

Kiplinger Washington Editors' Bay Tree Lodge: An Old Florida Dream

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"We can never go back to Manderley again, that much is certain. But sometimes, in my dreams, I do go back..."—from the opening voice-over of the Rebecca screenplay (Sherwood et al. 1940), adapted from the novel of the same name by Daphne du Maurier (du Maurier 1938)

*"...the basic building blocks of the great state of Florida—dreams"
(Gary Monroe 2016)*

I first saw Bay Tree Lodge—an Old Florida estate on Sewall's Point—in 1985. By then nearby Hutchinson Island was fully developed and no longer had a "desolate coast with hardly a building on it" (Kiplinger 1991, 8-9). The ruins of Mandalay—another Sewall's Point estate built by long-since deceased local gentleman-adventurer Hugh Willoughby—had been razed. Yet, dense mangroves still existed on the St. Lucie River side of the Bay Tree estate and the property still spanned river-to-river. There were a handful of small cottages available to Kiplinger Washington Editors employees and retirees on the Indian River side of the estate, but the majority of land was given over to citrus and other tropical fruit trees: vast groves containing varieties of orange, lemon, lime, grapefruit, star-fruit, pomegranate and the odd fruit tree so exotic as to be unidentifiable.

During Christmas 1985 Bay Tree's citrus groves were so abundant that I remember getting sick from over-consuming orange juice. This prompted my mother to regale the family with stories of her family's thrift during her childhood in Edgewater, New Jersey—then a working-class Irish and Italian neighborhood—and her being thrilled to have been gifted a single orange each Christmas. Her lesson in grateful moderation didn't stick and I continued to drink orange juice in excess. In early 2019, The Kiplinger Washington Editors, Inc. was sold to Dennis Publishing, Ltd., Great Britain.

Effective July 1, 2019 the Bay Tree Lodge benefit that had been in place for Kiplinger employees and retirees for 66 years ceased to exist. I am extremely grateful that my family and I experienced Bay Tree for 34 of those 66 years. This paper paints a picture of Bay Tree Lodge's status as a special instance of Florida leisure and places the estate in its broader historical context.

Henry Flagler—co-founder of Standard Oil in 1870—spent most of the 1880s and 1890s pursuing his vision to develop an American Riviera in Florida to rival the French Riviera. He built and opened swank Florida hotels in the following locations and sequence: the Ponce de Leon Hotel in St. Augustine in 1888, the Royal Poinciana Hotel in Palm Beach in 1894, The Breakers—initially named The Palm Beach Inn—in 1896 and Miami's Royal Palm Hotel in 1897. Flagler's enormous and ornate Florida hotels were an immense and immediate hit with Flagler's wealthy target-market: the "leisure class" as Thorstein Veblen articulated—and in many instances misarticulated—in his contemporaneous and contemptuous exploration of that demographic in his seminal work, *The Theory of the Leisure Class: An Economic Study of Institutions* (Veblen 1899). If Flagler's luxury hotels and infrastructure development—railroad construction in particular—represent the first wave of conspicuous Florida leisure offerings at an industrial scale, there were many scopes and varieties of Florida leisure offerings to follow. The case of Bay Tree Lodge, and the other grand river-to-river estates such as Mandalay that once stretched across the entirety of Sewall's Point, are of interest in part because they represent a species of—as well as a variation away from—Veblenian conspicuous consumption in America: that is, a form of leisure consumption hidden from most, while conspicuous to very few—in certain instances a rather exclusive and prominent few.

In 1952—fully two decades before Florida timeshares were first marketed in the early 1970s—a somewhat analogous variety of Florida leisure offering—Bay Tree Lodge—was made available to employees of the D.C. based company, The Kiplinger Washington Editors, Inc. The original lodge at Bay Tree was built by Chicagoan James Viles in 1909 on 10 acres in the jungles of Sewall's Point, a small Florida-shaped peninsula at the confluence of the St. Lucie River and the Indian River near the town of Stuart, Florida. Viles bought the land from the peninsula's namesake, Captain Henry Edwin Sewall. Henry hailed from coastal Maine and inherited the peninsula and

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adjoining land from his father, who bought the land from his relative, Captain Hanson. In 1813 Hanson had been granted 27 square miles of Florida land directly from the Spanish Crown. Perched thirty feet above the riverbank, the main lodge at Bay Tree—with seven master-bedrooms that comfortably accommodate eighteen people—looks out on the St. Lucie River, a short walk from where the river empties into the Atlantic.

The estate was named for a massive bay tree that stood to the south of the lodge. The materials to build the main lodge, a caretaker's cottage and a boathouse were shipped in since there was no road to speak of in 1909. In 1923 the lodge was bought by New Yorker Hartwig Baruch, who added a large porch and modernized the kitchen and dining room. In 1932 the property was bought by Nashvillian Robert Cheek, whose father Joel Owsley Cheek originated the Maxwell House Coffee brand and was himself a frequent Bay Tree Lodge guest, and apparently quite the sport-fisherman. Robert Cheek also bought 10 adjoining acres to the north of the lodge and built a swimming pool near the lodge. In 1952 Willard Monroe Kiplinger (1891—1967) bought the Bay Tree Lodge estate and the surrounding 20 acres on behalf of The Kiplinger Washington Editors, Inc. He further developed the property, eventually adding a dock, a two-story duplex, and five bungalows.



W. M. Kiplinger, Bay Tree Lodge, 1956. Photograph by Arthur Ruhnke, property of the Thurlow Collection, Sewall's Point, Florida.

Willard Monroe Kiplinger grew up in Dayton and Bellefontaine, Ohio. Displaying his wit and comprehension of a “business model” that had been deeply “disrupted” by a new technology long before those concepts were formally articulated by business scholars, in the dust-jacket of his first book Willard Kiplinger declared: “My grandfather and father were carriage makers who thought the horseless carriage would never amount to much, and so became victims of technological unemployment. That is why I am a journalist instead of a carriage maker” (Kiplinger 1942). In 1912, soon after graduating from Ohio State University with a degree in journalism, Willard Kiplinger landed a position at the *Ohio State Journal*. In 1916 he secured an offer from the Associated Press and moved to Washington D.C. In 1920 he quit his job as an A.P. journalist and opened a consulting business focused on providing business forecasts based on legislative-intelligence to a handful of clients based far from D.C. In 1923 he folded his consulting business and started to publish *The Kiplinger Letter*. The newsletter accepted no advertising, charged a fairly substantial fee to subscribers and provided—and still provides—business forecasts based on recent and pending legislation on Capitol Hill.

Willard Kiplinger innovated across many fronts. *The Kiplinger Letter* was the first mass-circulation newsletter in the world. He also broke new ground by inventing and requiring of his writers what he coined the “sweep-line” style in his newsletters: each line of copy—the full width of the page—ends in a complete thought and underlined portions of the page convey the essence of the report. He hired seasoned reporters for their sound judgement and insisted they make hard predictions... no “50/50” prognostications allowed. He was one of the very first publishers to adopt trackable direct-mail subscription-promotions, including early forms of A/B-testing now widespread in the contemporary digital marketing environment—for example, return postcards with printed codes indicating which magazine and which specific ad was being responded to.

Of all Willard Kiplinger’s many impressive innovations, the one of greatest interest here was his decision to purchase Bay Tree Lodge on behalf of his employees, rather than exclusively as a private winter getaway for himself and his family. Company rumor has it that Willard Kiplinger’s

corporate tax accountant balked when Mr. Kiplinger expressed an interest in buying Bay Tree Lodge for himself and instead encouraged Mr. Kiplinger to consider having the Kiplinger company buy the property and offering stays there to employees as a company benefit and a corporate tax write-off. Given that Willard Kiplinger was a workaholic and an extremely infrequent vacationer, the idea of Bay Tree as a company-wide rather than a purely personal property made good business sense and Mr. Kiplinger quickly adopted the concept.

Since its purchase by Willard Kiplinger in 1952, Bay Tree represented an entirely new model in leisure accommodation. By company policy, resort accommodations were extended to employees and retirees of Kiplinger and included up to two weeks of free residence in the main lodge at Bay Tree, and later in the duplexes that were built, or the five (eventually reduced to two) bungalows—lodging constructed above the estate's boathouse was reserved for the Kiplinger family and members of Kiplinger Inc.'s Board of Directors. The grandfathered-in boathouse lodgings at Bay Tree, dating to 1909, are unique due to a range of now longstanding zoning regulations prohibiting the construction of boathouse accommodations on the St. Lucie. A remarkable aspect of the Bay Tree Lodge benefit was that it extended to nearly all employees of Kiplinger, from the senior-most executives and editors to receptionists and custodians (the exception were employees of a unionized Kiplinger subsidiary, which included the company's printing and fulfillment staff based outside Washington D.C. in Hyattsville, Maryland).

There may be other American or foreign companies which offer, or at one time did offer, a similar company-owned free-resort-stay benefit to their employees across all ranks, rather than exclusively executives, though none are known to me. In describing Bay Tree resort to colleagues, the notion of a "company-owned timeshare offered to employees and retirees" of Kiplinger's seems an efficient way to describe the offering. Yet, what that description gains in terms of efficient Veblenian communication, it loses in terms of the spirit and tone that the Bay Tree experience has afforded my family, extended family, friends, and me. Although the impressions and events described below occurred over 30 years prior to my own first Bay Tree experience in 1985,

the account below by Knight Kiplinger regarding his first encounter with Bay Tree as a six-year-old child in 1954 offers a perspective on the lodge and surrounding community just two years after Willard Kiplinger bought the estate:

We were headed for Bay Tree Lodge, the historic Sewall's Point home my grandfather had bought two years before. It was nearly dark when we got off the train in the center of Stuart, and a fierce storm was blowing. We loaded our suitcases into a 'woodie' station wagon drive by the Bay Tree caretaker, Happy Byers, and set out for Sewall's Point. There wasn't yet a bridge across the St. Lucie on East Ocean Boulevard, so we had to take the long way around, north across the Roosevelt Bridge, through Rio and down the full length of Sewall's Point. The drive seemed interminable to a child at the 'Are-we-there-yet?' stage of life. It didn't help much that it was pitch black out the car windows. There were no streetlights and very few houses along the way. As we came down Sewall's Point Road, all I could see were a few shadowy gateposts on the right side of the road, at the entrance to long, sandy lanes that disappeared into the darkness. Finally our car turned into one of those long, dark drives, passed between tall rows of blowing palm trees and pulled up in front of Bay Tree Lodge. On this rainy night it looked like a spookhouse in a Charles Addams cartoon. But it had survived many a tropical storm since it was built in 1909, and this one was nothing special. My older brother and I tried to get to sleep through the sound of shutters banging against cypress-shingled walls. I asked my mother that night, as she tucked me in, 'Why did we want to come to Florida anyway?' The answer to that rhetorical question was clear the next day. The storm had passed through, and the wet lawns and groves of Bay Tree Lodge glistened in the morning sun. It was a gorgeous Florida day the first of many such days I would enjoy over the years to come. My brother, Todd, and I set out to explore our new surroundings, a jungle of trees and shrubs we had never seen before. To the south of Bay Tree, overgrown with dense underbrush, stood the majestic ruins of Mandalay, the tall plantation house built by Hugh Willoughby in 1907. Beyond that, at the end of the peninsula, was the high, bushy promontory where the High Point neighborhood would begin to take shape a decade later. Each day our family would drive up the Point to Jensen Beach and cross the wood-plank bridge to Hutchinson Island, a splendidly desolate coast with hardly a building on it. There

we played in the surf and ate hamburgers at the Sandpiper, a sun-bleached frame lunch place on the beach. Some evenings we would take a boat ride across the St. Lucie for a fancy meal in the Sunrise Inn (today the Bay Harbor Club), or we would drive up to Seymour's in Jensen Beach, where my parents would dance to the music of a jitterbug combo (Kiplinger 1991, 8-9).

As Knight Kiplinger's uncle Gale Kiplinger (Willard Kiplinger's younger brother) phrased it in a letter he wrote and shared with his Sewall's Point neighbors in 1979, at Bay Tree "the house-rules for use are merely '*enjoy yourselves and leave everything as you found it*'" (Kiplinger 1979, 5). Gale Kiplinger's succinct description captures both the spirit—if not the letter—of Bay Tree's house-rules as well as conjuring up associations with the etymology of "leisure," in particular the Old French *loisir* (to enjoy oneself). Gale Kiplinger continues, "Bay Tree is now scheduled to over 300 people a year—employees from Washington and their guests. New cottages were built, another five acres added, a tennis court, 6" fire main, and much refurbishing of plumbing, baths, kitchen, etc. The owners intend to main Bay Tree as a vacation spot for employees and to keep the island as a wilderness. Three full-time employees operate it" (Kiplinger 1979, 5).

For the years spanning 1985-2019 when my family stayed there, I can remember the Bay Tree house-rules, the various accommodations, and can guess at the operational costs in contemporary dollar amounts. The annual cost to maintain Bay Tree in 2018 was roughly \$650,000, thus slightly over \$100,000 per month. Major costs as recently as the first half of 2019 included two (a husband and wife team) full time caretakers' salaries and benefits—which included a small house on the main grounds—part-time subcontractors employed in day-to-day property maintenance, repairs and cleaning, property taxes and insurance, and utilities. Less obvious costs unlikely captured in the \$650,000 million figure included the administrative costs associated with booking accommodations as well as the check-in and check-out process. Bookings were handled via an administrator at Kiplinger's D.C. office and the check-in and check-out process was handled via the caretakers at Bay Tree. Assuming that an average of 25 of the 40-odd spots across the resort were occupied during the 2018 year at \$54,167 per month,

the average cost to host each guest would have been a reasonable \$2,167 per month, \$542 per week, or \$77 per day. However, given Florida's lengthy summer off-season and the reluctance of many Kiplinger employees to book week or two-week long stays while schools were in session, the average weekly occupancy rate was likely closer to 12 or 13 guests across the estate during the years 1985—2019.

The booking process was fairly straightforward. Starting the first business day of any month, active Kiplinger employees could request accommodation for a week or two during the month three months following, on a first-come first-served basis. Thus, an employee interested in booking accommodation anytime in June 2019 could call or email on March 1, 2019 to request desired dates and accommodations. The process was similar for retirees, the only difference being that retirees could only submit booking requests two months in advance—thus, a retiree interested in booking accommodation anytime in June 2019 could call or email starting on April 1, 2019 to request desired dates and accommodations. Employees and retirees could request a maximum of two weeks of accommodation per year, which could run sequentially. Until 1985, accommodation at Bay Tree was free to Kiplinger employees and retirees. Changes in IRS rules that year required that lodgers pay taxes on the benefit and Kiplinger had to assess a value for each use and add that amount to the users' income for tax purposes. In later years users were also required to pay a modest cleaning fee.

Weekly check-in and check-out times were standardized with the earliest check-in time being 6pm on the Saturday evening of the week or weeks booked and the latest check-out time being 10am on the final Saturday morning booked. The only other top-of-mind house-rules effective in 1984 were: A) a list of all overnight guests and their vehicles—horseless carriages included—needed to be provided by the Kiplinger employee or retiree to the caretakers prior to arriving at Bay Tree, B) any damage or maintenance need—be it a broken cup, an expired lightbulb, an inoperable electric socket, etc.—was to be reported to the caretakers upon check-out, and C) use of any of the several Kiplinger-owned motorized boats had to be requested in writing directly by a Kiplinger employee or retiree by filling out and submitting a form to one of the caretakers (kayaks and canoes could be used by any guests without submitting the aforementioned form). As throughout

the broader culture, in more recent years restrictions around tobacco use on Bay Tree grounds were implemented.

An interesting aspect of the Bay Tree story is its geographic connection with and cultural relationship to the town of Sewall's Point and surrounding area. Prior to 1512, the indigenous population living in the Indian River area included the Ais, Jaega, and the Guacata peoples. Spanish Florida was comprised of two periods, from 1513–1763 and 1783–1821, with a brief interlude of British colonialism. In those first years of Spanish Florida the Lower Creek people moved south, forming the Seminole tribe with bands of other indigenous peoples, with most of the Ais, Jaega, and Guacata populations decimated by exposure to European diseases: “By 1763 there were no more of Florida's original Indians. They had been annihilated by warfare and slavery and by diseases brought from Europe against which they had no defenses” (Thurlow 1992 / 2006, 16). Thurlow goes on to point out that “Indians from the Creek Confederation and remnants of other tribes, driven out of Alabama and Georgia as the American colonists took over the land, filtered into Florida. Though they were of different tribes, they became collectively known as Seminoles” (Thurlow 1992 / 2006, 16).

So-called Black Seminoles—largely comprised of free blacks and of escaped slaves—lived beside many of the Seminole populations. In 1821 Florida was designated a U.S. Territory and in 1845 a U.S. State. Early permanent settlements occurred on Sewall's Point from 1879–1920, and included the building of nearby railroads and the birth and growth of pineapple plantations. Sewall's Point saw a boom-and-bust cycle during the years 1921-1955, with concomitant land speculation, prohibition, and an influx of new estates. During the 1956—1979 period, Sewall's Point was incorporated, and major local infrastructure was built, including modern bridges from Stuart and to Hutchinson Island. The 1980s obviously marks the beginning of my own history with Bay Tree. Note that the periods from 1879-1979 as listed above were first demarcated by Gale Kiplinger in a 1979 letter to his Sewall's Point neighbors (Kiplinger 1979).

In his 1979 letter Gale Kiplinger states, “We rate S.P. beginning as 1879 but there were interesting events before then which need to be relatively evaluated. In the earlier 1800s, S.P. was merely a dense jungle, full of

mosquitos, only occasional settlers for fishing, and really unwanted land. The whole east coast of Florida was swampy, full of pot-holes, unfit for crops. I find no 'Indian-lore' on S.P. except tales of a small mound on Indian River about opposite Dr. Pare's place. Mr. Knowles erected a sign 'No trespassing' to preserve it, but that only excited neighborhood kids to explore. They did, but absolutely nothing found" (Kiplinger p. 2, 1979). Gale goes on to note that his older brother Willard Kiplinger looked into the possibility of buying the Charles Racey estate, which had been built on an Indian shell-fish mound in 1891. Despite there being better buildings on the Racey property, Willard Kiplinger opted for Bay Tree due to caretaker Ed Hosford's impressive landscaping (Kiplinger 1979, 5). In terms of Florida leisure history that nearly-but-never-was, Gale Kiplinger mentions:

Henry Flagler was building his railroad and expected to run it through S.P.—even suggesting that he might build fancy hotels and make S.P. the mecca, instead of Palm Beach. But Sewall and others refused, and Flagler is said to refuse paying an exorbitant \$30 per acre, so the rails went around through Potsdam (now Stuart). Then came the Royal Poinciana and Breakers hotels with thousands of plush tourists and their yachts. Some of these folks cruised around S.P. and liked the looks enough to want to settle their winter homes here (Kiplinger 1979, 3).

As it turns out, Edward Hosford—the Bay Tree landscaper whose work so impressed Willard Kiplinger in 1952—had been poached from Flagler's Royal Poinciana by James Viles in 1909: "Perhaps the best thing that Viles did was to hire Ed. Hosford from Flagler's Royal Poinciana hotel as landscaper at Bay Tree. Hosford stayed 37 years and made Bay Tree a show-place of the Point" (Kiplinger 1979, 3). During the 1921-1955 expansion-of-Sewall's-Point period, Gale Kiplinger states, "The land boom of the 1920s was spreading north from Miami and people became price-conscious and speculation zoomed. Even then, S.P. was somewhat divided north & south because Sewall and Arbela controlled large chunks of land, while up north there were more small pieces left over from homesteading" (Kiplinger 1979, 3-4). Gale Kiplinger continues, "Then came the end of land boom to a bust after hurricane in Miami of 1926....followed by the depression of the 30s. Buyers who were picking up bargains in those days who included Mr. Robt. Cheek [son of Maxwell House coffee founder, Joel Owlsey Cheek],

who bought Bay Tree” (Kiplinger 1979, 4). The Checks were not the only prominent family to buy or rent Sewall’s Point estates during this period:

The Carnegie mansion (now Jordan) was built about 1920 on 20 acres complete with servant quarters, boat house, and a packing plant for fruit. They did much entertaining with visitors from Palm Beach set. Later, after a family split, his former wife dumped the whole 20 acres and mansion for a reputed \$25,000 to Dr. Moritz who later developed acreage into Lucindia. The mansion was later sold to Dr. Krauskopf and then to the Jordans who have done extensive refurbishing. Wm. Carnegie was a nephew of Andrew. A story is that he had anchored his yacht along the banks of St. Lucie,—liked the spot so well that he purchased the 20 acres next morning (Kiplinger 1979, 5).

Gale Kiplinger mentions that New York socialite Grace Vanderbilt rented the Knowles house on Sewall’s Point from the late 1920s through the early 1930s (the estate was built by Boies Penrose—United States Senator from Pennsylvania—around the same time as Bay Tree Lodge). Regarding the Emerita estate, Gale Kiplinger states the main lodge “had a ‘wrap-around’ porch and there is a story that they had a toy electric train track all so drinks could be hauled from the bar to visitors on [the] porch. Another story is that these girls [the owners three daughters] so loved the wide open spaces of S.P. that some neighbors wondered about their negligee apparel” (Kiplinger 1979, 6). Inspired by Gale Kiplinger’s letter to neighbors, Sandra Thurlow—a Sewall’s Point resident and self-described “self-appointed local historian”—expanded extensively on his work in her very impressive book, *Sewall’s Point: The History of a Peninsular Community on Florida’s Treasure Coast*. The first edition of her book was published in 1992 and the book was republished in 2006 (Thurlow 1992 / 2006).

Thurlow notes “Hiram Bloomingdale, [son of the co-founder] of department store fame, built what might be considered the last river-to-river estate [to be built, though not to have existed as this attached to Bay Tree until the late 1990’s, when Sewall’s Meadow neighborhood was developed” (Thurlow 1992 / 2006, 43). Hiram was the son of Bloomingdale’s co-founder Lyman Bloomingdale. Some of the most interesting tidbits in Thurlow’s book are about Hugh Willoughby, the ruins of whose 1907 Mandalay estate Knight Kiplinger mentions above having explored as a six-year-old in 1954.

Sewall's Point documents and descendants indicate that Willoughby was something of an aviator, a yachtsman and a gentleman: "Rodgers Miller, who was born at Mandalay, where his family worked, described Willoughby in old age as 'arrogant and a bit childish, but a good employer.'" Frank Christie, who also was born and grew up on Sewall's Point, remembers Willoughby as an eccentric old man who wore a badge, would make citizen arrests, and take charge in emergencies. Frank's Sister, Emma, who worked for the Willoughbys as a young girl, fondly remembers Willoughby's eccentricities. He was childishly grateful for the help she gave. Local Realtor Ralph Hartman, Jr. Says that Willoughby would 'puff up like an old toad' when asked what he did for a living. 'Why, I am a gentleman!' he would exclaim" (Thurlow 1992 / 2006, 113).

Although Willoughby—a football-playing Penn graduate, a member of the New York Yacht Club, an aviation experimentalist who assisted the Wright Brothers, and a man who also engaged in horseless-carriage-beach-racing long before NASCAR—conforms to virtually all of Veblen's contemptuous stereotypes of the leisure-class, he's the first deceased former S.P. resident I would treat to a scotch if a time-machine is ever invented. Notably, Bay Tree Lodge and its boathouse are the only buildings depicted in Willoughby's proposal that Sewall's Point's southern tip be designated the New York Yacht Club's southernmost station.

Knight Kiplinger emphasizes both the parallels as well as the distinctions between Sewall's Point and Palm Beach, and then provides a fairly comprehensive lament regarding the fates of most of Sewall's Point's former river-to-river estates:

Sewall's Point has had its ups and downs over the century or so since its settlement. In its heyday, in the teens and '20s, it was a notable resort for Northerners who were just as wealthy as the denizens of ritzy Palm Beach, but whose tastes ran to the simpler joys of sport fishing, pineapples and reading on a breezy veranda. After the collapse of the Florida real estate bubble and later the stock-market crash of '29, Sewall's Point fell into eclipse for nearly three decades. Few new homes were built. The large estates could be purchased for relatively little by those who appreciated the peacefulness and natural beauty. That's what appealed to my grandfather, journalist W.M. Kiplinger, when he first visited Stuart in 1952. He was looking

for a quiet refuge from the political hubbub of Washington, and Sewall's Point was perfect. He bought Bay Tree Lodge with a vague thought of retiring there, but soon came to the realization that he probably wouldn't retire anywhere. So he made Bay Tree Lodge a vacation retreat for the employees of his publishing company, and that's the way it's been used for nearly four decades. It is beloved by our Washington colleagues and the many friends and relatives they have invited to Bay Tree as their house guests. When the old lodge was destroyed by a tragic fire in 1990, there was never a thought of not replacing it. We immediately set about designing a faithful reproduction. Much had changed on Sewall's Point over the years—especially the size of the properties. Most of the early estates were river-to-river ribbons of land, spanning the peninsula from the St. Lucie to the Indian River. It was inevitable that they would someday be subdivided, due to rising land prices and hefty hikes in income taxes, property taxes and especially estate taxes. There's nothing wrong with the natural historical process of subdivision. Without it, most of today's residents of Sewall's Point would not be living there, enjoy its beauty and solitude. What is sad is not the demise of the untenably large estates, but the loss of the big, distinctive homes that once anchored these properties, sitting regally along the high coquina ridge above the St. Lucie. Built between 1900 and 1930 as winter havens for rich Yankees, many were victims of neglect or demolition for new waterfront homes. That's too bad, because it was so unnecessary. The old houses were few in number and well spaced along the river. There has always been plenty of room on Sewall's Point to accommodate both the preservation of early homes (albeit on smaller sites) and the construction of many fine new homes, too. Much of the charm of Sewall's Point derives from the few early homes that remain, and I wish there were more, but I can't complain much. There are few communities in America that have had so long a history of being a quiet residential enclave before the turn of the century, and that's what it still is today, a lush tropical oasis, just a short bridge-crossing from the ocean (Kiplinger 1991, 9-10).

Thurlow provides details regarding Bay Tree's builder and first owner, James Viles: "The Vileses lived in Lake Forest, outside of Chicago, and wintered in Palm Beach. It was during a stay in Palm Beach that they heard about Sewall's Point. The excellent fishing and the isolated beauty of the area appealed to James [Viles], so he bought ten acres of land from Henry Sewall. James Viles persuaded Ed Hosford, a gardener at Henry Flagler's Royal

Poinciana Hotel in Palm Beach, to move to Bay Tree Lodge as its caretaker” (Thurlow p. 130 1992 / 2006). Thurlow continues, “The Vilesees vacationed at Bay Tree Lodge for over a decade. Lawrence brought his daughter Glee, each winter from the time she was two until she was 12, and she has memories of sitting on Capt. Sewall’s lap while he told her stories of his years at sea. Other memories are of trips to the Sewall’s Point post-office dock, where the mail was delivered in a brown leather sack with a padlock, and of a caretaker teaching her to eat oysters that grew among the mangrove trees in the St. Lucie River” (Thurlow 1992 / 2006, 130).

New Yorker Hartwig Baruch bought Bay Tree Lodge after Viles passed away: “In 1923, after James Viles’s death, Bay Tree Lodge was sold to Hartwig Baruch, older brother of financier Bernard Baruch. The presence of the Hosfords on the property as caretakers protected it from being used by bootleggers during Prohibition days. Other Sewall’s Point estates were not so well guarded” (Thurlow 1992 / 2006, 131). In 1932 Robert Cheek (as previously mentioned, the son of Maxwell House coffee founder, Joel Owlsey Cheek) bought Bay Tree Lodge from Hartwig Baruch and, “For the next 20 years the Cheeks, as well as their grown children and their families, wintered at Bay Tree Lodge. They enjoyed the rustic, camp-style living. Their electricity came from a gasoline generator, and they cooked on a wood-burning stove” (Thurlow 1992 / 2006, 131). Thurlow mentions that “The Cheeks had a swimming pool dug soon after they bought the lodge property. They had to drill 1,200 feet to reach water, but it flowed with such tremendous pressure that the large pool filled in three hours” (Thurlow 1992 / 2006, 132).



Bay Tree Lodge Pool, circa 1939, photograph property of the Thurlow Collection, Sewall’s Point, Florida.

She adds that “A recreation gazebo was added next to the swimming pool. Because there were so few in the area, the Cheek swimming pool was used for community swimming instruction” (Thurlow 1992 / 2006, 132).

In the following passage, Thurlow shares details regarding Willard Kiplinger’s purchase of Bay Tree Lodge from Robert Cheek:

Bay Tree’s next owner, business journalist W.M. Kiplinger, learned about Sewall’s Point by chance. The founder of the Kiplinger Washington Letter and Changing Times magazine (today titled Kiplinger’s Personal Finance Magazine), Kiplinger had worked for many years with virtually no vacations. In 1952 his wife, LaVerne, insisted that he get away from Washington for a while. They decided to visit a place in Florida often mentioned by their Washington friend H.O. Bishop, a portly ex-newspaperman who did public-relations work for, among other clients, the Chesapeake & Ohio Railroad and, on occasion, the Stuart Chamber of Commerce. The Kiplingers took a train from Washington to Stuart and settled in for a short vacation at the Sunrise Inn, across the St. Lucie from Sewall’s Point. Enchanted by the beauty of the setting, they soon met with [realtor] C.B. Arbogast and began looking at properties for sale. Meanwhile, the Cheeks had decided to sell Bay Tree Lodge so they could spend time on their ranch in Jackson Hole, Wyoming. Their attachment to Sewall’s Point and Bay Tree Lodge made the decision difficult, and they were anxious to find a buyer who would appreciate the landscaping to which Ed Hosford had devoted so many years of care. Their anxieties were relieved when Realtor Arbogast introduced them to W.M. Kiplinger, who soon bought the old estate for his publishing company, The Kiplinger Washington Editors, Inc. It was Kiplinger’s intent that the lodge and cottages be used as a vacation retreat for employees and retirees of the company, and that has been the tradition at Bay Tree ever since (Thurlow 1992 / 2006, 132-133).

In the 1992 edition of her book Thurlow emphasized that “Bay Tree Lodge, owned by the Kiplinger Washington Editors since 1952, is that last of the river-to-river estates” (Thurlow 1992 / 2006, 129). Soon thereafter, circa 1994-1995, the Indian River side of the estate was subdivided into 30 parcels where luxury homes were built. During the 1990s it appeared plausible that annual vacations at Bay Tree would not remain an ongoing tradition in my family. Bay Tree’s main lodge was destroyed by fire in August 1990 (see

appended photos taken by Sandra Thurlow). Thankfully Austin Kiplinger—Willard Kiplinger’s son who was then at Kiplinger Inc.’s helm, along with Austin Kiplinger’s sons Todd and Knight—immediately decided to restore the main lodge to its old glory and to maintain Bay Tree as a Kiplinger employee/retiree resort: “The tree for which Bay Tree Lodge was named was toppled by a storm long ago, but the lodge itself looked very much as it did when it was built for James Viles, in 1909, until it accidentally burned to the ground in 1990. A new building is rising to duplicate the original” (Thurlow 1992 / 2006, 129). Thurlow underscores that the longleaf pine originally used to build Bay Tree was what ensured the building would burn completely once it did catch fire: “The native longleaf pine used to build the pioneer homes was rock-hard and filled with pitch. Though the lumber’s enduring qualities can be admired in the structures that are still standing, the same pitch that preserves the lumber dooms structures that catch fire” (Thurlow 1992 / 2006, 129).

Access to Bay Tree was a highly valued inducement for employee retention at Kiplinger. Only former employees with 20 or more years at the company were guaranteed its use in retirement. Losing access to Bay Tree in 2019 is no easier than it would have been in the 1990s. In many ways it’s tougher given that four generations of friends and family have experienced the place together. In a recent email response to Kiplinger employees’ and retirees’ inquiries about the how the sale of Kiplinger to Dennis Publishing would impact access to Bay Tree, Knight Kiplinger said, “We’ve been delighted to be able to share it with our Kiplinger colleagues, their families and their friends for all of those 66 years [1952—2019]. It’s been the most unusual—and treasured—employee/retiree benefit in America” (Kiplinger 2019).

Another aspect of the multifaceted Bay Tree story is the especially notable and irreplaceable loss of a dozen A.E. Backus paintings in the 1990 Bay Tree Lodge fire—as well as Willard Kiplinger’s friendship with Backus and Willard Kiplinger’s local philanthropic efforts—as detailed in the account below:

In 1952 Willard M. Kiplinger (1891—1967) purchased Bay Tree Lodge, a few miles south of Ft. Pierce. As the founder of the

company that publishes the Kiplinger Letter, a well-known and influential newsletter containing business information and economic forecasts, Kiplinger acquired the property as a retreat for himself and his employees. Originally built in 1909, the lodge's architecture, with its sweeping verandas, cedar-shake siding, and quartersawn heart pine flooring, imbued it with the charm and ambiance of Old Florida. While organizing and decorating Bay Tree's interior, Kiplinger became acquainted with Backus, the local celebrity artist. For Kiplinger, Backus paintings, like his newly acquired retreat, epitomized the mood and spirit of Florida. He quickly formed a close friendship with the artist, frequenting his studio and purchasing his paintings. Some of these paintings were hung at Bay Tree; others were taken to his home in Bethesda, Maryland. Kiplinger donated land in downtown Stuart for the city's first public library building. Two years later he commissioned a huge canvas mural by Backus depicting a view of Stuart and the St. Lucie River from Sewall's Point and donated it to the library. Sadly, in 1990 Bay Tree Lodge was devastated by a fire, and twelve Backus paintings were destroyed. As the building was painstakingly restored to its original appearance both inside and out, the Kiplinger family brought down their Backus paintings from Maryland (Kuzmanovic 2016, 247).

A.E. Backus was indeed a "local celebrity artist"... and more. As the dust-jacket to *Tropical Light: The Art of A. E. Backus* by Natasha Kuzmanovic (2016) puts it, "Surpassing all potential rivals, artist A.E. Backus (1906—1990) developed a masterful aesthetic for portraying Florida's lush tropical landscape, and his works became the definitive images of the state. Describing his own artistic roots as 'part Cracker [a hardy, early Florida pioneer] and part Monet,' Backus's primary subject matter was tropical nature as defined by light, which he rendered in complementary colors. His avant-garde use of a palette knife to create entire compositions produced paintings that combined sensitive observation of nature with gestural paint application" (Kuzmanovic 2016, current author's emphasis).

In discussing E.B. Barnhill—another of Florida's prime aesthetic innovators—in his book *E.G. Barnhill: Florida Photographer, Adventurer, Entrepreneur*, author Gary Monroe states, "Florida grew, in part, because of these pictures created by Esmond Grenard Barnhill, for they gave birth to the basic building blocks of the great state of Florida—dreams" (Monroe 2016, 28). From the perspective of family and friends who experienced Bay

Tree throughout the years we stayed there, the place did give birth to “the basic building blocks of the great state of Florida—dreams.” And until that time-machine is invented, images of Old Florida places in pictures, paintings, memories, and dreams. . . yes, especially dreams, will be the means by which we go back to Bay Tree Lodge.

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