

## TERRACE HILL . . . A MAGNIFICENT GIFT TO THE STATE OF IOWA

by Linda K. Thomson

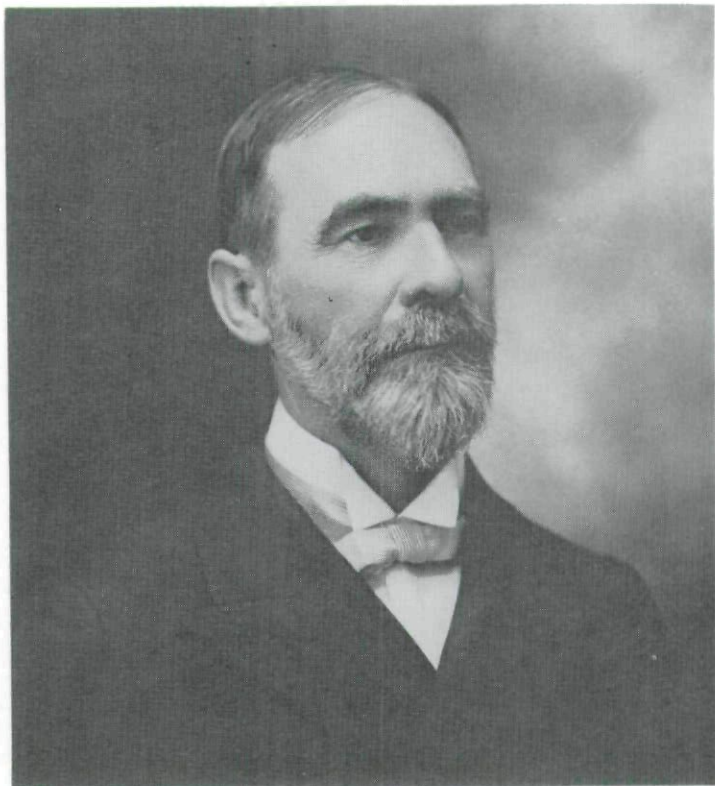
On August 24, 1971, Terrace Hill, the grand old Victorian mansion at 2300 Grand Avenue, was presented to the State of Iowa by members of the Frederick Marion Hubbell family. James W. Hubbell, Jr., acting on behalf of the Hubbell family (and estate), symbolically handed over the 103 year old Hubbell family homestead by presenting Governor Ray with the keys to the mansion. In accepting Terrace Hill the Governor said:

What would the White House be if the President did not live there? I want to live in Terrace Hill—not in a new house built adjacent or a remodeled carriage house.

The gift will be remembered another 100 years or more . . . Terrace Hill will be here for our people to take pride in.<sup>1</sup>

This brief ceremony, on the picturesque grounds of the eight acre estate, culminated a very lengthy and involved transaction for the mansion which began in 1957 and included extensive legal and legislative procedures.

Terrace Hill was built between the years 1865-69 by Benjamin Franklin "Frank" Allen, Des Moines banker and capitalist. Allen contracted W. W. Boyington,<sup>2</sup> Chicago's foremost architect of that day, to design and build his spacious twenty-room home "in French Victorian style with Mansard roof"<sup>3</sup> and stipulated that the home was to be completed in time for he and his wife's fifteenth wedding anniversary. The mansion was erected on thirty acres of land near the then frontier town of Fort Des Moines, and the park on which the home was built extended from 22nd St. to 28th St. and from Grand Ave. to the Racoon River.<sup>4</sup> Terrace Hill was completed on schedule at an estimated cost of \$250,000, and on the evening of Jan. 29, 1869 the Allens held a combination housewarming and anniversary party. The party was attended by over 600 guests, arriving from all over the Middle West, Washington and New York City. It was one of the most elaborate social events of the time and newspaper accounts described in great detail the extravagance and splendor of the



**Benjamin Franklin Allen**

party:

The hour of ten o'clock having arrived, supper is announced, and the vast throng is ordered to refreshments, which were prepared by Mr. John Wright of the Opera House Restaurant, Chicago.

In the center of the dining hall stood the tables, loaded with viands the gods might envy. The center piece was a pyramid of baskets of natural fruit from Geo. Reisleg, Chicago. On either side, alike, the end of the table, first, 2 Charlotte Russe fountains, 2 fancy Charlotte Russe baskets, 2 Nougat pyramids trimmed with vintage grapes and oranges, 2 pyramids of wine jelly, trimmed with champagne jelly; 2 fruit cakes weighing 25 lbs.; lady cake weighing 25 lbs. At the end of the table was two boned turkeys buried in porte colored jellies; a little distant a large basket of ice cream trimmed with ice fruit, *au naturale*; one statuette of Washington, of lemon ice; one lion in vanilla ice cream; one basket in which was a mammoth strawberry.

Add to this the choicest foreign fruits, oysters, comfits, confections, meats in multitudinous kinds, lemonade, tea and coffee, and is summed up the banquet, which was served in the best manner, on china and silver ware.<sup>5</sup>

Allen was a millionaire at the time he built his home, but only a few years later, in 1874, he left Des Moines for Chicago where he invested all of his holdings in the Cook County National Bank. The Bank was a complete failure, and Allen met financial disaster. In a desperate attempt to appease his creditors, Allen lost almost everything, including twenty-two of the thirty acres of his Terrace Hill estate; he fought desperately, however, to hang on to his mansion. For seven years Terrace Hill stood vacant and then on May 9, 1884 F. M. Hubbell, Allen's attorney for the liquidation of his bankrupt estate,<sup>6</sup> offered to buy the mansion from him for \$55,000; Hubbell's offer was accepted and the mansion has been in the Hubbell family through the F. M. Hubbell Trust from that day until its presentation to the State on August 24, 1971.

Frederick Marion Hubbell was the "wealthiest man in Iowa history,"<sup>7</sup> and the mansion was and always will be a splendid tribute to this energetic and enterprising pioneer Des Moines businessman and to the young city in which he had such faith.

In 1855, at the age of 16, F. M. Hubbell came to Iowa from Huntington, Connecticut and settled in the then sparsely populated town of Fort Des Moines. He acquired a job in the United States land office for the Fort Des Moines District and began immediately to speculate in the booming Iowa land business.<sup>8</sup> By the age of 17, "Hubbell already estimated his property holdings to be worth around \$4,000."<sup>9</sup> His initial financial success only foreshadowed greater things to come, and through the years, Hubbell eventually acquired interests in various Des Moines enterprises. He helped organize Des Moines' first street car and water works companies, built and financed railroads, speculated in millions of dollars worth of Des Moines real estate, and was the principal founder of the now multi-million dollar Equitable Life Insurance Company of Iowa.<sup>10</sup> The Hubbell estate to this day owns about eighty percent of the outstanding Equitable stock and the remaining approximately twenty percent is owned by certain members



Frederick Marion Hubbell

of the Hubbell family.<sup>11</sup> Terrace Hill is a magnificent symbol of the Hubbell empire and of the faith F. M. Hubbell had in the future success of Des Moines as a great and prosperous Iowa city.

As previously mentioned, negotiations for the acquisition of Terrace Hill by the State involved an enormous endeavor on the part of those individuals who dedicated themselves to the task of preserving the mansion for future generations of Iowans. State officials were naturally cautious about the prospect of acquiring a twenty-room Victorian mansion, the financial burden of which would rest with Iowa taxpayers, and the Hubbell Trustees and the Hubbell family had personal, financial and legal barriers to overcome in disposing of the mansion. Not only deep sentimental value was attached to the home by the Hubbell family, but they were also legally bound to it according to a very intricate document known as the Hubbell Trust Conveyance and Convention (Hubbell Trust). In 1903, at the age of 63, F. M. Hubbell set up this Trust in order to safeguard his enormous holdings for his heirs in years to come. According to the Trust, "Terrace Hill is not to be sold but shall be and remain the homestead of the Hubbell family, and in possession of the eldest lineal male descendant . . . so long as any such descendant lives, during the whole of the trust period aforesaid (twenty-one years after the death of the last of the designated trustees—November 7, 1983)."<sup>12</sup> The last of the Hubbell heirs to have occupied the home was F. M.'s son Grover Hubbell; he died on December 9, 1956, and Mrs. Grover Hubbell moved out of the mansion in 1957. None of the present Hubbell heirs chose to reside in the home. The spaciouly elegant mansion was not designed as a modern single family dwelling and, thus, is outmoded for 20th Century living.

The first step in the lengthy transaction for Terrace Hill began in 1957 when overtures to the State were made by the Hubbell heirs concerning the future of the mansion. On the following page is a reprint of a letter sent to the Executive Council by Norman Erbe, attorney general for the State at that time. The letter, in essence, summarized the Hubbell family's initial request that Terrace Hill be given to the

State, and stated possible legal procedures to be followed by the State in acquiring this gift.

August 14, 1957

Members of the Executive Council  
Building (Capitol)  
Gentlemen:

I have had a conference, at his request, with Mr. Phineas Henry, attorney for the Hubbell Trust, concerning the possibility of the State of Iowa taking over Terrace Hill for use either as a part of the property of the Iowa State Department of History and Archives or as a Governor's mansion.

The Hubbells desire to dispose of this property and turn it over to the State of Iowa. None of them desire to live in the property as required in Article V of the Hubbell Trust and the upkeep is considerable. We discussed three possible ways of accomplishing this purpose as follows:

(1) The Hubbell Trust to lease to the State of Iowa, for a dollar per year consideration, Terrace Hill, for the balance of the trust period with a possibility of turning it over to the State of Iowa in fee at the end of the trust period, which extends twenty-two years beyond the death of the last surviving of the two grandsons now living. This would, or possibly could, involve the Hubbell Trust paying the real estate taxes with the State of Iowa using Terrace Hill and assuming maintenance costs.

With respect to this possibility I would suggest that it would be impossible for the State of Iowa to enter into such a lease and relieve the Hubbell Trust from paying the taxes. However, a suggestion has been made that perhaps the State of Iowa would possibly reimburse the Hubbell Trust for a portion of the taxes.

(2) Acquisition of the property be accomplished by friendly condemnation proceedings directed by the Executive Council to be brought against Terrace Hill.

This would, first of all, require a showing of public need as a prerequisite to condemnation. Since the condemnation appraisers are required to fix the fair market value, it could conceivably run into a considerable amount of money although Mr. Henry indicated that some arrangement could be made to work out this cost problem. An advantage of the condemnation path is that the title would not be subject to question after the proceedings were completed.

(3) The Hubbell Trust to go to the District Court and request a construction of the trust which would permit the trust to make a gift to the State of Iowa of Terrace Hill for specific purposes.

If this court action were taken to the Supreme Court, it would appear that the title would be as good as if the property were condemned.

Since procedural and public policy considerations are involved in each of the alternatives, I would appreciate receiving

from you your views as a member of the Executive Council so that Mr. Henry can be advised as to an acceptable method to follow in this matter.

Yours very truly,  
NORMAN A. ERBE  
Attorney General

On Wednesday, September 11, 1957, Governor Herschel Loveless and members of the Executive Council met with representatives of the Hubbell family to discuss the possibility of the State acquiring Terrace Hill. There had been speculation that the historic home might have to be torn down because of its lack of utilitarian use to the Hubbell heirs and because of excessive costs involved in upkeep and taxes. However, it was the Hubbell family's primary wish that the home be preserved. At the time of the meeting, Governor Loveless said he would appoint a committee of legislators to look into the matter, stating, "It (the acquisition of Terrace Hill) is a legislative problem. The Executive Council doesn't have the ability to acquire the home. . . ." <sup>13</sup>

In December of that same year, the Governor's Terrace Hill Committee visited the mansion but they were not at all enthusiastic over the possibility of using it for State purposes. The Committee members were mainly concerned with two vital aspects of the acquisition: the price the State would have to pay the Hubbell heirs for the mansion, and what uses the State could make of the property. <sup>14</sup> Thus, from the very start, State officials were cool to the idea of acquiring the mansion, and from 1957 to 1969, no official action was taken on the matter.

In the interim, however, various key figures were instrumental in keeping interest alive in Terrace Hill as a possible State acquisition. The State Society for the Preservation of Historic Landmarks (Landmark Society) was the agent through which the public was kept attuned to the historic merits of the great mansion. For several years the Landmark Society held their meetings regularly in the spacious mansion, and its very atmosphere generated in them an active interest in and respect for the home. In 1959 the Society actively organized its interests on the issue of Terrace Hill and voted to incorporate as a sponsor of the campaign to save it. Also, certain members of the Society were instrumental in finally

obtaining the prized State possession, and some of these individuals are definitely worth mentioning as they played important roles in negotiations for the mansion. Simpson P. Smith, an active Society member, was, until recently, President of Hubbell Realty Company and one of the Trustees of the Hubbell Estate. He more than anyone else connected with the mansion acted as the primary negotiator between the State and the Hubbell family in the transaction for Terrace Hill. Bill Wagner, FAIA, Des Moines architect and artist, not only originated numerous movements for the preservation of Terrace Hill, but was also very influential in voicing a professional and artistic interest in the merits of "this Jewel of Victorian Architecture." Mr. Wagner has also been tirelessly active on recent committees deciding and planning concrete uses the State will make of the mansion and property. Charlene Conklin, (Rep., Waterloo), another Society member, helped to draft and sponsor key resolutions in successive legislative attempts to officially negotiate for and accept Terrace Hill as a State possession. William P. (Bill) Winkelman (Rep., Lohrville), presently a member of the Board of the Landmark Society and Chairman of the Iowa Development Committee of the House from 1969-1970, organized and appointed legislative committees which actively strove to acquire the mansion for the State. George Mills, Des Moines historian, author and former Des Moines *Register* staff writer, was instrumental in publicizing the home in the numerous articles he wrote on Terrace Hill and the Hubbell family during the 50's and 60's. Mr. Mills kept the public's attention focused on the mansion during those years when no official action was being taken; he was very personally concerned with the future of the mansion because of his friendship with and historic interest in the Hubbell family.

The Landmark Society as a whole, the above mentioned members individually and numerous other concerned Iowans brought to the public's attention a fact which might have been overlooked—Terrace Hill was a rare and unique historic landmark, one which should be preserved and cared for.

Finally, in 1969, official interest in Terrace Hill as a State possession was voiced. In February, State Representative William Darrington, then a member of the Capitol Planning Com-



mission, voiced interest in the possibility that Terrace Hill be investigated as a future governor's mansion. At that time Darrington stated: "Terrace Hill fits in with our Iowa Traditions."<sup>15</sup> Charlene Conklin (Rep., Waterloo) and Robert Newton (Dem., Davenport) mirrored Darrington's interest in the mansion.

On Saturday, January 17, 1970 a subcommittee of Iowa House members was named to look into the possibility of the Terrace Hill acquisition. The members of the original subcommittee were the following: Don Alt (Rep., Des Moines), chairman, Elizabeth Miller (Rep., Marshalltown), Michael Kennedy (Dem., New Hampton), Stanley Shepherd (Rep., Farmington) and Eldon Stroburg (Dem., Blockton). These members were appointed by State Representative William (Bill) Winkelman who made the following comment at that time:

I feel strongly that we should be concerned about the preservation of this magnificent Nineteenth-Century Iowa mansion. It is a meaningful symbol of the great traditions of our State. Pride in our traditions is an important factor in our State development. I hope we can get the general public behind us on this.<sup>16</sup>

This subcommittee drafted the initial joint resolution on Terrace Hill for legislative vote.

On Monday, February 2, 1970, a measure authorizing the State to begin negotiations for Terrace Hill as an official landmark and governor's mansion was introduced into the legislature. The joint resolution was sponsored by four legislators and directed the State Executive Council to begin negotiations with the Trustees of the Hubbell estate. The resolution authorized the Executive Council to acquire the property "by gift, purchase or condemnation. . . ."<sup>17</sup> The four legislators who sponsored the resolution were: Senator Charlene Conklin (Rep., Waterloo), Senator James Schaben (Dem., Dunlap), Representative William Darrington (Rep., Persia) and Robert Newton (Dem., Davenport). At the time the resolution was introduced Senator Conklin stated, "Preservation of this magnificent piece of architecture, which represents a part of the heritage of the people of Iowa, is our primary objective. Terrace Hill faces destruction if some resolute action is not taken soon to save it."<sup>18</sup>

Official action, after so many years, was finally being taken and on March 3, 1970 a hearing on the matter was held before joint House and Senate subcommittees. There was great support from Iowans on the issue at that time.

In March and April of 1970, the Iowa Legislature gave the go ahead for negotiations to begin. The Iowa Development Committee of the House voted 15-3 in favor of the resolution which directed the Executive Council "to proceed at once to negotiate to acquire . . . the Terrace Hill property."<sup>19</sup>

On April 9, 1970 the joint resolution passed 40 to 11 in the Senate and on April 15, 1970 the House passed the resolution 70 to 26. At this time it was also stipulated that any agreement made with the Hubbell Trustees had to be approved by the 1971 Legislature, and State Treasurer Maurice Baringer and Secretary of State Melvin Synhorst were placed in charge of further negotiations for the mansion.

When the State finally began to take an active interest on the matter, a tentative offer from the eight income beneficiaries of the Hubbell Estate was made on March 2, 1971. These beneficiaries offered to *give* Terrace Hill to Iowa with only a few minimal conditions attached to the gift. These conditions were "that the mansion be preserved for a reasonable period of time; that it continue to be called Terrace Hill; and that, if the beneficiaries so choose, a suitable and tasteful plaque be placed at the home containing the names of the donors."<sup>20</sup> The offer, of course, was also conditioned on court approval of a sale to the beneficiaries as the home legally belonged to the Hubbell Estate. The eight beneficiaries of the estate were: Fredrik H. C. Wachtmeister of Warrenton, Va., a grandson of the family patriarch; Virginia Hubbell Barshell, Mary Belle Hubbell Windsor and Frances Hubbell Ingham of Des Moines, all granddaughters of F. M. Hubbell; Helen Hubbell Ingham of Fort Lauderdale, Fla.; Mary Hubbell Waterman of Davenport, James W. Hubbell, Jr., and Crawford C. Hubbell of Des Moines, all great-grandchildren of F. M. Hubbell. But there was further red tape to be unraveled before the offer could be acted upon. The Hubbell Trust unquestionably stipulated that Terrace Hill was to remain in the Hubbell family until the year 1983 and thus, the matter had to be taken to court before the gift could be made.

In the meantime the State moved quickly to accept the Hubbell heirs' offer of the mansion. On May 3, 1971 the Iowa House voted 84 to 3 in favor of House Joint Resolution 16 to accept Terrace Hill as a gift to the State, and three days later, the Senate adopted the same measure 40 to 2. The resolution was sponsored in the House by: Don Alt (Rep., West Des Moines), Luvern Kehe (Rep., Waverly), Keith Dunton (Dem., Thornburg), Elizabeth Miller (Rep., Marshalltown) and Norman Rodgers (Dem., Adel); and in the Senate by: Senate Majority Leader Clifton Lamborn (Rep., Maquoketa), Senate Minority Leader Lee Gaudineer (Dem., Des Moines), Wilson Davis (Rep., Keokuk), Charlene Conklin and James Schaben. Later on that same month, on May 24th, the Trustees of the Hubbell estate began the last leg of the hectic race in legal negotiations for Terrace Hill—a petition was filed in the Polk County District Court seeking a change in the Hubbell Trust to allow the trustees to dispose of the home. The petition stated in part:

Since the creation of the trust in 1903, significant changes have occurred in the style and manner of living which could not have been foreseen . . . and which adversely affect the desirability of Terrace Hill as the homestead of the Hubbell family.

The size, design and age of Terrace Hill make its use and occupancy as a family residence increasingly expensive.<sup>21</sup>

The Trustees of the Hubbell estate were: Simpson P. Smith,<sup>22</sup> James W. Hubbell, Jr. and J. Price Murphy.

On August 13, 1971, the Polk County District Court handed down its decision granting the Hubbell Trustees the right to sell the mansion to the beneficiaries so they could donate it to the State. The following are excerpts from that decree, stating relevant facts in the Court's decision concerning the change in the trust:

Filed Polk County, Ia. 1971 Aug. 13 P.M. 2:14

Michael H. Doyle, jr. Clerk District Court

In the District Court of the State of Iowa in and for Polk County  
*Decree*

It is, therefore, ordered, adjudged and decreed that plaintiffs and their successors in trust as Trustees of the Frederick M. Hubbell Estate be and they are hereby declared not to be bound by any restrictions contained in the Trust Conveyance and Convention by Frederick M. Hubbell and Frances E. Hubbell to and with Frederick M. Hubbell, Frederick C. Hubbell and Grover C. Hubbell, as Trustees, recorded in Book 455

commencing on page 555, and in Book 473 commencing on page 58 in the Office of the Recorder of Polk County, Iowa, concerning the sale or disposition of Lot One (1) in the Polk & Hubbell Park, in and forming a part of the City of Des Moines, Iowa, known as Terrace Hill, or requiring its maintenance as a homestead of the Hubbell family in the possession of the eldest male lineal descendant of the Trustors.

It is further ordered, adjudged and decreed that the plaintiffs and their successors in trust as Trustees of the Frederick M. Hubbell Estate be and they are hereby authorized and empowered to exercise all powers granted to trustees under Section 633,699 (2) of the Code of Iowa 1971, and any amendments thereto, with respect to Terrace Hill and in particular are authorized to sell Terrace Hill for \$263,000 to any or all of the present income beneficiaries of the Trust. . . .

Gibson C. Holiday  
Judge of the Ninth Judicial  
District of Iowa

The lengthy decree also listed the following concrete reasons for allowing the Hubbell heirs to dispose of the mansion:

9. The evidence established that since the creation of the Trust in 1903 there have been significant changes of circumstances with respect to Terrace Hill and the provisions in the Trust Conveyance relating to Terrace Hill that could not have reasonably been foreseen by the Trustors and which have had the effect of defeating or substantially impairing the fulfillment of the Trust purposes. These changes are:

(a) Changes in life style which make the 19th Century 20 room mansion unsuitable as a private family residence in the 1970's.

(b) Changes in technology which require substantial expenditures for the installation of desirable modern home conveniences.

(c) Changes in the land use in the area in which Terrace Hill is located.

(d) The decision by Frederick W. Hubbell, James W. Hubbell and Frederick H. C. Wachtmeister, who have successively held the right to occupy Terrace Hill since December 9, 1956, not to reside therein and the requests by all of the adult male lineal descendants to authorize the deviation prayed for in the Petition, thereby evidencing their own lack of interest in residing at Terrace Hill. There remains no reasonable expectation that Terrace Hill will be occupied during any portion of the remainder of the Trust term.

(e) Based on past experience and current tax rates, the Trust will incur expenses in excess of \$260,000 if it is required to keep and maintain Terrace Hill for the remainder of the Trust term, even though it is not occupied by the oldest living male descendant of the Trustors.

(f) Terrace Hill is a landmark of architectural significance, and the General Assembly of the State of Iowa has stated

its willingness to preserve and maintain Terrace Hill for not less than 25 years.

Thus, on August 24, 1971, fourteen years after the initial negotiations were begun, Terrace Hill officially and legally became the property of the State of Iowa. But now that it was assured the home would be preserved, the next problem was to decide what definite uses were to be made of the mansion. The Executive Council adopted a resolution calling for the Governor to form a "Terrace Hill Planning Commission," and on November 15, 1971 the Governor appointed George S. Mills to the Chairmanship of the Commission. Governor Ray then named the 35 individuals who would be members of this Commission. The chief purpose of the Planning Commission was to develop recommendations for the use of the Terrace Hill property by the State and then submit these recommendations to the Governor, the Executive Council and the 1972 Legislature for approval. The following list contains the names of the thirty-five individuals on the Terrace Hill Planning Commission and their respective subcommittee assignments.

*Executive Committee*—State Senator Charlene Conklin; Secretary of State Melvin Synhorst; John Chrystal, a banker from Coon Rapids; John Ward, an attorney from West Des Moines; Mrs. Robert Ray; William J. Wagner of Dallas Center, an architect and member of the Capitol Planning Commission; Mrs. John Estes, jr., Des Moines; and Terrance L. Elsberry of West Des Moines, a special features editor for *Apartment Ideas* magazine.

*Secretary*—Mrs. Charles Carlberg.

Named to the five study committees were the following:

*Finance*—John Chrystal, Chairman; Burdette Cochran, Des Moines; State Representative Don Alt, West Des Moines; A. W. Allen, Cedar Rapids; State Senator Clifton Lamborn (Rep., Maquoketa); and Simpson P. Smith, Des Moines.

*Furnishings*—Terrance L. Elsberry, chairman; Mrs. Colin Jensen, Sioux City; Mrs. Julie McDonald, Davenport; Robert Sullivan, Dubuque; Mrs. Madge Corey, Marion, and John Zickefoose, Waterloo.

*Utilization*—William Wagner, chairman; John D. Bloodgood, Des Moines; Dr. Margaret Keyes, Iowa City; State Treasurer Maurice Baringer; Richard B. Braemen, Council Bluffs; Mrs. L. L. Fry, Corydon, and Fred Moore, Spencer.

*Site Preservation*—William Talbot, Keokuk, chairman; Mrs. Dean B. Collins, Des Moines; William Darrington, sr., Persia; Mrs. Otha Wearin, Hastings; Representative Fred Schwengel (Rep., Ia.); and State Representative Keith Dunton, Thornburg.

*Tours*—Mrs. John Estes, jr., Des Moines; Jack Musgrove, Curator of Dept. of History and Archives, Des Moines; State Senator James Schaben, Dunlap, and Secretary of State Melvin Synhorst.<sup>23</sup>

The Commission held its first meeting on November 16, 1971. These Commission members took their task seriously and studied and researched the issue in great detail. Certain Commission members were even flown to Colorado to view Governor Love's executive mansion in Denver. This mansion, built around 1900 by a wealthy Colorado family, had been renovated and redecorated to fit the needs of an executive mansion while still preserving the basic architectural and stylistic elements of the period in which it was built. A second Commission meeting was held on Dec. 15, 1971 where, acting on subcommittee reports, a set of recommendations on Terrace Hill was drafted. The following report is a reprint of the Commission's recommendations on Terrace Hill as presented to the 64th General Assembly on February 3, 1972.

Recommendation 1. That the third floor of Terrace Hill be converted into official living quarters for Iowa's Governor and family. The second floor would be used for guest rooms and study area for the Governor and spouse. The original architecture of the second floor would remain practically unchanged. The first or main floor would remain practically as is except for decorating modifications.

Members of the Commission, during inspections of the building, observed that the third floor of the mansion was originally an open ballroom of "clear-span" design. It was subsequently partitioned into smaller rooms as living quarters for servants and for storage. It is the opinion of the Commission that remodeling this area into suitable quarters for habitation by a family would not disrupt either the historical or architectural integrity of Terrace Hill.

Recommendation 2. That funds (other than appropriated by the General Assembly) for the restoration and preservation of Terrace Hill be raised by any or all of the four following procedures: (1) Fund-raising occasions such as dinners. (2) Sale of commemorative medallions. (3) Acceptance of gifts including those from private foundations, federal grants, and all other sources. (4) Any other legitimate means.

Recommendation 3. That provision be made for regular public tours through Terrace Hill with appropriate literature, tour guides, safety precautions, etc.

Recommendation 4. That the public be encouraged to donate art objects, furniture, paintings, etc., compatible with the structure.

Recommendation 5. That appropriate professional personnel be employed to plan all proposed changes.

Recommendation 6. That adequate parking facilities be established.

Recommendation 7. That safeguards be established to insure that the land and buildings which comprise Terrace Hill be preserved basically "as is" for the benefit of posterity. This could be accomplished through the creation of a statutory nonpartisan committee with final authority over all decisions made relative to Terrace Hill.

Recommendation 8. That the present Governor's Residence, located at 2900 Grand Avenue in Des Moines, be sold with the proceeds of such sale to be applied to the restoration and preservation of Terrace Hill.

Recommendation 9. That legislation be enacted by the General Assembly where necessary to implement the recommendations contained in this report.

Recommendation 10. That funding be provided by the General Assembly to carry out the Commission recommendations where other sources for funding will not be adequate.

The members of the Terrace Hill Planning Commission commend and thank the Hubbell family for their generosity in making this remarkably fine historical property permanently available to the people of Iowa.

Respectfully submitted by the Terrace  
Hill Planning Commission  
George Mills, Chairman

Iowans, then, should indeed be proud of their newly acquired Victorian mansion. Terrace Hill is one of the finest examples of Victorian architecture in the Midwest. A tremendous amount of organized effort, private and public concern and legislative and legal decisions went into the fourteen years of negotiations for the home, not to mention the individual energies and resources expended on the project. Soon the public will be able to enter this "Prairie Palace of America" and actually glimpse back in history to see what life was like for families of wealth and social position in the Victorian era.

Terrace Hill is unique in its architectural characteristics and design. It represents an "age of frenetic activity and massive achievement."<sup>24</sup> With its "tall French windows, deep porches, heavy cornices resting on massive corbels and sweeping roof,"<sup>25</sup> Terrace Hill embodies a style of Victorian architecture which has been described as possessing "striking power and dignity."<sup>26</sup> It exemplifies the pride and skill the mid-Victorian builder had in his craft and the magnitude and elegance of life for the prosperous Victorian businessman. The home was constructed with an aim to perfection and beauty, and every detail of its design is proof of this fact. For example, the hinges on the huge twelve-foot double doors leading into every room of the mansion have silver-plated cover plates which conceal the raw workings of these elegant doors. Another interesting feature of the mansion's craftsmanship is that several window and door casings have deadmen; an imperfection or knot in the wood used for these casings

was skillfully concealed by the use of deadmen, hand-carved to cover the flaws in the wood. Terrace Hill's coved ceilings are intricately molded and were at one time, elaborately decorated with various floral and geometric designs. Most of the mansion's walls are either painted, panelled or canvased. The latter have a richly textured look and seem to have been prepared by painting over canvas-like material. Every window of the home was also designed with large built-in box shutters. These shutters fold back flush into window jambs when not in use and are then practically invisible.

A typical theme of Victorian architecture is seen in Terrace Hill's door and window trim; they exhibit the Victorian detail of alternating different woods such as walnut, butternut and oak. Other woods used throughout Terrace Hill's first and second floors are: butternut, American oak, French oak and rosewood.<sup>27</sup>

The following are portions of an undated inventory and cost estimate of Terrace Hill which appears to have been made to determine the value of the mansion. The inventory is five pages in length, and the total of all items listed amounts to \$55,039.41. Mr. William Wagner and others feel that the inventory was made at the time of, or shortly after, F. M. Hubbell purchased the home from B. F. Allen in 1884. Others, however, feel that the inventory was made years after F. M. Hubbell purchased the mansion in order to justify his purchase price of \$55,000. But judging from the age of the ink and the paper it was recorded on, it is safe to say the inventory was made sometime between 1884 and 1900.

#### Estimate of the Value of F. M. Hubbell's Residence on Terrace Hill

Brick work	Outside walls 640-000 at \$10.....\$	6,400.00
	Partition walls 358140 at \$8.....	2,865.12
	Tower above Second Story 36900 at 10....	369.00
	Turret above Second Story 9680 at 10....	96.80
	Chimney tops 12000 at 15.....	180.00
		\$ 9,910.92
Stone work	Water table 276 feet 12 inch at 150.....\$	464.00
	Sub Base 200 feet at 75¢.....	150.00
	Ashlar 400 feet at \$1.00.....	400.00



## Inventory cont'd . . .

South Steps . . . . .	216.00
Steps to Basement and flaging . . . . .	125.00
Front steps . . . . .	400.00
Copings on aris 128 feet at 75¢ . . . . .	96.00
Window Sills Lug 104 at \$2 . . . . .	208.00
Door Sills front \$15 East 20—Basement 8 . .	63.00
Corbels 208 at 50¢ . . . . .	104.00
Window Caps 77 at \$5 . . . . .	385.00
Door Caps South \$20—East 20 . . . . .	40.00
Stone Corners 216 at \$2.00 . . . . .	432.00
Bulls Eyes 3 at \$10 . . . . .	30.00
2 Stone Brackets under North Window . . .	30.00
Stone flagen in Basement 612 feet at 40¢ . .	244.80

Dimension  
Lumber

Joust in Basement 4x4—2500 feet at \$26 . .	47.00
Joust in First floor oak 7768 feet at \$30 . .	232.90
Joust in 2nd and third floors oak 15528 feet at 30 . . . . .	465.86
Ceiling and tower 3450 at 26 . . . . .	89.70
Partitions 10112 feet at 26 . . . . .	262.96
Mansard on Roof 22592 feet at 26 . . . . .	587.47

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 1,685.89
Door  
Complete

15 in Basement 3 7.6-1¼ mould at 20 . . . \$	300.00
8 pair on first floor 6x11-3½ circular head French walnut Double molded at \$200 . . .	1600.00
1 Front Door and frame 6x12-3½ . . . . .	200.00
1 East Door Deep Jambs 5x11—Side lids . .	125.00
1 South Door with sublits 8—6x11 T 2½ . .	125.00
6 Door 3.6x10-2½ circular head oak and Walnut at 50 . . . . .	300.00
6 Door in Closets 2.6x10-1¼ Black Walnut at 25 . . . . .	150.00
26 Door on Second floor 3x8-T 1¼ B and W Walnut at 30 . . . . .	780.00
12 in Attic 3x7.6-1¼ moulded T at \$15 . .	180.00
3 Pair Screen Doors at 12 . . . . .	36.00

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 \$ 3,746.00

## Stairs

Main Stairs . . . . .	\$ 1,600.00
Back . . . . .	350.00
To Tower . . . . .	300.00

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 \$ 2,250.00

## Elevator

Passenger Elevator .....	\$ 300.00
Dumb waiter .....	100.00
	<hr/>
	\$ 400.00

Windows  
Complete

14 in Mansard with inside shutters at \$50	700.00
4 on tower .....	at \$50 200.00
4 on turret .....	at \$50 200.00
3 Bulls Eyes .....	at \$10 30.00
27 on first floor Box shutters and Pannal Backs .....	at \$50 1350.00
32 on second floor Box shutters and Pannal Backs .....	at \$50 1600.00
1 Stained glass window 10x16 feet .....	700.00
55 Storm windows 6 L at \$6 .....	330.00

Today the main entryway of Terrace Hill contains a beautiful hall tree built especially for the home. Two large double doors,  $3\frac{3}{4}$  inches thick and 12 feet high, introduce the visitor to the main hallway of the mansion. These double doors contain etched glass panels, and according to the inventory above, Hubbell estimated their value at \$200.00 a pair, a good sum to pay in those days. The main hallway of the mansion measures approximately 12 feet wide and on its walls are elk, caribou and moose heads, all shot by F. C. Hubbell, F. M.'s eldest son.

Directly to the right of the main hallway lies the drawing room of Terrace Hill, located in the northwest corner of the home. In the homes of the wealthy during the Victorian age, the drawing room was the entertainment center for all social gatherings. Concerts, recitals and teas were held here; chairs were set up and intellectual lectures and discussions were carried on within the room's elegant setting. Terrace Hill's drawing room measures approximately 17 feet in width by 40 feet in length and has a 15 foot ceiling height. The room is long and narrow and can accommodate a fairly large number of people; it was ideal for the above mentioned activities. It was in this drawing room that F. M. Hubbell's only daughter, Beulah, married Count Carl Axel Wachtmeister in 1899 in what was considered the international social event of the time. The floor of the drawing room is constructed of quarter sawed oak and, again, one notices the effect of contrasting colors in the wood. A magnificent  $7\frac{1}{2}$  foot rock crystal chandelier hangs from the center of the room and is reflected in the

drawing room's two large mirrors. A rosewood bordered mirror, measuring 5½ by 11 feet, extends almost the entire width of the west wall, and a mantel mirror, 5½ by 8 feet, is mounted over the Italian marble fireplace on the north wall of the room. To the south of the drawing room, a sliding door leads into what originally was the music room; in 1924 the room was converted into a powder room, elevator, storage closet and rear entry into the garage.

Directly across from the drawing room, in the northeast corner of the mansion, is the receiving room. (When B. F. Allen owned Terrace Hill, the receiving room was called the "Library.") Again one passes through two large double doors in entering the receiving room. All of the doors in the mansion are made up of three types of woods: walnut, rosewood and mahogany. These doors were practical as well as beautiful in that every room of the mansion could be closed off individually in order to evenly distribute the heat from the marble fireplaces and wood-burning stoves—the chief means used to heat the mansion when it was first built. (In later years F. M. Hubbell installed the mansion's first heating system in the stable outside of the home.) The Italian Veronese marble fireplace in the receiving room is located in the east wall of the room, and the mantel mirror mounted above it coordinates with the wall mirror on the west wall of the drawing room. With double doors opened, wide, the two rooms give the appearance of one long spacious room. This double mirror affect was a typical design found in mansions during the Victorian era.

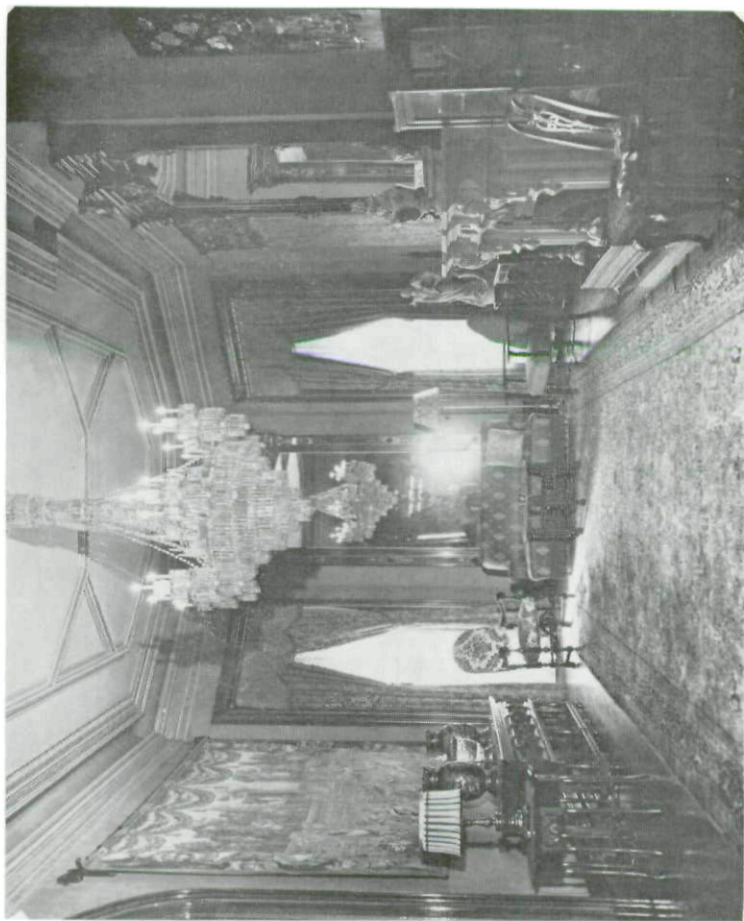
Every room in Terrace Hill contains the home's original lighting fixtures. These fixtures are mainly brass-constructed and were converted from gas to electricity in 1924. It was during this year that Grover Hubbell, with his family, moved into Terrace Hill to care for his aging father. Grover decided at that time that the interior of the home needed extensive remodeling and his project entailed \$50,000 worth of repairs.<sup>28</sup> The home was completely electrified, an elevator was installed, the mansion's heating unit was moved from the stable into the basement and sagging floors and stairways were reinforced.

The original Hubbell sitting room is located in the south-east corner of the mansion. This unusually bright and airy



*Courtesy of D. M. Register & Tribune*

**Main Hallway of Terrace Hill, looking north from Grand Stairway. Moose head is still mounted on wall of hallway today. Note door to left of photo contains a one-man hand operated elevator. Upper portion of picture shows hallway on second floor of mansion.**



Drawing room of Terrace Hill, looking west from double doors leading into room. Note rosewood bordered mirror on west wall and mantel mirror on north wall of the room. Magnificent 7½ foot rock crystal chandelier was purchased and installed by F. M. Hubbell. The Italian marble fireplace to the right is one of eight found in the mansion. This photograph was taken in 1948 and the furniture no longer occupies the room.

*Courtesy of D. M.  
Register & Tribune*

room was Grover Hubbell's favorite part of the home. It was in this room that the family did most of their informal entertaining, and from its windows one commands a picturesque view of that part of the Hubbell property holdings on the southwestern part of Des Moines known as Factory Addition. The sitting room also contains an Italian marble fireplace and mantel mirror.

There are five main rooms on the first floor of Terrace Hill and probably the most interesting of all is the dining room, located in the southwest corner of the mansion. The dining room has been described by Bill Wagner as an excellent example of the "Grant style" in Victorian architecture. A handcarved white oak wainscot wraps around the entire width of the room and on the wainscot are carved grape, wheat, morning glory and wood ivy vines. The north wall of the dining room contains a built-in buffet which also exhibits a most interesting handcarved design on its molding—the Egg and Dart. The Egg and Dart, one of the oldest architectural details in existence, represents the Greek symbols for life and death. The south side of the dining room contains a tiny half circle where the Hubbell family usually ate their family meals. An Italian marble fireplace rests on the west wall of the room, and the floor of the dining room is parquet or a patterned flooring made with inlaid pieces of oak and walnut. A door leading off the dining room on the north opens into the serving pantry, a small room containing cupboards, sink, dumbwaiter and a very interesting warming oven; the Hubbell servants kept serving dishes warm by placing them in steel pans heated by steam pipes.

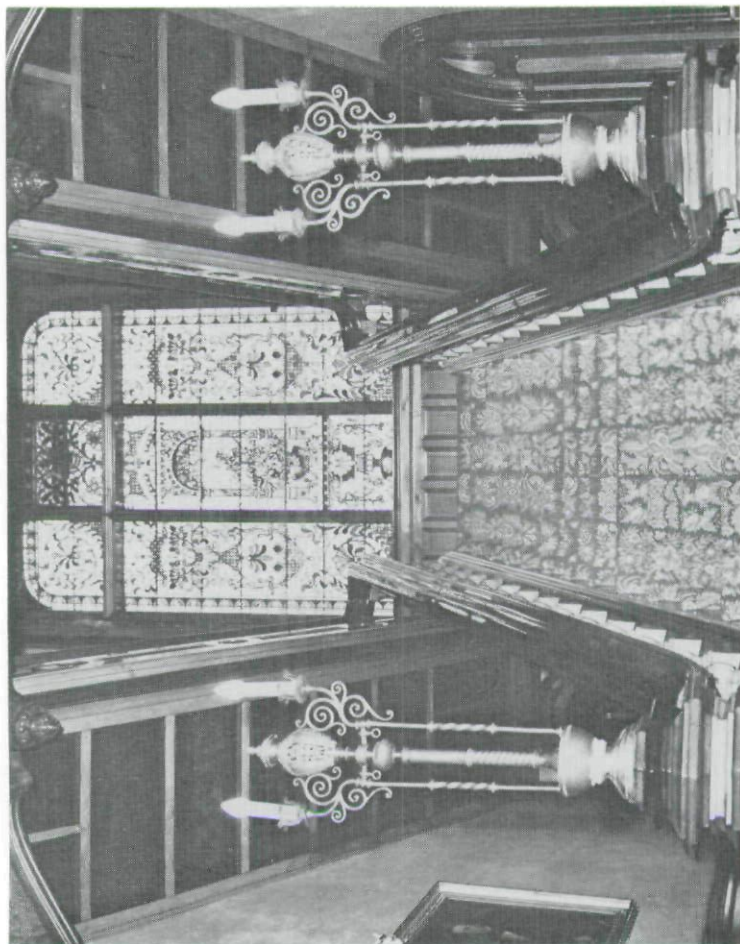
Approximately 4,000 feet of space in all make up the first floor of Terrace Hill, and every one of the rooms has an individuality and beauty all of its own. B. F. Allen was a millionaire when he built Terrace Hill, F. M. Hubbell was a financial tycoon when he bought and lived in the home, and the extravagant elegance of the mansion definitely reflects what the manner and style of everyday living was like for these two representatives of 19th Century Iowa gentry.

The main feature of the mansion is most definitely the grand stairway. The stairway ascends majestically from the



*Courtesy of D. M. Register & Tribune*

Built-in oak buffet—located in north wall of dining room. Note handcarved design on its molding. Handcarved white oak wainscot is barely visible to right of buffet. This wainscot extends around the entire width of dining room. The door to the left of buffet leads into serving pantry.



Grand stairway and magnificent 11x16 foot stained glass window, looking south from bottom of stairway. Note hand-railing of stairway is unusual in that it was carved from a continuous molding of rose-wood. The lighting fixtures on newel posts are the mansion's original fixtures; they were converted from gas to electricity in the 1920's.

*Courtesy of D. M.  
Register & Tribune*



south end of the main hallway, and one notices it immediately upon entering the home. The handrailing is unusual in that it was carved from a continuous molding of rosewood. An enormous stained glass window, measuring 11 by 16 feet, covers the entire wall on the south landing of the stairway, and is said to have been installed sometime after 1884.

The second floor of Terrace Hill contains four large bedrooms, several bathrooms, dressing rooms, a tower room (which was used as an office) and a room which at one time was Grover Hubbell's "hobby room." The northwest bedroom, called the "gold room" because of a magnificent brass bed which once occupied the room, was Beulah Hubbell's room. (Beulah Hubbell, as mentioned previously, became Countess Wachtmeister.) The northeast bedroom of the mansion was the master bedroom and still contains F. M. Hubbell's hand-carved bed and matching dresser. There has been some discussion of using F. M.'s room as a guest room for visiting Iowa dignitaries should it be decided that Terrace Hill will become the Governor's mansion. Each of the four bedrooms in the mansion contains an Italian marble fireplace, and these combined with the four on the first floor give a grand total of eight Italian marble fireplaces in the old mansion.

A portion of the third floor of Terrace Hill was once a ballroom where lovely ladies in flowing silks and satins danced with their favorite gentleman. Eventually the third floor was converted into servant's quarters by F. M. Hubbell, and today the rooms are used for storage of old furniture and wardrobes of old clothes. A room located in the west center of the third floor originally contained a water tank which was purported to have been used as a swimming pool by F. C. Hubbell when he was a boy.

Today Terrace Hill's twenty spacious rooms no longer contain the elaborate furnishings that once gave added style, elegance and warmth to the home. Most of the mansion's original furnishings were divided up among various members of the Hubbell family, but the following is a portion of the final inventory of furnishings, rugs, tapestries and other items found in Terrace Hill today. These items were also donated to the State by members of the Hubbell family.

**Partial Inventory of Items in Terrace Hill  
Which Were Donated To the State by Hubbell Family**

**NORTH HALL**

Rug—6'10" x 11'

Halltree—leather seat and mirror

**CENTER HALL**

Rug—6'16" x 27"—oriental runner, caucasian, geometric

Wood carved hall chair, oriental, large fragons, round bottom

Huge vase—22" diameter, hand decorated

Wood chair with upholstered arms &amp; seats—English influence

**CUPBOARD SOUTH HALL**

Nine table leaves

Silver Flower basket

Pewter vase

Blue ceramic flower pot

**SOUTH HALL**

Large moose head (no number attached)

Carpeting in South Hall and on stairway

**EAST HALL**

Two elk head (no number attached)

Halltree, marble seat and mirror

Picture of F. C. Hubbell

**DRAWING ROOM**

Draperies and curtains for 3 windows

Oriental Rug—25' x 9', Sarouk, excellent condition

Figurine "ofelia," marble (broken hand)

**RECEPTION ROOM (Music Room)**

Italian Painting (2)

Meissen vase on mantle

**LIVING ROOM**

Figurine (Innocence Protected), 19th Century parian

Upholstered occasional chair (white)

Table lamp

Oriental rug—10'3" x 20'7" red Sarouk, good condition

Large vase (2) matching

**LIBRARY**

Picture—Isaac Cooper

Mantel clock

Picture of Frances Hubbell



*Courtesy of Geo. M. Wagoner*

**South Facade of Terrace Hill**

**Each floor is characterized by a different type of fenestration.  
Note canopied porch and stained glass windows.**

The inventory is extensive and contains many priceless items, valuable not only for their antiquity but also for their relationship to Terrace Hill and its history. Currently there are plans underway to restore the mansion's rooms with authentic furnishings dating from the Victorian era.

Terrace Hill is no longer the lively center of social activity that once characterized it for over 88 years. Its floral ceilings have faded with time to a dull gray. The rooms are somewhat sombre now, but various paintings and tapestries still grace the mansion's walls as personal reminders of the active family that once lived in Terrace Hill. Of the ninety-one elms counted on the estate in 1961, none remain today. Gone also is a "rose garden said to have included a thousand bushes."<sup>21</sup> But Terrace Hill has a brilliant heritage and the potential to again become a home of lively activity and a gathering place for all Iowans, not only the rich and socially prominent. Terrace Hill has served Iowa well, and, once again, it is destined to

become a focal point of significant happenings. From the home of the wealthy and financially powerful to possibly the home of Iowa's most distinguished elected official, Terrace Hill will once again take its place in the history of Iowa. Society changes, the era of exorbitant spending and exclusive wealth—an era which produced such magnificent homes as Terrace Hill—has come and gone, but Terrace Hill remains a distinguished symbol of our State's great heritage and an era when Iowa's pioneer businessmen placed their confidence and financial resources in our young and growing State.<sup>30</sup>

## NOTES

<sup>1</sup>"Iowa Given Des Moines Mansion," *Preservation News*, Jan., 1972, Vol. XII, No. 1, p. 6.

<sup>2</sup>Boyington's best known work today is the tower of Chicago's waterworks on North Michigan Avenue. Much of Boyington's work was destroyed during the Chicago fire in 1871.

<sup>3</sup>"Welcome to Terrace Hill," Reprint from *Dividend*, published by Equitable Life Insurance Co. of Iowa, Des Moines, 1960, p. 2.

<sup>4</sup>*Des Moines Sunday Register*, 7 October 1956.

<sup>5</sup>"The Anniversary Gathering at B. F. Allens," Reprint from *Daily State Register*, Des Moines, Saturday, 30 January 1869.

<sup>6</sup>George S. Mills, *The Little Man With The Long Shadow*, (Des Moines: The Trustees of the Frederick M. Hubbell Estate, 1955), p. 173.

<sup>7</sup>*Ibid*, p. 2.

<sup>8</sup>*Ibid*, p. 2.

<sup>9</sup>*Ibid*, p. 3.

<sup>10</sup>*Ibid*, p. 3.

<sup>11</sup>*Des Moines Register*, 23 December 1969.

<sup>12</sup>*Des Moines Register & Tribune*, 6 March, 1957.

<sup>13</sup>*Des Moines Register & Tribune*, 11 September 1957.

<sup>14</sup>"State Is Cool To Acquiring Terrace Hill," Geo. S. Mills, *Des Moines Register*, 19 December 1957.

<sup>15</sup>"Terrace Hill For Governor?" Geo. S. Mills, *Des Moines Register*, 13 February 1969.

<sup>16</sup>"Study Terrace Hill Purchase," *Des Moines Register*, 18 January 1970.

<sup>17</sup>"Group Eyes Terrace Hill as Governor's Home," Geo. Anthan, *Des Moines Tribune*, 2 February 1970.

<sup>18</sup>*Ibid*.

<sup>19</sup>"Unit Votes To Acquire Terrace Hill," Jack Coffman, *Des Moines Tribune*, 5 March 1970.

<sup>20</sup>"State May Get Terrace Hill," *Des Moines Register*, 3 March 1971.

<sup>21</sup>"Seek Court OK on Plan For Mansion," *Des Moines Tribune*, 27 May 1971.

<sup>22</sup>Simpson P. Smith recently retired as one of the Trustees of the Hubbell Estate. His successor is Robert S. Fleming, President of National By-Products Inc.

<sup>23</sup>"Study Plans For Use of Terrace Hill," Richard Hatfield, *Des Moines Register*, 15 November 1971.

<sup>24</sup>"In Defense of the Victorian House," John Maas, *American Heritage*, Vol. VI, No. 6, October 1955, pp. 35-36.

<sup>25</sup>Ibid.

<sup>26</sup>Ibid.

<sup>27</sup>Interview, Bill Wagner, 8 January 1972.

<sup>28</sup>Op. Cit., Mills, *Little Man With The Long Shadow*, pp. 182-183.

<sup>29</sup>"Terrace Hill . . . A Victorian Jewel," *Transmission*, Vol. XX, No. 4, 1971, pp. 2-5.

<sup>30</sup>Mr. & Mrs. Charles Carlberg have been live-in caretakers of Terrace Hill since Feb. 1971. Charles Carlberg, a 26 year old Drake Law Senior and Scherrie Carlberg, a 22 year old fine arts graduate, live in the basement of T. H. which they have fixed up into lovely apartments.

**Note: The following information came to the knowledge of the editor after the main body of the article had been prepared.**

On April 18, 1972, Governor Ray signed into law House File 1196—An Act Relating To The Planning For and Conversion of Terrace Hill For Use As a Governor's Mansion. Terrace Hill will now become the Governor's Mansion after remodeling. Governor Ray made the following statement as he signed the Terrace Hill Bill during ceremonies at the mansion on April 18th:

It is an important moment (signing of Bill) in a long effort by many far-sighted Iowans to preserve this structure now and for the use and enjoyment of future generations.

But the work is not yet done. Ahead lies a statewide effort to raise the necessary funds to bring the building into suitable condition to open it to the public for regularly-scheduled tours, to enhance the surrounding grounds and to convert the upper floor of the mansion to a modern living quarters.

Our Terrace Hill Planning Commission, a group of persons who collectively possess a wide background in history of the period, in architecture, in business and in public service, will now be working to enlist broad public support for the work that needs to be done.

As we have traveled our state we have found exceptional interest in this historic home among Iowans in all walks of life.

Now they know that it is only a matter of time before our citizens will have the opportunity to view it firsthand.

Again, as I sign this legislation, I want to express my appreciation and the appreciation of so many others, to the Hubbell family of Des Moines for their generosity in bestowing this magnificent gift upon the State of Iowa and to let them know how grateful we all are that they have made it possible that this landmark will be preserved.

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