

NARRATIVE SECTION

Study Unit	Other
<u>Architecture/Landscape Architecture</u>	<u>Women's History</u>
<u>Commerce</u>	
<u>Conservation</u>	

Date Of Construction: 1923
Architect: Joseph Wohleb
Builder:
Engineer:

Property appears to meet criteria for the National Register of Historic Places: No
Property is located in a historic district (National and/or local): No
Property potentially contributes to a historic district (National and/or local):

Statement of Significance

Clarence J. Lord, born in 1865 in New York State, was a partner there with his father in a firm specializing in the importation of livestock, including French coach horses and the first Holstein cattle brought to America. At the age of twenty-five, he and his wife came west to open a bank. After considering Tacoma, Lord decided the best opportunities were in Olympia, capital of the state. Lord's bank, which he called Capital National Bank, had \$100,000 in capital supplied by Lord and other stockholders from Olympia and elsewhere in the state. In spite of the adverse economic conditions of the 1890's and the anti-business sentiments of the Populist and Granger movements, Lord prospered. By the 1900 he was ready to move to the richer pastures of Seattle. He sold his majority interest in Capital National Bank to Sol G. Simpson of Shelton, and became cashier of Washington National Bank in Seattle. Because of differences with Mason Backus, another officer of the bank, Lord left after less than a year and returned to Olympia. He was mayor from 1902-3 and consistently lent his moral and financial support to fend off other cities wanting to move the state capital from Olympia. He again acquired control of Capital National Bank, which was commonly referred to as "Lord's bank." In leaving Washington National, Lord did not sever all ties, and, when this bank merged with National Bank of Commerce, Lord was a director and the largest stockholder of the combined enterprise. The history of the banking industry in Washington State is largely the history of the two major systems of branch banks that have dominated the industry for the past fifty years. Clarence J. Lord was an important figure in the process of acquisitions and mergers that eventually coalesced into one of these systems, Rainier Bank. In the late 1920's, a Seattle bank formed a holding company called Marine Bancorporation. Its first acquisition, which took place in early 1928, was Lord's Capital National Bank. The price paid to Lord by Marine Bancorporation far exceeded the book value of the bank, and Lord is credited with driving a hard bargain. Before long, the Marine Bancorporation acquired the National Bank of Commerce, of which Lord was the largest stockholder. Again, the price was said to be too high. When branch banking was approved by federal and state legislation in 1933 after a rash of bank failures, the individual banks owned by Marine Bancorporation were combined into a single entity operation under the name National Bank of Commerce. In 1974 the name was changed to Rainier Bank. Lord played a very important role in the consolidation of this system by the sale of his own holdings and by helping arrange other acquisitions. The other major system, the Seattle-First National Bank, is also the result of the consolidation of numerous small banks under the aegis of a combined giant that included the Dexter Horton Bank. A key figure in this process was a director of the Dexter Horton Bank, Mark E. Reed. Reed, the son-in-law of Sol Simpson, took over as manager of Lord's bank when Lord went to Seattle in 1900. Lord and his bank thus had a small supporting role in the consolidation of the state's other major banking system. Although Lord was not Olympia's first banker, he was the dominant figure in the banking industry for the first three decades of the twentieth century. His personal success paralleled that of his unusually profitable Capital National Bank. During the 37 years of its individual corporate existence, the bank paid its stockholders sixteen times their original investment. This is partly because Lord got large deposits of state funds. He was reportedly able to do this by successfully promoting the election of his own candidates as State Treasurer. Whatever truth there may be to this interpretation, it is known that Lord's principal competitor, the First National Bank of Olympia, failed in 1897 when the new State treasurer, C. W. Young, withdrew a large deposit of public funds, thereby causing a run on the bank by other depositors. An Olympia newspaperman referred to Lord as "The Man with the Marble Heart." This and Lord's reputation of being able to hand-pick State Treasurers suggest that he was not universally admired. They also suggest the power and influence he wielded, and there can be little doubt about his importance in the area's early twentieth century banking history. It should also be noted that the community entrusted Lord with its money and elected him mayor. Lord died in 1937, and his widow and daughter donated their home to the State of Washington in 1939 with the suggestion that it be used for a museum. The state accepted and in 1941 made the State Capitol Museum a trustee of the state. The building and grounds have been very well maintained since then and the house remains as impressive as it must have been when the Lords moved there in 1924. The significance of the C. J. Lord Mansion rests on both its architectural importance and its associations with C. J. Lord, a prominent figure in the history of banking in Washington State and the dominant figure in the banking history of the Olympia area. The architect of the Lord Mansion, Joseph Wohleb, is increasingly being recognized as one of the most productive architects to have worked in state. The definitive study of his work has yet to be made, but his prominence is indicated by the surprisingly large number of institutional and fraternal buildings, mostly in southwest Washington, which he designed. Two are already on the National Register of Historic Places - Cloverfields (entered May 22, 1978) and the Henry McCleary House (entered October 2, 1978). The Lord Mansion is probably a better example of Wohleb's work than these. It is beautifully preserved in its original setting, and its style is one Wohleb obviously favored. He designed four public schools, a newspaper office and a photographer's studio in Olympia with the same California flavor. Perhaps Wohleb gained an appreciation of this style while a student at the University of California's Berkeley campus. In any case, Wohleb was surprisingly persistent and successful in transporting the style from arid California to the damp, Green Puget Sound region. The trees surrounding the house tower over it, yet the house stands out and continues to make its statement about the status and affluence of its original owner. Some believe the Lord Mansion established Wohleb's reputation. It certainly is a show piece, and important commissions followed its completion. One of these was for the Henry McCleary House, which is also notable for its impressive stairway and beautiful wood paneling. Other features common to both are bracketed eaves, exterior frieze panels, and solarium at the southeast corner. Elizabeth Reynolds Lord was born in New York and moved to Olympia in 1890. She was active in Olympia in the Daughters of the American Revolution, the Red Cross and the Olympia Woman's Suffrage Association. She donated her home for the State Capitol Museum in 1939.

Description of Physical Appearance

The C. J. Lord Mansion is an imposing structure located in a neighborhood of well-maintained homes, mostly of 1910 to 1930 vintages. The Lord Mansion is far grander than the rest, with the exception of the equally ambitious Henry McCleary House located just to the east. The site is a half-block bounded by 21st Avenue on the north, Columbia Street on the east, 22nd Avenue on the south, and a

Historic Property C.J. & Elizabeth Lord House
Inventory Report for 211 - 21st Avenue SW Olympia, Thurston, 98501

neighboring house on the west. The landscaping consists of lawns, carefully pruned shrubs, and many giant fir and cedar trees. The original landscape plan was designed and executed by Fred Cole, a gardener from Kew Gardens, London. Cole liked holly, and the site is bounded on the east by a holly hedge, with other holly trees planted elsewhere. A garden of native plants thrived under huge trees that screen the house from view on the east. (Removed by 1990's) Another stand of trees provides a backdrop to the south. The front of the house in the north facade, which is viewed from 21st Avenue across the wide expanse of manicured lawns. A broad concrete walk leads up a low flight of brick stairs to a terrace across the front of the house, through a pair of Doric columns to a recessed porch. On the east side of the house is a carriage entrance, and verandahs, balconies, and bays project in various places. Behind the house is a three-car garage with an apartment upstairs for the chauffeur. The house is basically rectangular, but there are numerous small extensions and a sizable servants' wing extending to the south. Constructed of brick covered with stucco, the Lord Mansion has a roof of the red, U-shaped tiles characteristic of the California Mission style. The roofline is a complex of intersecting hipped roofs over the house, the servants' wing, and the other smaller extensions. Two large chimneys extend up from the roof on the east and west sides. The roofline is also broken by round attic ventilators which look like small dormers and serve as practical decorative features on the north and east facades. Fenestration involves various sizes and shapes of double hung and casement windows. Exterior decorative features include carved brackets supporting the eaves and frieze panels pressed into the stucco. The garage, which is now called the Coach House, is the same style and has many of the same features of the house. Its considerable size may reflect the original owner's enthusiasm for high-powered, expensive cars. The Lord Mansion is large, with the original plan showing thirty-two rooms on three floors. Many rooms have been altered to accommodate museum purposes, but some of the interior spaces are unaltered. Particularly impressive are the grand stairway and the dining room, which is now called the Territorial Room. The staircase dominates the entry. Beautifully paneled, it curves upward to a landing lighted by a large Palladian window. The Territorial Room is arresting because of the deep brown Brazilian Mahogany paneling which is varnished to a high sheen and which covers all the walls.

**Major
Bibliographic
References**

Newell, Gordon Rogues, Buffoons & Statesmen. Seattle: Hangman Press/Superior Publishing Co., 1975Scates, Shelby. The Story of Seattle-First National Bank. Seattle: Seattle-First National Bank, 1970Woodbridge, Sally B. and Montgomery, Roger. A Guide to Architecture in Washington State: An Environmental Perspective. Seattle: University of Washington Press, 1980.
Information from National Register Nomination written by James Vandermeer
Obituary for Elizabeth Reynolds Lord, Daily Olympian, November 11, 1947.

PHOTOS



View of North Facade
taken 7/1/1997
Photography Neg. No. (Roll No./Frame No.):
 42-9A
Comments: