

INSURANCE IS WHOLLY UNNECESSARY

A Paper Read to the Indianapolis Literary Club

By James A. Glass

March 2, 2009

On April 13, 1881, President James A. Garfield began to read a novel sent to him by an old army comrade from the Civil War. The book absorbed him, and he soon wrote a note to the author, telling him “With this beautiful and reverent book you have lightened the burden of my daily life—and renewed the acquaintance that began at Shiloh.” The novel was *Ben-Hur*, and the author was General Lew Wallace of Indiana. Wallace had been not only an old acquaintance of the President, he was a devoted Republican and had worked hard on behalf of Garfield’s presidential ticket in 1880. Even before reading *Ben-Hur*, Garfield had been disposed to appoint the Indianan to a diplomatic post. The President offered several posts in South America, which Wallace declined; he yearned for a position in Europe. Finally, the President proposed making him Minister Resident to Turkey. Wallace was enchanted by the romantic pull of Constantinople, the Turkish capital, and accepted. When the general visited the President to acknowledge his appointment, Garfield, mindful of the vivid images of the time of Christ that he had encountered in *Ben-Hur*, told him “I expect another book out of you. Your official duties will not be too numerous to allow you to write it. Locate it in Constantinople.” Wallace regarded the President’s words as a commission and devoted much of the next twelve years to producing another literary romance.¹

Lew Wallace had been born in Brookville, Indiana in 1827, the son of Indiana Governor David Wallace, and had led a life that had taken him to many locales and through multiple professions. He had read law, joined the army, served with distinction in the Mexican-American War, and won election as prosecutor of Montgomery County and then as a state senator. In Crawfordsville, where he settled, he married Susan Elston, daughter of one of the most prominent citizens in that community, and in 1853 became the father of Henry Lane Wallace, his

¹ Irving McKee, “*Ben-Hur*” Wallace: *The Life of General Lew Wallace* (Berkeley: University of California Press, 1947), pp. 189-90; Charles A. Kent, [article in] *Saturday Globe*, Oskaloosa, Iowa, February 14, 1903, clipping in Series 5—Newspaper Clippings Biographical, 1880-1927, Box 14, Folder 2, Lew Wallace Collection, William Henry Smith Memorial Library, Indiana Historical Society (IHS).

only child. When President Lincoln's call for volunteers came in the spring of 1861, Wallace offered his services to Governor Oliver P. Morton and raised the first volunteer regiment from Indiana. He quickly won promotions and by 1862 was a major general. As a commander at the Battle of Fort Donelson, as defender of the city of Cincinnati from Confederate incursions, and as the protector of Washington at the Battle of Monocacy, Wallace won distinction as a soldier.²

After the war, he felt a pull toward writing and completed his first novel, *The Fair God*, set during the conquest of Mexico by the Spanish. He also solicited appointment to a government post and under President Rutherford B. Hayes served as Governor of the New Mexico Territory. There he signed the death warrant for outlaw Billy the Kid and completed his second novel, *Ben-Hur: A Tale of the Christ*. In both books, Wallace demonstrated his abilities as a meticulous researcher and as an engaging novelist, capable of creating vivid characters, satisfying plots, gripping drama, and romantic relationships. In *Ben-Hur*, Wallace also re-created the world of Jesus Christ and made a compelling testament for Christian belief. That and the exciting adventures of Judah Ben-Hur made the second novel an enormous best-seller, reputedly out-selling all other books in English during the author's life time except the Bible, Harriet Beecher Stowe's *Uncle Tom's Cabin*, and Thomas Macaulay's *The History of England*.³

Wallace and his wife Susan sailed for Constantinople in the summer of 1881 and found life in the Turkish capital both exotic and agreeable. Wallace, with his direct manner, military bearing, and sympathy for the Sultan, won the regard of the absolute ruler of the Ottoman Empire, Abdul Hamid II. He promoted American interests in Turkey successfully and was called upon to mediate in several conflicts involving the sultan and European powers. He also plunged into his literary quest, which Wallace took as a matter of honor to complete after Garfield's assassination in September, 1881. With the sultan's backing, he explored all of the sprawling city of Constantinople. He took copious notes on the buildings and ruins left by the Byzantine rulers

² McKee, pp. 19-36, 41-46.

³ J.F. Tuttle, Jr., "Lew Wallace," *Rocky Mountain News*, August 3, 1896, in Indiana Biography Series newspaper clippings scrapbook, Vol. 5, pp. 42-45, Indiana Division, Indiana State Library; Frank G. Carpenter, "Author of Ben-Hur; A Visit to Gen. Lew Wallace at His Home," *Washington [D.C.] Evening Star*, November 5, 1904, Series 5, Box 14, Folder 3, Lew Wallace Papers, IHS; [no author given], "His War Record," *Crawfordsville Journal*, February 16, 1905, in Series 5, Box 14, Folder 3, Lew Wallace Papers, IHS; McKee, pp. 132-61, 164-74.

and on the mosques, palaces, and characteristic quarters of the city created by the Ottoman conquerors. He also observed the customs and the polyglot make-up of the sultan's subjects.⁴

When Wallace returned to the United States in 1885, he plunged into historical research, visiting the Library of Congress and other repositories of rare books, and immersed himself in the history of the Byzantine Empire from the fall of Rome in the fifth century to the conquest of Constantinople by Ottoman Sultan Mehmet II in 1453. Having amassed notes and books, the general returned to Crawfordsville and began to write. With the constant help of Susan, an accomplished writer in her own right, he slowly produced what became *The Prince of India, or Why Constantinople Fell*. Finally, in 1893, Harper and Brothers, his publisher, brought out the two-volume new novel. The public, enthralled by *Ben-Hur*, eagerly purchased copies. Within four months, 100,000 copies had been sold.⁵

As the title indicated, Wallace constructed the book around the conquest of the Byzantine capital. For his main character, he selected "the Wandering Jew," borrowed from the lead figure in George Croly's novel *Salathiel*. Croly's work and others drew on an old legend of uncertain origins that held that a Jew at the time of Christ had failed to assist the Son of God during his crucifixion and had been condemned by God to live forever. Wallace used the Wandering Jew as a vehicle for weaving a religious theme into the novel. The Jew has lived for over 1400 years and visited kingdoms and cultures all over the world, assuming various identities. As "the Prince of India," he visits the last Byzantine emperor, Constantine XI, in the main imperial palace, the Blacherne, and proposes a new world religion in which all existing sects acknowledge God and drop all other differences of dogma and belief. The Prince (and Wallace) asserts that conflict over religion is at the heart of all wars and unifying all in the same faith would consequently end human warfare. Simultaneously, the armies of Sultan Mehmet have surrounded Constantinople and await the moment to set siege. Wallace describes the Byzantine metropolis in great detail, laying particular emphasis on the palace of Blacherne and the monumental church, Hagia

⁴ McKee, pp. 191-218; Tuttle; [no author given], "The Author of the 'Prince of India': Some of General Lew Wallace's Reminiscences of War, Diplomacy, and Literature," *Harper's Weekly*, [no date given], 1893, in Series 5, Box 14, Folder 5, Lew Wallace Papers, IHS.

⁵ Tuttle; "The Author of the 'Prince of India,'" Carpenter; [no author given], "His War Record," *Crawfordsville Journal*, February 16, 1905, [n.p.], Series 5, Box 14, Folder 3, Lew Wallace Papers, IHS; McKee, pp. 236-43.

Sophia. As a romantic sub-plot, the Byzantine Princess Irene meets the sultan, who has entered the city disguised, and the two fall in love. God rejects the presumption of the Prince of India in re-defining religion, the prince turns against the Byzantines and aids the Ottomans, and an exciting siege begins, ending with the massacre of city residents within the precincts of Hagia Sophia.⁶

Wallace's anxious readers were disappointed. There were no sea battles with ships being rammed, nor were there any heart-stopping chariot races in *The Prince of India*. Also, many of his previous readers expected a continuation of a testament on behalf of Christianity as the true faith and found instead an appeal for an amended religion that centered on belief in God alone.⁷ Also, some found far too much descriptive detail. An anonymous friend wrote the author,

“Why didn't you bring your literary efforts to a close upon the completion of ‘Ben-Hur?’...[*The Prince of India*] is altogether too analytical in description of the city of, and the buildings in Constantinople, and a more appropriate title of the book would be ‘a lengthy description of the City of Constantinople in the XV century; reviewing the religious feuds of that period, and an enlargement upon some of the Historical facts cited in Gibbons’ ‘Roman Empire.’”⁸

With the publication of his third novel, Wallace began to think about investing his substantial literary income in real estate. By 1893, *Ben-Hur* had sold well over 400,000 copies and generated a substantial income. Harper and Brothers had reportedly paid the general a \$100,000 advance payment for *The Prince of India*, which also appeared poised to yield substantial

⁶ McKee, pp. 236-37; Tuttle; “His War Record,” *Crawfordsville Journal*, Ibid; Carpenter, Ibid; Lew Wallace, *The Prince of India, or Why Constantinople Fell* (New York: Harper & Brothers, 1921); “Wallace’s ‘Prince of India,’” *Indianapolis News*, February 3, 1906, p. 12, c.1; Clara Elizabeth McIntosh, “A Review of the Prince of India,” *The Dawn*, December 7, 1893, pp. 37-38, in Series 5, Box 14, Folder 4, Lew Wallace Papers, IHS;

⁷ McKee, p. 243.

⁸ Anonymous letter to Lew Wallace, Seattle, Wash., December 20, 1893, in Correspondence and Papers, January, 1893-December, 1893, Lew Wallace Papers, IHS.

royalties. The idea of building an apartment building in Indianapolis beckoned to the successful author.⁹

Apartment buildings were a new building type in the United States. Most of the American population had lived in houses since Colonial times. By the Civil War, people in rural areas or small towns nearly all lived in detached houses, surrounded by yards, farms, or estates. Those in medium size cities in the Midwest and South also tended to live in single family dwellings, especially in those areas where a plentiful lumber supply was nearby. In several large cities, such as New York, Philadelphia, or Cincinnati, geographic constraints, such as rivers and hills, forced higher density living, and residents tended to live in row houses. There were also growing numbers of multi-family tenement buildings being constructed for the poor in New York City, but the middle and upper classes in Manhattan still lived in more spacious multi-story houses.¹⁰

A new trend slowly began to take hold after the Civil War. In 1870, Juan de Navarro, the Spanish consul in the city, constructed what may have been the first group of luxury apartments in New York on 59th Street.¹¹ Well-to-do New Yorkers could give up the cares of home ownership and rent a commodious apartment conveniently located for all of the excursions of daily life. Within ten years, the grand Dakota Apartments were constructed facing the west side of Central Park. Resembling French Renaissance chateaux in its architecture, the eight-story Dakota attracted the some of the most prominent New York families. Apartments were now socially acceptable and becoming fashionable alternatives to life in traditional dwellings.¹²

Indianapolis in the early 1890s was a city of homes, and most of its streets were lined with detached, wood frame houses suitable for most income levels, ranging from showy mansions on

⁹ McKee, pp. 174, 255; "Henry Lane Wallace," *Indianapolis Star*, January 11, 1926, clipping in Indiana Biography Series, Vol. I, p. 305, Indiana Division, Indiana State Library.

¹⁰ [unsigned article], "Housing," Lower East Side Tenement Museum, 2005, found on website, www.tenement.org/encyclopedia/housing_tenements.htm, accessed February 23, 2009.

¹¹ William Herschell, "Crosstown Journeys of Large Brick Apartment House and Hotel Give Evidence of Demand for Living Quarters in the City's Central Area," *Indianapolis News*, November 27, 1926, p. 19, c.1.

¹² Carolyn Pitts, National Register of Historic Places Inventory-Nomination Form for Dakota Apartments, August, 1976. <http://pdfhost.focus.nps.gov/docs/NHLS/Text/72000869.pdf>

North Meridian and North Delaware Streets to worker's cottages east, west, and south of the Mile Square. Most residents were homeowners, but there were a growing number of families who rented houses, and a market had developed for constructing detached houses with yards for rental. But what of bachelors, widows and widowers, traveling salesmen, and other single persons who did not want a whole house or couldn't afford one? Since before the Civil War, such people had resided in a series of boarding houses found along Ohio Street and a few blocks of what is now North Capitol and North Senate Avenues.¹³

Lew Wallace noted the new trend toward apartment living in larger cities and decided that he could capitalize on a fashion that was just about to reach the Indiana capital. Probably in late 1893 or early 1894, he decided to build the first apartment building in Indianapolis. Fresh from publishing *The Prince of India*, the general decided to give the edifice a name from his novel evoking grandeur and the distant past. It was to be called the Blacherne, after the principal palace of the Byzantine emperors in Constantinople. Wallace commissioned his son, Henry, to take on the project and then monitored its progress from Crawfordsville, where the distinguished man of letters continued to write, leaving occasionally for lecture tours.¹⁴

Henry Wallace, the only child, had experienced an erratic business life as a young man, operating briefly a stave factory in Greencastle and a lumber business in Arkansas. He became his father's business manager at age 29, when the elder Wallace left for Turkey. By the time *The Prince of India* was published, Henry had handled thousands of dollars in royalty income and become adept at interpreting his father's wishes.¹⁵

Although the Panic of 1893 had shaken the country and created a serious business depression in Indiana and elsewhere, the Wallaces apparently had confidence that the demand for quality housing would continue. In early 1894, Henry retained an Indianapolis architect, John G. Thurtle, to design a substantial apartment building. It is not known how the younger Wallace met Thurtle or whether they had had previous business dealings, but evidently Henry was

¹³ Herschell.

¹⁴ "His War Record," *Crawfordsville Journal*; Wallace, *The Prince of India*, Vol. I, pp. 365-67; McKee, p. 255.

¹⁵ "Lew Wallace's Only Son Dies in New York City," *Indianapolis Star*, January 10, 1926, clipping in Indiana Biography Series, Vol. I, p. 305, Indiana Division, Indiana State Library; McKee, pp. 147, 191.

familiar with buildings designed by Thurtle and was impressed. The two men agreed to a contract under which the architect prepared preliminary plans for approval by Lew and Henry Wallace, final construction plans, and specifications. He was then to supervise the work of the contractors hired to build the new structure. Thurtle's total fee was \$4300.00.¹⁶

As the site for their innovative real estate venture, the Wallaces purchased the northwest corner of Meridian and Vermont Streets. A more appealing location would be hard to imagine. North Meridian Street was the most prestigious residential street in the city. The top families in town vied for locations, and the most costly homes could be found there. Across Vermont Street to the south, for example, stood the mansion of Frederick Fahnley, president of Fahnley and McCrea, one of the principal wholesale milliners in the city. The Fahnley House, with its limestone exterior, Italian Renaissance style, and exquisite proportions and details, had been designed by Francis Costigan, the architect of the James F.D. Lanier mansion in Madison, Indiana. On the southeast corner of Meridian and Vermont was situated University Park, a shady retreat with walks, flowers, and benches. Within a block of the chosen location stood five of the most prominent Protestant churches of Indianapolis—First and Second Presbyterian, First Baptist, Mayflower Congregational, and Meridian Street Methodist Episcopal.¹⁷

Henry Wallace, with the general's approval, envisioned expansive, eight-room apartments (also called flats in the 1890s), no more than three per floor, which would provide spacious quarters with elegant appointments and the most modern conveniences.¹⁸ The people to whom the Wallaces were appealing could afford to own or rent a detached house on a desirable street, but wished to give up the cares of home ownership while retaining their social status. The

¹⁶ Memorandum on account with Mr. John G. Thurtle, December 22, 1894, in Henry L. Wallace, Letter Book 1, p. 902, Series 10, Box 19, Folder 1, Lew Wallace Papers, William Henry Smith Memorial Library, Indiana Historical Society (IHS).

¹⁷ The W.H. Bass Photo Co. Collection at the Smith Library, Indiana Historical Society contains many photographs of houses and street scenes on North Meridian Street downtown in the early 20th century, University Park, and the five churches mentioned. The Fahnley House, built by Lewis W. Hasselman in 1864, is pictured in the book *Indianapolis Illustrated*, published in 1889 and found in the Holliday Collection, Indiana Division, Indiana State Library. A drawing by Francis Costigan of the façade of the Hasselman House is also found at the Smith Library.

¹⁸ "Note on the Blacherne," April, 1895, Henry Wallace Letter Book #2, p. 53.

apartment boom that father and son saw coming was responding to a desire of many to simplify their lives.¹⁹

John Thurtle designed for the Wallaces a seven-story structure with pressed red brick exterior walls, abundant limestone sculptural details, rounded corners, and regular bay windows. With the heights of the surrounding houses no more than two and half stories, the new building was sure to dominate its section of the Mile Square.²⁰ For the exterior design, Thurtle drew from the Romanesque Revival architectural style, at the height of its fashion in the early 1890s and popularized by Boston architect Henry Hobson Richardson. The latter, after studying Romanesque medieval churches in Southern France and northern Spain, had incorporated into his own churches and public buildings broad arches composed of large stone voussoirs (or wedge-shaped blocks). Often Richardson used rock-faced stone for the exteriors of his buildings and employed low-relief, decorative sculptures in the facades.²¹

For the Wallace apartment project, Thurtle designed a large Romanesque arch for the main entrance on Meridian, consisting of rock-faced limestone voussoirs for the arch itself, resting on decorative, sculpted capitals, in turn supported by short columns. Another Romanesque arch constructed of brick and embellished with limestone details, the architect placed at the top of a light court on the Vermont side. The limestone lintels above most of the openings in the building were rock-faced, as was the foundation. A popular motif of the early 1890s were projecting bay windows, and Thurtle provided three such rounded projections for the two façades. As a special feature, he made the corner of the building at Vermont and Meridian into a rounded turret.

¹⁹ “How the Flat Life Goes,” *Indianapolis Journal*, April 12, 1896, p. 16, c. 5; Letter from Henry Wallace to Mrs. H. B. Simmeling, October 28, 1894, in Henry Wallace Letter Book #1, p. 865.

²⁰ A photograph published in *The Indiana Woman* of August 29, 1896, for example, and looking north from Monument Circle shows the Blacherne projecting above all of the house roofs around it. Indiana Division, Indiana State Library.

²¹ Henry-Russell Hitchcock, *The Architecture of H.H. Richardson and His Times* (Cambridge, Mass.: The MIT Press, 1975), pp. 138-40; plates 32-35, 47-58.

Either Henry Wallace or Thurtle hired an accomplished stone cutter of the city, Henry R. Saunders, to carve the engaging details that Thurtle envisioned as decorations for the exterior.²² Saunders, whose shop was on Ash Street²³ (approximately where Carrollton Avenue is now) chiseled on site coiling serpents at the bases of the entry arch and a growling lion's head to serve as a keystone at the top of the arch. At the bases of the three rounded bays and the corner turret, Saunders created limestone friezes containing human faces—men, women, and children—intertwined with elaborate foliage and sinuous sea serpents.

Henry Wallace had a passionate interest, almost an obsession, with making the Blacherne completely resistant to the threat of fire. In his building, he took advantage of all the latest innovations in construction devised to thwart fires from beginning or spreading.²⁴ In the 1880s and early 1890s, a new system of building had taken hold called “fire proof construction.” In smaller commercial buildings, the system made use of masonry exterior walls and slow-burning heavy wooden timbers for the structural columns and beams in the interior. Chicago architect William LeBaron Jenney had taken the concept further by encasing with ceramic tile the cast iron and wrought iron columns and beams supporting the floors in his skyscrapers. The theory was that the “hollow tile” encasements would prevent the iron members from melting in high intensity fires, which had occurred in several notorious cases.²⁵

Wallace and Thurtle combined the two methods in the construction of the Blacherne. The exterior walls were completely load-bearing brick masonry, probably as much as two feet thick. The interior structural columns and beams were iron and steel, encased in hollow ceramic tile. Partition walls were of tile construction. The roof structure in the attic consisted of wrought iron beams, filled with tile, and the deck above had a one-inch cement surface covered with a heavy,

²² Letter from Henry Wallace to H.R. Saunders, March 19, 1896, in Henry Wallace's Letterbook #2, p. 238.

²³Ibid.

²⁴Letter from Henry Wallace to Capt. J.A. Lemcke, February, 1895, Wallace Letterbook #1, p. 969; Note on the Blacherne, April, 1895, Wallace Letterbook #2, p. 53; Henry Wallace to Sanborn Map and Publishing Co., February 22, 1896, Wallace Letterbook #2, p. 223.

²⁵ Carl W. Condit, *The Chicago School of Architecture: A History of Commercial and Public Building in the Chicago Area 1875-1925* (Chicago: University of Chicago Press, 1964), pp. 24-25, 80-81; Carl W. Condit, *American Building: Materials and Techniques from the Beginnings of Colonial Settlement to the Present*. 2nd ed. (Chicago: University of Chicago Press, 1982), p. 127.

gravel roofing. In an 1896 letter, Wallace challenged the Sanborn fire insurance map company, which had described the Blacherne roof as “composition” in nature in their atlas rating the fire resistance of Indianapolis buildings. He told the company that “composition” signified a roof consisting of wood beams and wood sheathing. The Blacherne was “absolutely fireproof,” and making it so had cost them \$2000 extra. No wood was used in the roof.²⁶

In February, 1895, when the building was nearing completion, Henry Wallace wrote to Captain J. Augustus Lemcke, a prominent capitalist (and ancestor I believe of our president), and told him that he had learned that Lemcke was contemplating putting up “a first class office building.” Wallace recommended that he look at the “fireproof construction in my apartment house before the tile partition walls are covered with plaster.” Henry proceeded to say that he and his father would undoubtedly save the expense of insurance required for other kinds of construction. “We do not expect to invest in any insurance: *it is wholly unnecessary.*”²⁷

Wallace further stated that “Our town needs several fireproof office buildings and I am encouraged to believe that you are seriously thinking of such a move. I am satisfied my own efforts at fireproofing are correct and successful.” Finally, he recommended John Thurtle to Lemcke as a potential architect, saying “his fronts show ability and originality.”²⁸ [parenthetical note: Augustus Lemcke did indeed construct a major office structure in the 1890s: the Lemcke Building, located on the northeast corner of Market and Pennsylvania Streets and designed with a brick façade and Romanesque arches.]

The seven-story Blacherne, with its fashionable design, spacious units, and prestigious location, immediately attracted the attention of those in the city who wanted to try apartment living. Henry Wallace by the fall of 1894 was fielding inquiries at a brisk pace. He extolled the appointments, roominess, and special features found in his building. On the first six floors were the premium apartments, each consisting of “suits” (Wallace’s term) with eight rooms. The premium suits contained a parlor, dining room, kitchen, full bathroom, three bedrooms, and

²⁶Letter from Henry Wallace to Harriet Noble, March 28, 1895, Wallace Letterbook #2, p. 12; Note on the Blacherne; Wallace letter to Sanborn Map and Publishing Co.

²⁷Wallace to Capt. J.A. Lemcke.

²⁸Ibid.

hallway connecting all. There were decorative fireplace mantels in the parlors and bedrooms, plate glass buffets with art glass panels built into the dining room walls, and quartered oak and Georgia Pine floors. The bathrooms had tile floors and enameled cast iron tubs. For heat, tenants would have both gas grates in their fireplaces and steam radiators. They could choose either natural gas or electric lighting. For those persons desiring lesser priced accommodations, Wallace recommended the seventh floor suits: three or four rooms, with a full bathroom. To a female prospect, he hastened to add that the top floor apartments were finished just as well as the rest, although they were not really intended for housekeeping.²⁹

Wallace also stressed the favorable economics of choosing a Blacherne apartment: residents on the first six floors would pay \$63 per month for the suits facing Meridian Street and \$57 per month for units overlooking Vermont Street and the rear alley. Tenants on the seventh floor would pay \$35 per month for the two suits facing Meridian and the alley and between \$27 and \$32 for the other units on that floor. Of the rent, \$7 each month paid for the heat and water costs in each apartment on the lower floors, and \$5 for those costs on the top floor. Wallace implied in one response that he and his father had decided that their primary competition were landlords advertising houses for rent. The Blacherne's rates permitted them "to compete with the \$50 houses which furnish none of the many advantages and economical features we offer."³⁰

In a December 19, 1894 letter to Miss Harriet Noble of Indianapolis, Henry enclosed a floor plan of the seventh floor and noted that each suit would have Venetian blinds and the most modern fixtures. Among the latter would be a speaking tube through which tenants could speak to visitors at the two entrances. He also told her that the building would have both a passenger and a freight elevator, and janitorial services would be provided twice a day if needed. He assured Miss Noble that "we have had many applicants for suits from the best people" and offered to save for her the southeast corner apartment, the best on the seventh floor.³¹

²⁹Letter from Henry Wallace to W.B. Judah, Indianapolis, November 3, 1894, Wallace Letterbook #1, p. 870; Letter to Miss Harriet Noble, February 20, 1895, Letterbook #1, p. 964; Letter to May Brothers Mantel and Tile Co., Indianapolis, February 21, 1895, Letterbook #1, p. 967; Letter to Mrs. H.B. Simmeling, October 28, 1894, Letterbook #1, p. 865.

³⁰Letter to Mrs. H.B. Simmeling, October 28, 1894.

³¹Letter to Miss Harriet Noble, December 19, 1894, Letterbook #1, p. 899.

By early March of 1895, Wallace was telling W.H. Morris of Indianapolis that he had received many applications for apartments and was booking them in the order they came in. Evidently the smaller suits on the seventh floor were considered particularly desirable, as they were all leased by then. Among the new tenants on the top floor were members of old Indianapolis families: Harriet Noble and her brother “Laz” (relations of former governor Noah Noble) and Mr. and Mrs. Ovid Dyer Butler (Ovid D. Butler was a son of the founder of Butler University).³²

At the end of March, 1895, the manager of the Blacherne project announced to new prospects that his suits “appeared to be filled up.” The building would open for business on May 1. To a business acquaintance from Chicago, Henry revealed with pride that the Wallaces’ apartment house had cost them \$150,000.³³

As he managed the Blacherne after it opened, the younger Wallace began to reveal something of his philosophy and prejudices as a landlord. In particular, he was convinced that a person’s marital status and gender were good predictors of suitability as a tenant. Also, it was helpful for male residents to be accompanied by family members. In a letter to a Col. James R. Ross of May 15, 1895, Wallace stated that a Mr. Donovan recommended by Ross could not qualify for a suit because

every person in the building must at least live with his sister. There are so many unprotected families that it is a rule which is of first importance. Mr. Donovan’s family was not living with him. He told me that his wife had property in the North West and was living there. We have to draw the line on “bachelors” and I regret to say it applied to all.³⁴

³²Letter from Henry Wallace to W.H. Morris, Indianapolis, March 3, 1895, Letterbook #1, p. 977; Letter to Dr. Oscar Britton, Indianapolis, March 8, 1895, Letterbook #1, p. 982.

³³Letter from Henry Wallace to A.G. Davison, Chicago, April 9, 1895, Letterbook #2, p. 39.

³⁴Letter from Henry Wallace to Col. James R. Ross, May 15, 1895, Letterbook #2, p. 74.

The playing of music also had to be regulated. Henry told Mrs. Bertha Test that his father and he had “ruled against music classes being offered in the Blacherne. Piano practice or singing practice would be hard to endure.”³⁵

Wallace’s desire to protect his tenants against undesirable noise went so far as to exclude unruly children. Less than four months after opening, he wrote to tenant M.O. Southworth, returning his rent, and requested that he give up his flat as prescribed by a clause in the lease. Wallace wouldn’t allow the apartment to be used to “disturb, inconvenience, or annoy other tenants. The unfortunate habit of shrieking which has been contracted by your child has reached the limit of forbearance [!]”³⁶

Lew Wallace and his son decided even before the Blacherne opened that the heavy demand for apartments justified building an addition. In an April, 1895 letter, Henry noted that he and his father would likely extend the structure the following winter to Bird Street, the alley at the west end of their lot. The same month, he offered John Thurtle the same type of contract for designing the addition and supervising its construction. Work on the extension began in late 1895 and was complete by the fall of 1896. Henry Saunders carved limestone details to match and harmonize with those of the original section.³⁷

An 1896 list of tenants in Henry Wallace’s business letter book shows that some were married couples without children, some were widows accompanied by unmarried sons or daughters, some brothers and sisters, and a few were widows or unmarried females. There were no bachelors.³⁸

The occupants included business owners, physicians, and lawyers who with their wives had decided to give up home ownership. Also renting were young men at the beginning of their professional or business careers living with widowed mothers. A future Mayor of Indianapolis,

³⁵Letter from Henry Wallace to Mrs. Bertha Test, May 6, 1895, Letterbook #2, p. 64.

³⁶Letter from Henry Wallace to M.O. Southworth, Indianapolis, August 13, 1895, Letterbook #2, p. 147.

³⁷Letter from Henry Wallace to Mrs. S.A. Fletcher, Lexington, Kentucky, April 14, 1895, Letterbook #2, p. 119; Letter to John G. Thurtle, April 16, 1895, Letterbook #2, p. 123; and Letter to H.R. Saunders, Indianapolis, March 19, 1896, Letterbook #2, p. 238.

³⁸List of tenants in late 1896, Henry Wallace Letterbook #2, p. 350.

John W. Holtzman, and his wife resided at the Blacherne, as did Lew Wallace's half-brother and sister-in-law, Mr. and Mrs. David Wallace. The general himself and Susan Wallace took a suit in which to spend most of the winter months each year.³⁹

Lew and Henry Wallace had accurately foreseen the coming of a rage for apartment buildings in Indianapolis. From a single listing in the 1896 Indianapolis city directory for the Blacherne as the only such a structure, the 1897 directory indicated six apartment flat buildings. By 1904, an astonishing 80 apartment buildings had appeared in the downtown area.⁴⁰

While he was constructing the Blacherne's addition, Lew Wallace decided to spend some of his royalties on a personal indulgence. On the grounds of his home in Crawfordsville, he built a study in which he could read and write in solitude. The study was an unusual, perhaps unique structure, consisting of the study proper, a lofty room with a 30-foot high ceiling and skylight, and an adjoining, forty-foot high tower. The design was provided by John G. Thurtle and was described by Wallace himself as a combination of Greek, Roman, and Byzantine architecture, although a modern analysis would term it more a synthesis of Roman Classical, Romanesque Revival, and French Second Empire. The study was constructed of the same vitrified red brick as the Blacherne, and like the apartment building, was adorned with limestone sculpted details, in this case a frieze below the cornice. Henry Saunders also carved the frieze, placing at the center of each façade a face from one of the general's novels. Over the south entrance: Ben Hur; over the adjacent, east façade, Tirzah, Ben-Hur's sister; over the west façade, Princess Irene from the *Prince of India*, and finally on the north, the Prince of India himself.⁴¹

³⁹Ibid.; Mary Waldon, "19-Year-Old Became Bride, Step-Mother, First Lady All At Once," *Indianapolis Star*, April 26, 1964, Sec. 5, p. 17; "Career of General Wallace," *Indianapolis Daily Sentinel*, February 16, 1905, p. 2, c. 3; and note in *Indiana Woman*, January 21, 1899, p. 8 [in collection of Indiana Division, Indiana State Library]: "The author of Ben-Hur resides the greater part of the winter in his new apartment house, The Blacherne, in this city. His summer home is in Crawfordsville."

⁴⁰R.L. Polk & Co., *Indianapolis City Directory* for 1896, pp. 104-6; *Indianapolis City Directory* for 1897, pp. 128-30; and *Indianapolis City Directory* for 1904, pp. 132-36. All on microfilm at the Indiana Division, Indiana State Library.

⁴¹"His War Record," *Crawfordsville Journal*, February 16, 1905, Clipping in Box 14, Folder 3, Lew Wallace Papers, IHS; Ray E. Boomhower, *The Sword and the Pen: A Life of Lew Wallace* (Indianapolis: Indiana Historical Society, 2005), pp. 126-28.

Lew Wallace was able to enjoy the study and Blacherne for about 9 years, until his death in 1905. His son Henry became manager of the Wallace estate and oversaw negotiations for continued productions of *Ben Hur* as a stage play and a brief run of *The Prince of India* as a play. In 1921, he is reported to have exacted one million dollars for the movie rights to *Ben Hur*. The silent movie extravaganza produced by Metro Goldwyn Mayer was released in 1926 and starred Ramon Navarro and Francis X. Bushman in the two leading male roles. Henry Wallace died suddenly in New York in 1926, soon after witnessing the premiere of the film.⁴²

The Blacherne continued as a prestigious address for apartment living into the 1940s. Even as late as 1963, a few of the original tenants still maintained their comfortable live style in eight room flats, with the latest in 1890s appointments.⁴³

During the next several years, however, the building lost ground, as the post-World War II exodus of residents from the downtown accelerated. In 1966 the Indianapolis Housing Authority acquired the building, intending to remodel it as rental units for families with low to moderate incomes. Lack of funds prevented action for six years. Demolition was narrowly avoided in 1972, when the U.S. Department of Housing and Urban Development (HUD) provided money for rehabilitation by a private developer. The Blacherne interior was largely gutted and re-designed with more units for tenants meeting low income guidelines. In the late 1990s, the building was closed by HUD because of inadequate maintenance and services to tenants, and the building again came close to demolition. Fortunately, the City of Indianapolis arranged for it to be conveyed to VanRooy, a developer of historic residential units. VanRooy rehabilitated and restored the building back to much of its original character and re-opened it in 2005 as market rate apartments.⁴⁴

⁴²“Death Calls and Gen. Wallace Goes,” *Indianapolis Daily Sentinel*, February 16, 1905, p. 1, c.1; “Lew Wallace’s Only Son Dies in New York City,” *Indianapolis Star*, January 10, 1926, Pt. 1, p. 5; “Henry Lane Wallace,” *Indianapolis Star*, January 11, 1926, in Indiana Biography Series, Vol. I, p. 305, Indiana Division, Indiana State Library; McKee, p. 187.

⁴³ Betsy Brockway, “Apartments of Swank Flat in Use 68 Years,” *Indianapolis Star*, November 10, 1963, clipping in Box 14, Folder 5, Lew Wallace Papers, IHS.

⁴⁴Michael P. Tarpey, “Officials Decide Not to Demolish the Blacherne,” *Indianapolis Star*, April 23, 1972, in clipping file, “Indianapolis –Buildings –Blacherne,” Social Sciences Division, Indianapolis-Marion County Public Library; Mary Francis, “City Puts Three Apartment Buildings on the Market,” *Indianapolis Star*, January 7, 1999, in Blacherne file, Indianapolis Historic Preservation Commission; Barb Alpert, “Rehab Project Gets New Developer,”

Lew Wallace's study in Crawfordsville is now a museum operated by the City of Crawfordsville. It contains the general's collection of books and some of his memorabilia. It appears much as it did when he used it as his literary retreat.⁴⁵

Thank you.

Insurance Is Wholly Unnecessary Paper 309

Indianapolis Star, September 18, 1999, Blacherne file, Indianapolis Historic Preservation Commission; Interview with John Watson, principal of VanRooy, March, 2006.

⁴⁵See General Lew Wallace Study and Museum website, <http://www.ben-hur.com/about.html>

John Sweeney

From: Katie Haggan [katie@iaaonline.net]
Sent: Wednesday, March 04, 2009 10:40 PM
To: John Sweeney
Subject: IAA--Important Talking Points for Tomorrow's Legislative Luncheon

Good afternoon John Sweeney:

Please review the talking points below for tomorrow's Legislative Luncheon.

ISSUES TO DISCUSS WITH LEGISLATORS

SJR 1 PROPERTY TAX CAPS - Property tax cap legislation which limits (1) A taxpayer's property tax liability on homestead property may not exceed 1% of the gross assessed value of the homestead property. (2) A taxpayer's property tax liability on other residential property may not exceed 2% of the gross assessed value of the other residential property. (3) A taxpayer's property tax liability on agricultural land may not exceed 2% of the gross assessed value of the property that is the basis for the determination of the agricultural land.

This measure passed the Senate and deserves a vote in the House during this session. IAA was able to get apartments included in the circuit breaker legislation last year and we would like voters to have the chance to make these permanent in the state's Constitution. The Speaker of the House has indicated he will not call the bill down for a vote. Ask House Democrats to encourage leadership to bring the bill for a floor vote.

PROPERTY TAX ISSUES

Legislators are always interested in this issue.

Explain some of the increase that our industry continues to see, as well as the appeals that are required every year.

FEES ON INSPECTION AND REGISTRATION ORDINANCES

IAA is working to get language inserted into a bill which would prohibit cities and towns from inspecting for a fee. The legislation also requires notice if a municipality intends to introduce an inspection ordinance.

Please explain to legislators how costly these inspection and registration fees can get and how many inspections apartments currently receive by other entities. To date there are six municipalities that are looking to introduce this type of ordinance including Marion County). The legislation that we would like to get amended into another bill is not retroactive on any municipality that currently has an inspection or registration ordinance.

FORECLOSURE - SB 225 authored by Teresa Lubbers, R-Indianapolis, and HB 1081 authored by John Day, D-Indianapolis. Basically, both of these bills require the owner of real property containing a rental unit to notify the tenants if a judgment of foreclosure is entered concerning the property, and permits a tenant to terminate a rental agreement if a judgment of foreclosure is entered against the owner. It authorizes a tenant to bring a civil action if the owner does not comply with the notice provisions, and provides that a tenant who terminates a rental agreement early in compliance with the statute does not forfeit the damage deposit. At IAA's request, language has been inserted into both bills which exempt the provisions of the bill if a receiver is appointed. Yesterday, HB 1081 was heard in Senate Judiciary. An amendment has been proposed that limits the notice and the right to terminate

the lease to 1-4 units. The amendment also provides for an exemption to the notice and lease termination language if the plaintiff seeking foreclosure states in the complaint that the foreclosure will not affect the rights of a tenant not in default of a tenant's lease.

Explain to legislators that both the provisions to limit this to 1-4 units and the additional exemption make this a more workable bill and helps to ensure a viable stream of financing and investment in multifamily property.

MANDATORY ACCESS - Two bills were also introduced that would provide for mandatory access for cable and telecommunications providers to multifamily buildings. HB 1561 introduced by Trent VanHaaften, D-Evansville, and SB 523 introduced by Brandt Hershman, R-Monticello.

The mandatory access language has been removed from both bills however, it is important that legislators understand the problem if multiple providers of cable, phone and internet service are allowed to go directly to the tenant, thus allowing multiple providers direct access to the property.