

stand on the bank of the river one day and watch the partially erected structure be washed away by a flood.

Frank Mackle taught the construction business to his three sons — Frank Jr., Robert and Elliot. Together they built 125 low-cost homes in Delray Beach, and later 1,000 homes, a shopping center and a hotel on Key Biscayne.

**T**he brothers learned their engineering skills at college and never forgot their father's emphasis on using those skills to build a better product at less cost. Frank Mackle Jr. recalls his father laying out a house in a field, building it slowly block by block, positioning the windows and doors so none of the blocks would have to be cut and thereby wasted.

"Father taught us to work hard and be honest," Frank Jr. says. "This is a business that doesn't have too many honest people in it. We drummed that into everybody we hired. You have to have honesty and integrity."

There were other important lessons. "Don't build monuments to yourselves. Build what the customer wants," the father told his sons.

With their first *Life* magazine ad, the Mackle brothers had clearly found what many Americans wanted: an affordable house in Florida. They ordered three identical mahogany desks for their Miami office and set about doing what the customers wanted. "We'd hang around the model houses in the afternoons and listen to what people said as they went through the rooms," recalls Frank Jr. "They'd want the bedroom here or the kitchen there. We'd amass the information and sometimes revise the floorplans."

Uppermost in their minds, though, was keeping the cost of the house low. "I always told my wife that we would never have sold a single house if I had listened to her," Frank Jr. laughs. "She thought our bedrooms were too small. I'd tell her, 'People can't afford big bedrooms,'" he remembers. "We started out in low-cost housing. We understand poorer people better than we understand rich people."

In 1957 the brothers joined with a Canadian firm to form the General Development Corporation. Under this arrangement, they started building in eight Florida locations, the largest the 80,000-acre Port Charlotte community.

By 1959 newspapers were reporting that Frank Mackle Jr., the wonder-boy president of GDC, had amassed \$45 million in sales the previous year by sell-

ing his pastel-colored houses for \$7,000 to \$17,000, with lots starting at \$1,000. The following year sales jumped another 40%. The names Mackle and General Development were known across the country.

Then, in 1961, the Mackles and the other major stockholders of GDC found themselves at odds. The stockholders quickly bought the brothers out of the company.

Six million dollars richer, the brothers seriously considered retiring, but they knew the retiree housing market had barely been tapped. People were retiring younger, living longer and receiving greater pensions and government benefits than ever before. The demand for housing was overwhelming. The brothers had more money than they'd ever need. But they couldn't resist the opportunity.

So on Oct. 7, 1962 they formed the Deltona Corporation and named their first project Deltona, a community built between DeLand and Daytona Beach. The new company was not interested in random house and lot sales. Rather, it chose to establish carefully planned communities, where growth would occur in an orderly manner. The idea was to have the community radiate outward from its central point in a series of ever-larger rings. The core of the community would consist of cash land sales, where houses would be constructed immediately; the next ring went to buyers who would pay off the land and build within 36 months; the outer rings consisted of 49-month and 79-month payment plans. As though counting the rings of a tree trunk, one could fly over a Deltona community and determine its approximate age.

**T**he leisure communities the Mackles began to develop had nice straight streets with a few bends here and there. Every house was built according to formula, and each one was an inch-by-inch duplicate of the other. Lost was any great sense of individuality; gained was a better house for the money, produced on a mass scale. Utility lines were tucked underground. A natural body of water for recreation was promised in each community, and a major highway led from each development to a major Florida city. There were stores and places of worship nearby. Some communities had swimming pools, tennis courts, golf courses and even stables. In short, Deltona Corporation was offering middle-income America a piece of the American dream.

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## Almost bankrupt in 1977, in 1980 Deltona may reach \$200 million in total revenues — solidly in the black.

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For a time everything was coming up Mackle houses. In 1965 the company's second development was opened on the Gulf of Mexico on Marco Island. Plans called for Marco to have more than 8,000 lots. In 1967 Spring Hill north of Tampa opened, with 33,000 lots.

**C**itrus Springs, with 33,700 lots, opened in 1970. The same year St. Augustine Shores, near Jacksonville, opened with 1,600 lots available. In 1971 Sunny Hills, near Panama City, opened with 26,240 lots. Pine Ridge, between Tampa and Ocala, opened in 1972 with 4,800 lots. And in 1973 Marion Oaks opened near Ocala with 27,500 lots available.

During those years, revenues skyrocketed: 1965, \$32 million; 1966, \$40 million; 1967, \$45 million; 1968, \$56 million; 1969, \$73 million; 1970, \$80 million; 1971, \$98 million; 1972, \$128 million. "Sold" signs were springing up like Florida weeds. Rivers of concrete were pouring into footers. Armies of carpenters were putting up walls. The Mackles seemed to be cloning Deltona communities in almost every corner of the state.

A New York banker whose business often took him on flights to Miami in those days told a friend, "I can tell when we leave Georgia and start flying over Florida: I hear Mackle hammers on Mackle roofs. Sometimes I think I can even hear Mackle fingers counting Mackle money."

The Mackles were flying, too — and very, very, high. But up ahead of them, although they didn't know it then, was a crash. Two crashes, actually — a double-whammy which would push the Mackles to the brink of bankruptcy.

The first was the recession of 1974, which struck Florida's building industry particularly hard. "It was like walking off a cliff," Frank Mackle Jr. was