

Seabiscuit

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Extract

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Chapter 1

THE DAY OF THE HORSE IS PAST

Charles Howard had the feel of a gigantic onrushing machine: You had to either climb on or leap out of the way. He would sweep into a room, working a cigarette in his fingers, and people would trail him like pilot fish. They couldn't help themselves. Fifty-eight years old in 1935, Howard was a tall, glowing man in a big suit and a very big Buick. But it wasn't his physical bearing that did it. He lived on a California ranch so huge that a man could take a wrong turn on it and be lost forever, but it wasn't his circumstances either. Nor was it that he spoke loud or long; the surprise of the man was his understatement, the quiet and kindly intimacy of his acquaintance. What drew people to him was something intangible, an air about him. There was a certain inevitability to Charles Howard, an urgency radiating from him that made people believe that the world was always going to bend to his wishes.

On an afternoon in 1903, long before the big cars and the ranch and all the money, Howard began his adulthood with only that air of destiny and 21 cents in his pocket. He sat in

the swaying belly of a transcontinental train, snaking west from New York. He was twenty-six, handsome, gentlemanly, with a bounding imagination. Back then he had a lot more hair than anyone who knew him later would have guessed. Years in the saddles of military-school horses had taught him to carry his six-foot-one-inch frame straight up.

He was eastern born and bred, but he had a westerner's restlessness. He had tried to satisfy it by enlisting in the cavalry for the Spanish-American War, and though he became a skilled horseman, thanks to bad timing and dysentery he never got out of Camp Wheeler in Alabama. After his discharge, he got a job in New York as a bicycle mechanic, took up competitive bicycle racing, got married, and had two sons. It seems to have been a good life, but the East stifled Howard. His mind never seemed to settle down. His ambitions had fixed upon the vast new America on the other side of the Rockies. That day in 1903 he couldn't resist the impulse anymore. He left everything he'd ever known behind, promised his wife Fannie May he'd send for her soon, and got on the train.

He got off in San Francisco. His two dimes and a penny couldn't carry him far, but somehow he begged and borrowed enough money to open a little bicycle-repair shop on Van Ness Avenue downtown. He tinkered with the bikes and waited for something interesting to come his way.

It came in the form of a string of distressed-looking men who began appearing at his door. Eccentric souls with too much money in their pockets and far too much time on their hands, they had blown thick wads of cash on preposterous machines called automobiles. Some of them were feeling terribly sorry about it.

The horseless carriage was just arriving in San Francisco, and its debut was turning into one of those colorfully unmitigated disasters that bring misery to everyone but historians. Consumers were staying away from the "devilish contraptions" in droves. The men who had invested in them were the subjects of cautionary tales, derision, and a fair measure of public loathing. In San Francisco in 1903, the

horse and buggy was not going the way of the horse and buggy.

For good reason. The automobile, so sleekly efficient on paper, was in practice a civic menace, belching out exhaust, kicking up storms of dust, becoming hopelessly mired in the most innocuous-looking puddles, tying up horse traffic, and raising an earsplitting cacophony that sent buggy horses fleeing. Incensed local lawmakers responded with monuments to legislative creativity. The laws of at least one town required automobile drivers to stop, get out, and fire off Roman candles every time horse-drawn vehicles came into view. Massachusetts tried and, fortunately, failed to mandate that cars be equipped with bells that would ring with each revolution of the wheels. In some towns police were authorized to disable passing cars with ropes, chains, wires, and even bullets, so long as they took reasonable care to avoid gunning down the drivers. San Francisco didn't escape the legislative wave. Bitter local officials pushed through an ordinance banning automobiles from the Stanford campus and all tourist areas, effectively exiling them from the city.

Nor were these the only obstacles. The asking price for the cheapest automobile amounted to twice the \$500 annual salary of the average citizen—some cost three times that much—and all that bought you was four wheels, a body, and an engine. "Accessories" like bumpers, carburetors, and headlights had to be purchased separately. Just starting the thing, through hand cranking, could land a man in traction. With no gas stations, owners had to lug five-gallon fuel cans to local drugstores, filling them for 60 cents a gallon and hoping the pharmacist wouldn't substitute benzene for gasoline. Doctors warned women away from automobiles, fearing slow suffocation in noxious fumes. A few adventurous members of the gentler sex took to wearing ridiculous "windshield hats," watermelon-sized fabric balloons, equipped with little glass windows, that fit over the entire head, leaving ample room for corpulent Victorian coiffures. Navigation was another nightmare. The first of San Francisco's road signs were only just being erected,

hammered up by an enterprising insurance underwriter who hoped to win clients by posting directions into the countryside, where drivers retreated for automobile "picnic parties" held out of the view of angry townsfolk.

Finally, driving itself was something of a touch-and-go pursuit. The first automobiles imported to San Francisco had so little power that they rarely made it up the hills. The grade of Nineteenth Avenue was so daunting for the engines of the day that watching automobiles straining for the top became a local pastime. The automobiles' delicate constitutions and general faintheartedness soon became a source of scorn. One cartoon from the era depicted a wealthy couple standing on a roadside next to its dearly departed vehicle. The caption read, "The Idle Rich."

Where San Franciscans saw an urban nuisance, Charles Howard saw opportunity. Automobile-repair shops hadn't been created yet—and would have made little sense anyway as few were fool enough to buy a car. Owners had no place to go when their cars expired. A bicycle repairman was the closest thing to an auto mechanic available, and Howard's shop was conveniently close to the neighborhoods of wealthy car owners. Howard hadn't been in town long before the owners began showing up on his doorstep.

Howard had a weakness for lost causes. He accepted the challenge, poked around in the cars, and figured out how to fix them. Soon he was showing up at the primitive automobile races held around the city. Before long, he was driving in them. The first American race, run around Evanston, Illinois, had been held only eight years before, with the winning car ripping along at the dizzying average speed of seven and a half miles per hour. But by 1903, automotive horsepower had greatly improved—one car averaged 65.3 mph in a cross-European race that season—making the races a good spectacle. It also made for astronomical casualty rates. The European race, for one, turned into such a godawful bloodletting that it was ultimately halted due to "too many fatalities."

Howard was beginning to see these contraptions as the

instrument of his ambition. Taking an audacious step, he booked a train east, got off in Detroit, and somehow talked his way into a meeting with Will Durant, chief of Buick Automobiles and future founder of General Motors. Howard told Durant that he wanted to be a part of the industry, troubled though it was. Durant liked what he saw and hired him to set up dealerships and recruit dealers. Howard returned to San Francisco, opened the Pioneer Motor Company on Buick's behalf, and hired a local man to manage it. But on a checkup visit, he was dismayed to find that the manager was focusing his sales effort not on Buicks but on ponderous Thomas Flyers. Howard went back to Detroit and told Durant that he could do better. Durant was sold. Howard walked away with the Buick franchise for all of San Francisco. It was 1905, and he was just twenty-eight years old.

Howard returned to San Francisco by train with three Buicks in tow. By some accounts, he first housed his automobiles in the parlor of his old bicycle-repair shop on Van Ness Avenue before moving to a modest building on Golden Gate Avenue, half a block from Van Ness. He brought Fannie May out to join him. With two young boys to feed, and two more soon to follow, Fannie May must have been alarmed by her husband's career choice. Two years had done little to pacify the San Franciscan hostility for the automobile. Howard failed to sell a single car.

At 5:12 A.M. on April 18, 1906, the earth beneath San Francisco heaved inward upon itself in a titanic, magnitude 7.8 convulsion. In sixty seconds the city shuddered down. Fires sprang up amid the ruined buildings, converged, and raced toward Howard's dealership, consuming four city blocks per hour. With the water lines ruptured and the sewers bled dry, there was nothing to check its course. Wagon horses ran in a panic through the streets, snapped their legs in the rubble, and collapsed from exhaustion. The horse-drawn city was in desperate need of vehicles to carry firemen and bear the injured, 3,000 dead, and 225,000

homeless out of the fire's path. Fleeing citizens offered thousands for horses, but there were none to be had. People were fashioning makeshift gurneys from baby carriages and trunks nailed to roller skates, pulling them themselves. There was only one transportation option left. "We suddenly appreciated that San Francisco was truly a city of magnificent distances," wrote one witness. "The autos alone remained to conquer space."

Charles Howard, owner of three erstwhile unsaleable automobiles, was suddenly the richest man in town. He saved his cars from the flames and transformed them into ambulances. By one account, Howard himself served as a driver, speeding into the ruins to gather the stranded and rush them down to rescue ships on the bay. His cars were probably also employed to bear massive stacks of army explosives, which were used to create firebreaks.

On April 19 the fire drove the soldiers and firemen west into Howard's neighborhood. Van Ness Avenue, half a block from Howard's dealership, was the broadest street in the city. The firefighters chose it as the site of their last stand. As the fire bore down on them, they unloaded dynamite from the automobiles, packed it into Howard's dealership and the surrounding buildings, and blew it all sky-high to widen the firebreak. That evening the fire roared over the rubble of Howard's dealership and reached Van Ness. The exhausted firefighters refused to give. Though it burned for two more days, the fire did not jump the road.

Howard lost everything but his cars, but he had been insured. The reimbursement check that arrived at his door offered him a painless way out of his automobile venture. But Howard was certain that he could coax his new city into the automotive age. The earthquake had already done half the work for him, proving the automobile's superiority to the horse in utility. Two weeks after the quake, a day's rental of a horse and buggy cost \$5; a two-seated runabout cost \$100 a day. All Howard needed to do was prove his automobiles' durability. He put up one of the first temporary buildings in

the quake's aftermath, moved the cars in, and set out to craft a new image for Buick.

Few men have demonstrated a better understanding of the importance of image than Howard. He could probably thank his father, Robert Stewart, for that. While accumulating a vast fortune in his native Canada, Stewart had become the focal point of a business scandal. Though his role in it remains unclear, his subsequent behavior suggests a spectacular fall from grace: He left the country, changed his last name to Howard, and spent the rest of his life in exclusive hotels and clubs all over the eastern United States. Listing his occupation as "traveler," he never again owned a permanent home or stayed in one place for long. He married and divorced repeatedly, gaining notoriety among gossip columnists for slugging one of his wives and engaging in public shouting matches with the others.

Charles Howard was never close to his father. Growing up in a Victorian upper-class America in which reputation was social currency, he must have felt the sting of the family's ignominy. He made himself into his father's antithesis. Whereas Robert Stewart Howard was wealthy, his son evidently refused to base his life on its advantages, embarking on his westward journey with virtually no money to his name. Whereas his father lacked the interest or discipline to save his reputation and that of his family, Charles measured himself by his image in the minds of others. It was a preoccupation, verging on obsession, that would inform his decisions, and guide his energies. By instinct or by study, he had an exceptionally firm grasp of the human imagination and how to appeal to it. Habitually putting himself in other people's shoes, he was in his private life charming and engaging, generous and genuinely empathetic. In his public life, he demonstrated a prodigious talent for promotion and manipulation.

Howard knew that to get his automobiles into the public eye, he had to get his name into the press. He also knew that car salesmen didn't interest journalists. Race-car daredevils

did. Donning a gridiron helmet, a white scarf and goggles, Howard slipped behind the wheel and put on a holy show. He drove his Buicks in breakneck speed races at Tanforan and harebrained hill climbs up the harrowing grades of Diablo Hill and Grizzly Peak. He ground through twenty-four-hour endurance tests and "stamina runs," in which contestants looped up and down local roads until their beleaguered automobiles exploded or shed their wheels—the last one rolling was the winner. He was reportedly the first man to send a car down into Death Valley and the first to push over the snowbanks of the Sierra Nevada, performing the feat on an annual basis. The ventures were not without risk. Drivers were killed all the time. The cars also came to sad ends; the joyous celebration after the first Skaggs Springs economy run came to a tearful halt when the winning car spontaneously burst into flames and burned to the ground. Howard was utterly fearless and wildly successful, especially with his sturdy new Buick White Streaks. When he wasn't winning other people's races, he was organizing his own and pressing other Buick agents to join him.

The reporters ate from his hand. Here was the dream subject: daring, dashing, photogenic, articulate, a man who was always doing something stunning and always saying something quotable afterward. Out of the rubble of San Francisco, a perfect marriage arose. Howard gave the press a banner headline; the press gave him the public. He and his Buicks became local legends.

Where the press fell short, Howard and the Buick management filled in by papering the city with full-page ads and brochures trumpeting every win. Critical to the publicity's success was Howard's shrewdest decision. He recognized that the common practice of competing with specially outfitted racing cars muted the promotional effects of victories, given that the consumer knew he was not buying the race car. So Howard opted to race unmodified stock models, exactly the same cars customers could buy off the dealer floor. He also made the transition from horseman to auto driver as easy as possible for prospective buyers. Because virtually

none of his customers had owned a car before, he gave free driving lessons. Most important, he began accepting horses as trade-ins. The experience he gained in judging horses would be invaluable to him later, though he would have scoffed at the idea at the time. "The day of the horse is past, and the people in San Francisco want automobiles," he wrote in 1908. "I wouldn't give five dollars for the best horse in this country."

The promotion worked. In 1908 Howard sold eighty-five White Streaks for \$1,000 each.

In 1909 he paid a visit to Durant. The new GM chief was grateful; Howard had virtually created what would be one of the industry's leading markets. With a handshake, Durant gave Howard sole distributorship of Buick as well as GM's new acquisitions, National and Oldsmobile, for all of the western United States. Howard began ordering multiple trainloads of cars, some three hundred at a time, and printing his orders and the company shipping confirmations in full-page ads. He was soon the world's largest distributor in the fastest-growing industry in history. Throughout the West, frontier regions that had long revolved around the horse were now dotted with sleek, modern Howard dealerships.

He wasn't done yet. Durant, for the umpteenth time, took a huge financial leap before looking, and emerged bankrupt. Howard bailed him out with a reported \$190,000 personal loan. Durant repaid him with GM stock and a generous percentage of gross sales, guaranteed for life. A poor bicycle repairman just a few years before, Howard soon had hundreds of thousands of dollars for every penny he had brought to California.

In the mid-1920s, Howard began to live like the magnate he had become. In 1924 he funneled \$150,000 into the establishment of the Charles S. Howard Foundation and built a home for children suffering from tuberculosis and rheumatic fever. It was the first of a lengthy list of philanthropic projects he spearheaded. He also began to live a little. Finding his elder sons, Lin and Charles junior, attempting to play polo with rake handles and a cork ball, he

divested Long Island of its best polo ponies and gave them to his boys, who became internationally famous players. A few years later he outfitted a gigantic yacht, the *Aras*, rounded up a crew of scientists, and sailed them all down to the Galápagos for a research expedition. He returned with a rare blue-footed booby and a collection of other animals, which he donated to a zoo.

He also lived out a fantasy that he had probably cultivated since childhood. He stumbled upon a magnificent ranch sprawling over seventeen thousand acres of California's remote redwood country, 150 miles north of San Francisco, near a tiny lumber village called Willits. Fulfilling a long-held desire to be a rancher, Howard bought it. Though he stayed in a mansion in the San Francisco suburb of Burlingame whenever he was on business, Howard thought of the ranch as his true home. For all his love of the automobile, Howard was still attracted to the romance of frontier simplicity. He strove to make the ranch, called Ridgewood, a model of rustic self-sufficiency, complete with massive herds of cattle and sheep, several hundred horses, a dairy, a slaughterhouse, and fruit orchards. Dressed in embroidered western shirts, Howard surveyed his ranch from a stock saddle on a cow pony. But he couldn't resist a little modernity here and there; he sped around his lake in gleaming speedboats. On the hills of Ridgewood, removed from his business, "Poppie" Howard watched his sons grow.

On the weekend of May 8 and 9, 1926, Charles Howard took Fannie May to Del Monte, California, to attend the opening of a new hotel. They left their fifteen-year-old son, Frankie, behind at Ridgewood. Early that Sunday morning, Frankie borrowed one of his father's old trucks and set out for a morning of trout fishing with two friends. At about 9:00 A.M., they gathered up a big catch and headed back toward the main house. Driving along a canyon road about two miles from the house, Frankie saw a large rock in his

path and swerved to avoid it. A front wheel dipped over the side of the canyon and Frankie lost control. The truck flipped headlong into the canyon. No one saw it crash.

Frankie's friends found themselves at the bottom of the canyon, thrown clear. The truck was near them, wheels facing skyward. Struggling to the vehicle, the boys saw Frankie pinned under it. They ran to the ranch house and notified the ranch foreman. There was no hospital anywhere near Ridgewood. The closest thing was the house of the town physician, "Doc" Babcock, who kept a few spare beds to cope with the cuts and bruises suffered by the local loggers. The foreman fetched Babcock and they rushed to the scene. Babcock climbed through the wreckage and used what little medical equipment he had to try to revive Frankie. He was too late. When the Howards arrived by special charter train from Del Monte, they were told that their son was dead, his skull and spine crushed.

Howard retreated to Ridgewood and remained secluded there for months, prostrate with grief. Doc Babcock came to console him and found the auto magnate wrestling with the question of how he could best memorialize his son. Babcock had an idea: Build a hospital in Willits. Howard embraced the idea, underwrote the entire cost, and arranged to have Ridgewood's orchards, fields, and dairy supply the hospital with food. Ground was broken by an ox-drawn plow in 1927, and in 1928, with Doc Babcock at the helm, the modern, well-equipped Frank R. Howard Memorial Hospital was open for business. Howard remained on its board of directors for the rest of his life.

He would never truly recover from Frankie's death. In his Buick office in San Francisco he kept a large painting of Frankie, kneeling beside a dog. Many years later, a teenaged job applicant named Bill Nichols casually asked Howard if he was the boy in the picture.

"Do you think it looks like me?" Charles asked.

Nichols said yes. When he looked up, tears were running down Howard's face.

In the 1920s California was not the place to be for a man in a sinning frame of mind. The temperance folks had given America Prohibition, and had thrown in a ban on gambling while they were at it. A guy couldn't cavort with women, and thanks to the ban on cabaret dancing, he couldn't even watch women cavorting by themselves. If he was discovered in a hotel room with a woman not his wife, his name would appear in the section of the newspaper reserved for public shaming. Everything was closed on Sundays. The only place to go was church. There he could hear the usual warnings about alcohol, gambling, dancing, and cavorting. When the Southern California ministers were really whipping their congregations into a froth, they would get rolling on the subject of "the Road to Hell," a byway that ran south from San Diego. At the end of it stood the town of Tijuana, "Sin City," a place where all those despicable things, and a whole lot more, were done right out in the open.

You can't buy that kind of advertising. Thousands of Americans a day were sprinting for the border.

For all the fire-and-brimstone buildup, the avenue that led down to Tijuana was a little disappointing. One might expect the Road to Hell to be well-paved. It wasn't much more than a meandering dirt lane, one car wide in spots, cutting through the blandness of sagebrush and ducking down to an anemic border river. If travelers were on foot, they could usually wade across and catch a burro taxi on the other side. If they had wheels, they could take a somewhat rickety-looking bridge, followed by a road dipping into Tijuana.

Now, *there* was some sinning. Only recently a sleepy village, Tijuana was fashioning itself into California's guilty pleasure. For every restraint in force north of the border, Tijuana offered unlimited indulgence. During Prohibition, one third of the businesses revolved around alcohol, including the longest bar in the world (241 feet), in the Mexicali Club. The minute San Diego outlawed cabaret dancing, Tijuana bristled with high-kicking girls. When boxing was illegal in California, you could find an abundance of the