

HAWARDEN...HOW IT ALL BEGAN

Chapter 3:

A RICH LAND WITH A RICH HISTORY

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Contrary to the imagination of most people, counties in the 1800's were not often organized by the meek and mild farmers and immigrants looking for a better land. It was more often shrewd business men and trappers who blazed the way into land that had only been inhabited by wild animals and Indians.

Ken Hansen in his book *Calliope* states that Frederick M. Hubbell (one of the four organizers in 1860), left Sioux County in early 1861 (a year after it was founded). It is thought that Hubbell had made enough money to take the next step in his career path and moved on to eventually become known as Iowa's richest man.

Hubbell did return to Sioux County on more than one occasion after leaving, to help clear up problems and litigations over early fiscal policies. Hubbell also returned in 1913 to point out the site of the original birth place of the county.

It is reported that Frederick Hubbell was born in Connecticut in 1839. His father was a stone mason. In 1858 the Hubbell family headed west to do land speculating in Iowa. After making the money they hoped to make while in Iowa the Hubbell's soon moved back to Connecticut. The young son, Frederick chose to stay in Iowa and prospered both in wealth and ability.

Frederick worked in the Land Office in Des Moines, and as the area quickly became populated, he realized that his job there would soon be over. He then took a similar job in Sioux City, Iowa, as the border between civilization and wilderness continued to move west. At that time Sioux City had a population of 150. Hubbell dates his arrival in Sioux City as December 1859. He petitioned for the organization of Sioux County in January of 1860 and by 1861 was working back in Des Moines as a law clerk. He became a partner in the firm in 1862 and from then on his fortunes increased by leaps and bounds. In 1866 Hubbell and four others built Des Moines' first street car line. In 1867 the Equitable Life Insurance was founded by Hubbell and continues to be a force in the insurance industry.

In 1884 Hubbell purchased the twenty room mansion on eight acres

of land in Des Moines that was sold as a result of bankruptcy. It is reported that Hubbell paid less than \$50,000 for the home and property that was built shortly after the Civil War at a cost of an estimated \$250,000.00. The mansion served the family well until later years when because of its high upkeep the mansion was abandoned. Terrace Hill received new life when Robert Ray, Governor of Iowa made it the official governor's residence in the 1970's.

Frederick Hubbell took steps early in his life to assure that his financial empire would be secure in his later years and in the years following his death. He had a trust drawn up that has proved a tribute to his wisdom as a businessman and a lawyer. The document consisting of 32 pages has weathered the tests of time and challenges in the courts. His wealth continues to grow long after his death in 1930 at the age of 91. Quite an accomplishment for a young man who quit school in Connecticut at the age of 13 because he felt he knew more than his teachers.

Sioux County can certainly feel gratified to know that this land we have come to love and cherish was organized by a man who definitely knew a good value when he saw one. Just as Frederick Hubbell's wealth has

magnified itself over the years, so has Sioux County. Rich in land and rich in history.

Much more information about this interesting man in our history can be found in the book, *CALLIOPE* written by Ken Hansen 1982