IN KEY WEST, SHIPWRECKS WERE THRIVING BUSINESS

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KEY WEST -- Hundreds strong, they gathered at the dock, eagerly anticipating the arrival of another salvage boat.

Men, women, children -- practically the whole town was there.

"Shipwreck ashore!" one person shouted.

New riches, others thought.

Once a week, on average, during the heyday of America's merchant-marine traffic in the mid-19th century, the ritual was repeated: A vessel crashing into a jagged coral reef, all but invisible even on a sunny day, or swept off course by a wicked windstorm. Recovery-boat pilots --"wreckers," they were called -- rushing toward the disaster, claiming the spoils and bringing them to Key West.

Finders keepers, or so maritime law -- mostly written by judges at the southern tip of Florida -- declared.

So onto the dock the booty would spill. Then into a warehouse. Gold and silver. Pearls and diamonds. The finest furniture and linens. Shotguns. Tobacco. Dry goods. Grand pianos.

Some would be returned to the owner of the wrecked ship, if he had survived. But most of the treasures would be readied for auction or awarded by "wrecking courts" to those who controlled the salvage operation, a distinction usually earned by being first at the scene.

In many eyes, wreckers were heroes -- and, indeed, they often saved humans, not just cargo. And they risked their lives, especially during hurricane season, to do so.

Others saw wreckers and auctioneers and wharf owners as pirates or unscrupulous profiteers. Legend holds that a few would set up false beacons to lure mariners into harm's way.

Whether through valor or villainy, the most successful wreckers built and furnished opulent homes thanks to others' misfortune. And Key West, so far removed from the center of civilization, became the richest town in the nation.

Between sips of tropical cocktails and doses of Hemingway, visitors can re-create the era of the wreckers, embrace the legend and gain a new appreciation for the Key West of yesteryear.

They'll also learn that the search continues for treasures of the deep.

SHIPWRECK HISTOREUM

Start a tour at the Shipwreck Historeum at Mallory Square, in the heart of the downtown district and only steps from Key West's main cruise dock.

Guided tours feature costumed actors, one portraying 19th-century master wrecker Asa Tift, and a replica of an 1856 wrecker's warehouse.

A main focus is the Isaac Allerton, a 594-ton square-rigged packet ship that departed New York on Aug. 5, 1856, carrying marble floors and other furnishings for the U.S. Customs House in New Orleans.

On Aug. 28, the Isaac Allerton encountered hurricane-force winds off the Florida Keys. Driven across the reef, the ship lost its rudder and sank. Its cargo was valued at \$150,000, highest in the history of wrecking at the time. But many Key West wreckers -- diving without masks or tanks -- were injured in its pursuit. Only about half the cargo was recovered before efforts were abandoned. Not until 1985 was the Isaac Allerton rediscovered and fully salvaged.

Portions of the cargo are on display at the Shipwreck Historeum. On guided tours, actors offer a gripping account of the wrecking operation.

MEL FISHER MUSEUM

A block away, the Mel Fisher Maritime Museum celebrates an ambitious and lucrative modernday salvage operation, along with the man who directed the effort for almost 30 years.

On Sept. 4, 1622, a fleet of 28 ships left Havana to return to Spain with silver from Mexico and Peru, gold from Colombia, pearls from Venezuela and a vast assortment of other merchandise collected in the New World, along with well-to-do passengers and crews.

One day into the journey, nine vessels were caught in a hurricane, blown off course and capsized. Among the Spanish galleons were the Nuestra Senora de Atocha, the fleet's flagship, and the Santa Margarita, which combined carried most of the riches. By the next morning, more than 500 people were dead and cargo worth millions of dollars had sunk.

Three and a half centuries later, in 1969, Mel Fisher, an Indiana-raised musician turned California scuba diver, began his quest to find and recover the missing cargo.

In 1980, Fisher's entourage found the Santa Margarita and thousands of silver coins, gold ingots, a wealth of personal jewelry and other artifacts.

Five years later, divers discovered what Fisher proclaimed the "mother lode," the main cargo hold of the Nuestra Senora de Atocha and a treasury some estimated to be worth \$400 million.

At the museum, a 17-minute film reflects on the expense and hardships Fisher and his colleagues endured. (Fisher's son and daughter-in-law drowned during the salvage effort.) The film also explains the legal battles that ensued with the United States and Florida over the rights to the undersea find.

The museum displays a significant sampling of the 85,000 artifacts recovered thus far from the two Spanish vessels. These range from spectacular gold bars and plates to galley items such as a butcher knife and frying pan.

Also shown are a gold cup used to detect poisoned wine, the only known surviving example of a cinta necklace or belt, a 17th-century navigator's astrolabe and scores of contraband emeralds. Among personal belongings are dress ornaments, rings and chains typical of Spanish nobility of that era.

Fisher died in 1998 at age 76, but the salvage operation he started continues.

WRECKERS MUSEUM

Several other museums and historical landmarks provide more insight.

The Wreckers Museum occupies what is believed to be the oldest house in Key West at 322 Duval St., about three blocks from Mallory Square. Built in 1829, the house was owned by William Wall, an English mariner rescued by wreckers and later a Key West businessman, and Francis Watlington, a harbor pilot, wrecker and Florida legislator.

Now a nonprofit museum owned by the Historic Florida Keys Preservation Board, the dwelling features a ship's hatch (in the roof above the master bedroom) and exhibits that include ship models, undersea artifacts, maritime documents and a cartoon depicting an early wreckers court.

The Audubon House, at 205 Whitehead St., is best-known for hosting John James Audubon during the painter/naturalist's annual visits to Key West. It also was home to a master wrecker and captain, John J. Geiger, in the 19th century.

At 907 Whitehead St., perhaps Key West's best-known dwelling, the Hemingway Home, where author Ernest Hemingway produced some of his best work during the 1930s, was built by Asa Tift of Shipwreck Historeum acclaim.

The Key West Museum of Art and History, in the U.S. Custom House at Front and Greene streets, traces all aspects of area history, including shipwrecks.