Terrace Hill: the Story of a House and the People Who Touched It
cans, like the Amish, Czechs, Italians, Chicanos, Scandinavians, and blacks, are just one more ethnic group in Iowa scrambling for a share of the pie. Rejecting the recommendation of some Native American participants at the conference that Iowa establish an Indian Commission to increase and channel the political power of Native people, Hraba calls instead for the creation of an Ethnic Commission. Hraba thinks an Indian Commission would arouse the “envy” of others who had no such “parochial” agency to serve them. Any such “envy,” ridiculous to anyone who has compared the economic and vital statistics of Indians with others, should be dispelled with reasoned explanation and the kind of educational effort this book purports to make. It is not the responsibility of Native Americans to appease the “envy” Hraba predicts through sharing. There is only one group in this country to which payment is owed for this country and no amount of “envy” qualifies another group for a share.

Many of these short papers, most under six pages long, are tantalizing and one can imagine all sorts of possibilities for their use. But gathered together in this book, subject to little editorial control, organized around no workable theme, and connected in only the most perfunctory way, the gems of insight which many of them contain get lost in unfulfilled expectation. The worlds between two rivers remain unexplored.

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Through most of its century of existence Terrace Hill has attracted attention; it is inevitable that with age such an acclaimed symbol of power and prestige should become wrapped in legend. The recent acquisition of the house by the State of Iowa and the seemingly never-ending debate on how best to preserve and use this landmark have stimulated renewed interest in its history. To those whose pleasure or duty it has been to reconstruct this history, it has been painfully evident that much of what passed for historical fact regarding Terrace Hill was actually myth. Terrace Hill, the first work to draw upon the wealth of primary source material pertinent to the history of the mansion, supplies many legend-destroying answers.

Impelled by the idea that the history of a house makes little sense
without an understanding of the lives of its inhabitants, the authors seek to weave for us an interdisciplinary thread composed of biography and architectural history, in what certainly amounts to a seldom-tried genre of historical writing. The possibilities here seem diverse and exciting. Writing the "biography," as it were, of a house should offer the opportunity to air such themes as the social and economic aspects of architectural history and the decorative arts, or the history of taste, manners or home economics. Including the biographies of the owners within such a context should offer the opportunity to explore the question of architectural history as an expression of personal and cultural aspirations. Terrace Hill, the epitome of the Second-Empire villa, with its varied history of ownership, is the kind of house that lends itself well to such consideration. Its principal inhabitants, Benjamin Franklin Allen and Frederick Marion Hubbell, both highly successful businessmen with diverse interests, were the kind of men whose biographies should contribute valuable material to the study. However, while the authors' promise of "a thorough history of the mansion and its larger-than-life residents" is certainly well kept, Terrace Hill fails to establish these sorts of thematic connections between the house and its owners that would have made the book more than merely the history of a house and the biographies of several prominent citizens told simultaneously. The book suffers from the lack of such a unifying theme or themes purposively pursued. Symptomatic of this is the distracting way in which the text shifts from biographical passages to descriptions of the house and back again. Likewise, the superfluity of anecdotal detail makes it seem as if the authors have let themselves be guided simply by the desire to fill space, with no thought for the relevance of their amassed facts.

Terrace Hill is at its best in sketching the careers of Allen and Hubbell. The authors have done a highly creditable job of tracing the meteoric rise and fall of B. F. Allen, from his arrival in Des Moines in 1848, a young man with money to burn, to his emergence in the 1860s as Iowa's foremost banker. This is the background against which Allen built, from 1867 to 1869, one of the most ostentatious residences in the entire Midwest. The story continues with an examination of the financial maneuverings which precipitated Allen's spectacular bankruptcy in 1875, an affair which involved the fortunes of countless Iowans and which was under litigation for a good decade and more. The authors' skillful analysis of the labyrinthine court records and voluminous newspaper stories which survive to document the complexities of the case, clears up many unresolved questions about the
The book is equally deft and thorough in recounting the career of F. M. Hubbell, who in 1884 purchased Terrace Hill from the wreckage of Allen’s estate. Hubbell’s financial interests were as far-flung as Allen’s and his cautious business acumen, in contrast to Allen’s recklessness, enabled him to build a fortune, in real estate and insurance, which endured. Terrace Hill was Hubbell’s home for the last forty-six years of his life, from 1884 to 1930, during which time he embellished and improved the mansion with exquisite care. In 1903 Hubbell established a long-term trust designed to prevent the dissipation of his fortune by a spendthrift heir and to keep Terrace Hill as the seat of the family for as long as permitted by law. The latter chapters of the book discuss the trust, the history of the mansion during the occupancy of Grover Hubbell (Hubbell’s younger son), and finish with an account of the state’s acquisition of the house in 1971 and its controversial renovation as the governor’s mansion, bringing the story almost to the immediate present.

One regrets that the authors felt frequently compelled to curtail their excellent accounts of the wheeling and dealing of these men to return to descriptions of Terrace Hill, for their treatment of the history, the “biography,” of the house leaves much to be desired. The book offers scarcely more architectural analysis than wan and uncritical paraphrasings of early newspaper descriptions of interior furnishings and conveniences. Little effort has been made to weigh these descriptions against other available evidence to arrive at a definitive picture of the early appearance of the house. Nor do the authors attempt to trace the antecedents of Terrace Hill, in terms of either architectural style or domestic arrangement. Its significance as a work of architecture, on whatever level, remains largely unexamined.

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The students of the future who would know of living in Iowa in the early years of the twentieth century—especially as regards kids, and of those especially boys—now have an authoritative book available. Memories of a Former Kid, by Bob Artley, is accurate to the tiniest detail. (Although there might be a little argument over how many eggs to put under a setting hen.)