mizner's Palm Beach rivals, Maurice Fatio and Marion Sims Wyeth.

But behind the pretty facades, the towers, the arches, the pastel stucco, the money side of the Mizner Development Corp. was pretty messy. Addison Mizner, the more artistic of the two Mizner brothers who made their money by playing up to the rich, was at the heart of the bank fraud, interlocking directorates and insider abuse that fueled the 1920s Florida boom, and then blew it up, wrote Raymond Vickers in his 1994 book "Panic in Paradise."

University of South Florida history professor Gary Mormino offered that the story of Mizner and the 1920s Florida boom/bust would "make a great movie."

"What a life! Mizner ... they don't make them like that anymore," said Mormino, head of USF's Florida Studies program. Referring to Mizner, Coral Gables' George Merrick and others as developers "almost cheapens the name, if that's possible these days."

Indeed, the story, as Vickers tells in it his book, is rife with at least three of the seven deadly sins, greed being No. 1, closely followed by envy and pride. And, one of the bankers kills himself when his bank fails.

The book focuses on the boom in Miami, Tampa and Palm Beach County, but it applies to other Florida boom-time communities, including Sarasota, where the banks didn't fail until 1928. Doesn't matter, said Vickers: In almost every case he studied, banks failed because of fraud and insider abuse.

### Casting call

If a "Panic in Paradise" movie were to be made, Addison Mizner, all 300 pounds of him, would have a starring role fit for Brian Dennehy. (Alec Baldwin would make an appropriately sleazy Ernest Amos, the Florida comptroller whose complicity was bought through unsecured loans from bankers); Donald Trump could come as D.P. "Doc" Davis, developer of Tampa's Davis Islands, even though Davis was much smaller than Trump, but had an equally keen eye for beautiful women and was often hailed as a real estate genius. As noted in "Fifty Feet in Paradise," a 1984 book by David Nolan, Davis ended up dead when, after his real estate ventures went bust, he "fell" overboard as he sailed for Europe; the ship's captain ruled it a suicide. Tom Hanks could play George Merrick, the visionary creator of Coral Gables (the "Miami Riviera"), who ended up broke and working in a post office.

But the role of Wilson Mizner, Addison's rough but witty and charming, in a raw kind of way, brother, would only be fit for a tall, slender, sneaky-looking fellow, perhaps Jim Carrey. Imagine him uttering Wilson's famous lines: "Be nice to people on the way up because you'll see the same people on the way down," or, "If you copy from one author, it's plagiarism; if you copy from two, it's research."

In their younger years, the California-born brothers gallivanted across the continent, bilking Alaskan gold miners and picking up a felony conviction in the Yukon (Wilson), entering a prize fight in Australia (Addison), and marrying a rich 80-year-old widow in New York (Wilson, then 29) before being chased off by her attorneys when they were told of his shady past. Wilson was to go on to be a movie screenwriter in Hollywood during the early talkie era, describing his time there as "a trip through a sewer in a glass-bottomed boat."

Addison, hampered throughout his life by a leg injury he suffered as a teenager, came to Florida in 1918, prepared to die. Instead, he met a similarly morbid Paris Singer, heir to the sewing-machine fortune. Instead of dying, they started dreaming. Singer bankrolled a convalescent hospital of Mizner's design at the west end of Worth Avenue, to serve returning World War I soldiers. But the war ended and a hospital wasn't needed, so they converted it to the Everglades Club, still one of Florida's most exclusive retreats.

Mizner's career as resort architect was on. Soon, Mrs. Edward Stotesbury, wife of the Philadelphia moneyman, had hired him, and her rich friends followed. They all loved the affable Addison, and that was to come in handy a few years later when the architect was broke and dependent upon their generosity for his survival.

They were happy to provide it; such was the affection Mizner inspired from his clients.

"He was just completely outgoing and basically a really good guy," said Donald Curl, a retired professor of history at Florida Atlantic University in Boca Raton. "One of the things he was noted for was the kindness toward the people who worked for him and the courtesy he showed them. Some of the other architects of this era were almost the reverse; they saw the other architects as their employees, and they should have nothing to do with the design other than putting it on paper. Mizner was not that way. When the bust began in Florida, he actually helped some of the young architects get established elsewhere."

#### Lasting influence

Florida architects today, even modernists, hold Mizner in high esteem because his architecture has a certain scale and dignity that is often misinterpreted by the designers of today's Med Rev mini-mansions. Mizner's delicate sense of scale is often lost in the translation. One who understands it is Sarasota architect Thorning Little.

"Sensitivity to proportion and tuning," said Little of Mizner's design strength. "Some people get it -- they have an ear for music. They have an eye for color. Or they have a sense for proportion. Mizner had it. He had a sense of those environments that few individuals have.

"He was a self-built, promoter-opportunist," said Little. "He was lucky, in the right place at the right time with the right chemistry. He had the sizzle, and that sense of theatrics, to make a room like a stage."

Perhaps Mizner's admirers today are unaware that Mizner did not have an architecture license and couldn't draw a blueprint. He was good at sketching, though, and had an eye for architectural details from other cultures, details he was not shy about borrowing for his own work.

But in Vickers' book, Mizner's architecture and his development finances are skewered as ethically bankrupt.

"Addison Mizner participated in a bank fraud conspiracy that financed his extravaganza with depositors' money," wrote Vickers of the Boca Raton development effort. "His partners acquired control of the Palm Beach National Bank, an affiliate of the Manley-Anthony banking system, and ran it as a criminal enterprise. Mizner looted the bank by using worthless promissory notes to procure loans."

As for Mizner's Med Rev architecture, it was described in "The Legendary Mizners," written by Alva Johnston, as "Bastard-Spanish-Moorish-Romanesque-Gothic-Renaissance-Bull-Market-Damn-the-E xpense Style." Johnston's book was written in 1933, the same year that both Addison, 62, and Wilson, 57, died. When informed of Addison's failing health, Wilson cabled back to Palm Beach, "STOP DYING. AM TRYING TO WRITE A COMEDY." A few months later, the joke was on him.

In his book "Florida, A Short History," Michael Gannon, Distinguished Service Professor of History at the University of Florida, writes that when Addison Mizner built El Mirasol, a 37-room mansion for the Stotesburys, Mizner "ad libbed the design as he went." Gannon adds, "By the mid-twenties, Mizner had created a pink-walled, red-tiled, wrought iron-gated world of unreal luxury."

Developers loved the Mizner style because it gave their brand-new developments an air of established, Old World elegance. It was imitated in new developments up and down the Florida peninsula, including many in Sarasota.

"It is style," said Donald Curl, the retired Florida Atlantic historian, when asked about Addison Mizner's impact. "As an architect, he introduced Mediterranean revival, or Spanish revival, or whatever you wanted to call it. He made it not only popular but fashionable."

"Mizner was someone who was willing to take a lot of liberties and design buildings that were good for the climate and the lifestyle of the people who were his clients," Curl said in a telephone interview.

#### Poor imitations

But the flower was soon to wilt. "The problem is that it became so fashionable that every little development and group of houses that were put up by builders had to be in some type of Spanish-Mediterranean style, and they just didn't have the qualities that Mizner's architecture had," Curl said. "And very quickly, it was a style for the '20s. Not that it didn't come back, but by the 1930s, people were saying that it was very old-fashioned, and it wasn't because of Mizner, it was because of the other things that were done."

"When he designed the building, the building looked good. It had an aesthetic quality."

But he also designed a massive financial charade, wrote Vickers, particularly for bankrolling Boca Raton, 26 miles south of Palm Beach, where most of Mizner's millionaire clients wintered.

"Addison's clients gave him the credibility to set up what Wilson called 'a platinum sucker trap,' in Boca Raton," wrote Vickers. "Though little work had been completed ... during the first six months of the project, the Palm Beach Post declared that Mizner had really 'put it over!' The newspaper could speak with authority because its publisher, Donald Herbert Conkling, was involved in the deal."

#### The downfall

"Panic in Paradise" is full of detail that will make your jaw drop in disbelief. For example, real estate advertising, which swelled to such a degree that Miami's newspapers were publishing 500-page editions at the peak of the boom in October 1925, was used to lure in new investors (suckers?) with outright lies.

This caused one of Mizner's key backers, Sen. T. Coleman duPont, to resign as chairman of Mizner Development Corp., when a Mizner advertising man made a critical mistake by inserting a misleading phrase into an ad for Boca Raton.

"When the cost of construction created a cash shortage, Mizner crossed the line," wrote Vickers. "The Mizner Development Corporation surpassed its other promotional gimmicks by guaranteeing that the extravagant improvements would be built: 'Attach this advertisement to your contract for deed. It becomes a part thereof.' ..."

"Mizner's advertising strategy exposed Senator duPont and the other wealthy directors to tremendous personal liability. Recognizing his exposure and sensing an end to the boom, du Pont tried to salvage his investment and distance himself from Mizner." (But du Pont was sued anyway.)

Many of Boca Raton's investors then started defaulting on their \$21 million in lot-purchase contracts. They immediately lost confidence in Mizner's project and other boom-time real estate ventures, so they put their money into what they thought was a safe haven, the banks. What they didn't know, because of the secrecy of bank regulators' records, is that "to finance paradise, bankers became promoters and promoters became bankers. Operating under a spell of greed, these bankers corrupted Florida's economic and regulatory systems," Vickers wrote.

And when the banks failed, the depositors were left with pennies on the dollar.

## In Mizner's defense

In her 2001 book, "Boca Rococo: How Addison Mizner Invented Florida's Gold Coast" (Clarkson Potter, \$35), author Caroline Seebohm acknowledges Vickers. "A vast bank fraud conspiracy across Florida and Georgia had financed the real estate extravaganza with depositors' money," she wrote, "and the partners of the Palm Beach National Bank, who were also on the board of the Mizner Development Corporation, consistently and criminally embezzled customers' money to finance the failing land deals."

But she says Vickers' statement that Mizner "provoked a banking crash of historic proportions" is ridiculous.

"Mizner certainly went along with the bankers and their speculative borrowing and lending schemes," wrote Seebohm, "but to accuse him personally of provoking the crash is absurd."

"Addison was interested in the money only insofar as it allowed him license to build his architectural utopia. His history of precarious solvency proves that business acumen had never been his strong point. ... The fact that the activities of the Mizner Development Corporation executives and their banking confreres were illegal would have horrified him. He was drawing up blueprints, not promissory notes."

Seebohm wrote her book after gaining access to a trove of Mizner documents that had been held in private by the family of Mizner's secretary in the last years of his life, Madena Galloway.

"By the time I finished the book, I had such a sense of his character and personality; I just don't think he was the kind of person who would have intentionally gone into something that he knew was fraudulent," she said in a telephone interview from her New Jersey home.

"All of his adventures ... come from a man who was basically rather sort of naive. He charged into things ... little thinking about the consequences. I don't think there was an intentional aspect of his behavior. That's from having lived with him, so to speak, for so long."

Still, she admires Vickers work, particularly his ability to decipher the banking records.

"That's what makes his book such a valuable addition to the story," she said. "Plus, I don't know that even if I had been able to see them, I would have understood them as well as he did. I'm not the banking type. That was a very useful contribution from him."

## Lasting impact

The Mizner legacy lives on throughout Florida, with Addison's restaurant and the upscale subdivisions Addison Reserve and Mizner Reserve on the Palm Beach map. There's even a school named for him. But few of his impressive mansions remain: El Mirasol, for example, was torn down in 1959.

"In the 1950s, people were looking for an easier lifestyle and wanted to air-conditioned their houses," said Curl. "They felt the Mizners were too big and took too big a staff. It was easier to tear down a house and subdivide the ocean lot into six or seven lots and make money."

It also became more difficult to pay taxes on the large estates of the 1920s.

"Certainly it was a problem," said Curl. "Also, there was a changing lifestyle. We talk about the barefoot era; Mizner's houses would work going barefoot, but also they were very formal in many ways."

So is Mizner a villain or a visionary?

Curl says visionary, and discounts Vickers' story.

"I think he's basically wrong," Curl said. "Mizner was the architect, and, in fact, that's the major problem. He didn't get that much involved in the business aspects. Vickers wanted to make Mizner the fall guy. Vickers has a law degree, and he was going after things from that point of view."

"What today you can look at and say, 'Oh, my, wasn't that an abuse?' -- I'm not so sure it was seen in quite the same terms in the 1920s real estate boom. Looking for financing and willing to keep things alive and thinking you were doing it for the good of the industry and the state -- there's no question the boom was full of abuses. I would say it would be a matter of degree."

Vickers' trump card, he says, is that he's the only historian to have seen the bank records, and he's done

his homework on Mizner, too.

"I traveled all the way to Dawson City following the trail of Addison and Wilson Mizner during the Klondike Gold Rush in 1898," said Vickers. "They were up there doing the same kind of promoting as they did in Florida 25 years later. They were not there to dig for gold; they were there to try to make money in the saloons.

"When you start looking at Mizner, you are immediately confronted by his legacy and all this myth that surrounds him.

"But I don't think that anyone other than me has looked into his financial dealings. What you find is massive fraud and insider abuse on his part. "

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