

Rispin-The Man and His Mansion

By Carolyn Swift

Rispin and His Grand Dreams for Capitola

Henry (H. Allen) Rispin in his late forties was a man of prestige and influence. He had the stocky build, fleshy face and the steady gaze of a San Francisco millionaire who had confidence and high hopes for the future.

But the speculator who bought nearly all of Capitola in 1920 was utterly destitute and alone at the end of his life. Suffering a stroke in April of 1947, he was admitted to the county hospital in San Francisco and spent his last six days in indigent care. He was buried without ceremony in an unmarked grave at Olivet Memorial Park (Colma). Once a respectable figure in the financial circles of San Francisco, Rispin had none of his former associates there to mourn him.

At least the people of Capitola remembered. Every time they drove by the Rispin estate on Wharf Road, the thought about the person who risked everything- even the resort by-the-sea and lost it all. The Rispin mansion remains today on Wharf Road, as stripped and empty as the life of the owner when he died. The property now belongs to the city of Capitola. The old home, uninhabited through most of its existence, has become a 70-year-old cryptogram, an unsolved puzzle that has attracted the curious for decades.

Evidently the house had mysterious appeal from the beginning. The late Ceedola Duff of the pioneer Parrish family of Soquel (interview, April 1993) remembered what people around town had said when it was under construction. They thought moss would soon be growing on the doorknobs. No one could understand why anyone wanted a big house in the dampness along the creek. Some even declared Rispin a fool.

The financier was first introduced to Capitola at the end of World War I. He first bought a track of land in the subdivision known as Capitola Heights. He purchased it from the family of Capitola's founder, Frederick Hihn, who had originally created a beachside resort as a private enterprise. Hihn had controlled it as a successful business for fifty years before his death in 1913.

Described as a Canadian and “capitalist from San Francisco and Denver,” (*Watsonville Register-Pajaronian*, July 13, 1919). Rispin completed negotiations with Hihn’s heirs in July 1919. Enveloped in Rispin’s purchase were the 160-room Hotel Capitola, the waterfront, and all the resort concessions. He got 130 lots on Depot Hill and thirty acres along Soquel Creek in Capitola. Rispin also bought the wharf, the resort’s waterworks and electric light privileges. In neighboring Soquel, he acquired 200 acres of the old Grove ranch as the future site of the Monterey Bay Golf and Country Club. Sizing up his investment, Rispin knew it to be a good bet. Speculation along the California coast was in full swing in the early Twenties. Capitola was already thriving. People living in California’s hot interior communities were readily drawn toward lots for summer homes and cottages. It wouldn’t take much to change the old Camp Capitola to a more modern “Capitola-by-the-Sea,” with curved streets, decorative palms and greater profits.

The Rispin Family

One of the uncertainties about Rispin, though, is whether he really had the financial stamina to back his vision for Capitola. Researcher Peggy Kirby said (interview, October 16, 1993) he most likely attained his wealth through marriage to Annette Winfield Blake. The Blake family was in the oil industry and probably gave Rispin his start in that business. Kirby traced the Rispins to San Francisco as far back as 1902, when he was thirty and Annette only twenty-one. Years later, when they considered the move to Capitola, H. Allen was a self-proclaimed millionaire and investor advancing on fifty. Their son, Alan Winfield, attended a private military boarding school. By this time, the Blake influence was less obvious. Most of the Capitola properties were acquired under H. Allen’s name directly; all were controlled by his Capitola Company and later, Bay Head Land Company.

Mansion Was A Showpiece- Promotion of Capitola was the Emphasis

Rispin hired an architect named George McCray (McCrae) in 1920, and announced massive renovations for Capitola. The most impressive among them was the 22-room, 9,000 square foot, home on the bluff west of town. This was the showpiece of Rispin’s plan, an

example of the great potential for new subdivisions and private estates along the coast.

The house had the latest in plumbing and electrical conveniences. Rispin installed a turn-around in the garage, a basement wine cellar concealed by a sliding concrete door and a hidden vault behind the bookcase in his library. The gardens around the estate were cared for by caretakers who lived in a nearby cottage on the property.

Estimates vary for the cost of the house and its landscape of lawns and fountains. The figure most often used is \$250,000. It was an astounding price tag for Capitola, and one that helped convince the community that Rispin was indeed as rich as he boasted.

News items published in the *Santa Cruz Evening News* in January 1920, announced Rispin's designs with enthusiasm, beginning with plans to keep the resort open all year-round.

Rispin had decided to continue leasing the old Capitola Hotel to E.V. (Teddy) Woodhouse, and publicized plans for a complete remodel. The hotel was scheduled to have a new elevator, modern furniture, a bridge to the annex, and forty new baths.

Concrete paving had started on Monterey Avenue from the depot to the hotel. Promises were also underway for a new dance hall, motion picture theater, bowling alley and a series of concessions. But as fast as the arrangements were made public, they were apt to change. Capitola that season was uncertain of exactly what was happening. An article dated January 29, 1920 (*Santa Cruz Evening News*), explained:

“When it was stated in *The News* a short time since, that Mr. Woodhouse would remain the lessee of the Hotel Capitol, some surmised that the announced rejuvenation of Capitola under its new ownership would not become an accomplished fact.

The ‘dream’ of Mr. Rispin, the new proprietor, was in itself a ‘baseless fabric’ and to put it into concrete and lumber takes time as well as money. That’s why there is no remodeled hotel this year.

Meanwhile the Rispin residence, in and against, on the bluff on the westerly side of Soquel creek is going forward, and House-mover Hill is jerking the buildings about in Capitola, until the place will soon lose semblance of the irregular, squatty camp of other- and past- days.”

The Rispin house, not yet finished, was said to look “like a castle in Spain,” extending 150 feet along the bluff.

All Capitola galvanized for progress. Worked started on the re-alignment of the streetcar line so it no longer made a loop but ran instead to a new waiting room at the base of the bluff on Monterey Avenue. Stairs to the top of the bluff were built at the same time. A new road was graded from the Rispin estate across the creek, and “leading by a detour around the old sugar mill,” ran out toward the main road to Soquel.

“Frank Reanier, who is superintendent of deconstruction and construction, is so accustomed to being busy that he shows no signs of confusion amid the wreckage and the erection,” concluded *The News*.

In 1921, young Alan Rispin transferred from his military academy to complete his senior year at Santa Cruz High School. Known by his new friends here as “Rip,” he was active in sports and well liked by his classmates.

Alan’s parents, who kept their primary home in San Francisco, appeared cool and aloof to local citizens and were not as well known as their son. H. Allen and Annette were rarely seen about town, seldom received local visitors and made few social alliances in their new community. When they entertained, the guests were usually friends and associates from San Francisco.

The mansion’s status as a second home was emphasized by the invitation made to President Coolidge in April of 1927.

Everett Sanders, secretary to the president, sent a formal reply thanking Rispin and the newspaper publisher Fred McPherson Sr. for the offer. He hinted that Coolidge probably wouldn’t come.

“It was thoughtful of them to have details sent about this attractive estate and surrounding country,” wrote Sanders.

Rispin’s invitation confirms the role of his Capitola house as a model home to be used in real estate promotion.

Rispin’s best years in Capitola were evidently the brief few between 1924 and the invitation to President Coolidge in 1927.

In 1924, Woodhouse, a native of Queensland, Australia, received an inheritance from his family and promptly bought the hotel and a strip of waterfront from Rispin. He put \$50,000 toward completion of the renovations and then sunk another \$50,000 into realignment of The Esplanade. That same year, work began on the Venetian Court subdivision designed by architects Wolfe and Higgins of San Jose. H. Allen Rispin was the only Capitola resident to buy one in the first row

bungalows, thereby showing his support for the project (*Santa Cruz News*, April 29, 1924).

Prosperity Came With the Automobile-Temporarily

The hottest word that season, however, was about the Hawaiian Gardens night club. The old roller rink- built of redwood with a solid maple floor- was purchased by W.P. Thomas and turned into a “structure which will rival when completed any building used for similar purposes in all of California”(Ibid.). Capitola-by-the-Sea was at last ready for the concourse of motorists that could come just as easily for an evening of dancing or a weekend of fishing as they could for a stay at the hotel of several weeks. No longer did Capitola depend on tourists who came by train for the entire summer. The automobile was linked to a new prosperity, and the expansion of the local garage received as much fanfare as any other attraction. The Capitola Garage (built of lumber from the old Knights Opera House in Santa Cruz) was purchased in 1924 by Peterson and Gross company and given the capacity to handle 125 cars- a high expectation for a tiny resort (*Santa Cruz News*, May 27, 1924).

The crowning achievement that summer still belonged to Rispin. He capitalized on the May 29 opening of the Hawaiian Gardens to entice visitors to an open house of lots and bungalows. These were then available at a huge auction held in a 100-by-40 foot tent on the beach over Decoration Day weekend.

“Capitola has never had such a large crowd for this time of year,” read an item in *The News*, “Sunday evening the huge tent of the Heber Harter Company could not accommodate the people.”

The auction opened the new subdivision of Riverview Terrace to its first buyers, who were promised graded streets, water, sewer, gas and electricity. The lots were sold for twenty-percent down and two-percent a month payment thereafter. “The lots and cottages are going for very reasonable amounts, but one thing that must be remembered is that after the sale, only retail prices will prevail on what is left,” noted the *Santa Cruz Morning Sentinel* (June 1, 1924).

To keep the interest high, Rispin and the Heber Harter Company, the auctioneers, advertised a drawing for one of the lots, a silk tapestry, Oneida silver, Sheffield plate and cut-glass plus a Chevrolet touring car,

which was given away on the last day. The event was a huge success. (*Santa Cruz News*, June 2, 1924).

One Disaster After Another

Capitola's bright outlook was smashed less than two years later. Extremely high tides in February 1926 destroyed most of the concessions on the Esplanade, dealing a blow to both Woodhouse and Rispin.

Rispin's Capitola-by-the-Sea also suffered in reputation during Prohibition, and by 1927 appeared regularly in the news about arrests for "possession of intoxicating alcohol."

Sheriff Sinnott and his deputies and Judge Younger are attempting to cooperate in putting a stop of rowdyism and promiscuous drinking on the streets of Capitola," read a *Santa Cruz Sentinel* item in the summer of 1928 (July 23).

Rispin was sluggish with his help to create a police protection district. Instead, he pumped the last of his financial energy into the development of the Monterey Bay Golf and Country Club, completed in 1928. Again, the purpose of the golf club was to attract buyers; there was even a small landing strip for those who arrived for a quick tour of the home sites.

The buyers of the lots and bungalows began to worry because Rispin had not kept all his promises for gas, sewers and paved streets.

When another auction was advertised for Capitola, in the summer of 1929, people were fairly well convinced that Rispin was in trouble. The Frank Meline Company, which conducted the sale, sent out 15 tons of literature in an effort "to convert all the property to cash in ten days." (Auction flyer, 1929, Frank Meline Company).

Rispin's mansion was on the auction block, along with all of his other Capitola holdings, golf course included. He was clearly backing away from the resort, either by choice or necessity.

To the public, the auction on August 22 and 23 had the same appeal as the one five years before. Those bidding on the residential lots could acquire title for twenty-five-percent of the bid price with the remainder paid over three years, with seven percent interest. A successful bidder could also buy unsold lots next to the first, at the same price.

Lots near the golf course carried a free membership in the country club. The auctioneers announced one lot to be given away along with \$1000 in presents (raffle tickets were made available only to white adults). Among the items were familiar “works of art, chests of silver, silver dishes, bric-a-brac and literally hundreds of useful souvenirs too numerous to mention.” (Meline Company flyer)

Another indication that Rispin was in financial trouble came after the auction, when the Meline Company filed an attachment for \$7,963.70 against the Bay Head Land Company. The Blanchard Company, mortgage holders, foreclosed a year later on the mansion, the general Capitola property and the golf course.

Rispin’s Whereabouts Added to The Mystery-1930

Rispin remained a name in the Capitola section of the telephone directory until 1931. The man resurfaced in Chicago briefly in 1932, and then disappeared.

By this time, stories about the Rispins were often repeated as people tried to figure out what happened. They wondered about the liquor cellar and Rispin reputation as a drinker. Perhaps Rispin was an alcoholic, or a bootlegger.

Noel Patterson, who managed land for the Hihn family, said he saw Rispin only once in the 1930s. The former millionaire asked him for enough money to get a bite to eat. Annette Rispin had separated from her husband some time in the Thirties. She was visiting relatives in San Jose at the time of her death from a cerebral embolism on August 29, 1941. She was 55 years old. Her ashes were sent to her son, Alan, who was at that time a resident of Imola, the site of Napa State Hospital.

Alan was the next to die. He was living at the Watsonville YMCA on Sudden Street when he went into a two-day series of epileptic seizures. He died without gaining consciousness at Watsonville Hospital. He was in his mid-forties.

Rispin may have made one trip back to the house on Wharf Road, Capitola. It was sold for \$90,000 to St. Joseph’s Monastery and became the home of the Sisters of Poor Clares in 1941. The nuns recalled that one day H. Allen came by, asking about the aviary of miniature quail. They told him they didn’t eat meat, and he seemed satisfied, and asked for nothing else.

The Rispin Mansion-1941-1950's-and the Future

The nuns lived in the Rispin Mansion a little more than fifteen years, but were never comfortable. They belonged to a cloistered order but continually discovered people peeking through their windows, curious about the mysterious mansion.

When the Order of Poor Clares moved to Aptos late in the 1950s, the mansion became vacant again. A decade later, the city of Capitola threatened on several occasions to demolish it unless the owners cleared out transients and hippies who lived there. By the mid-1970s, the Rispin Mansion had been stripped and badly wrecked on the inside.

The structure lost its character but remained structurally sound. Today, a Rispin Steering Committee, with guidance from Capitola planners, is attempting to find ways to restore the building and its gardens. The committee is trying to locate both financial support and ideal uses that will sustain the Rispin mansion.

Meanwhile, the Rispin Garden Committee has worked steadily for the past year to tear away the overgrowth on the estate and repair the landscape. The current goal is to re-open the gardens for public access by the fall 1995.