

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number _____ Page _____

SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 89000211 Date Listed: 3/31/89

<u>J. W. Binkley House</u>	<u>Spokane</u>	<u>WA</u>
Property Name	County	State

Multiple Name

This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.

Bruce J. Noble Jr.
Signature of the Keeper

3/31/89
Date of Action

=====

Amended Items in Nomination:

The period of significance for this property was concluded in 1920 to correspond with the time when J. W. Binkley sold the house and moved away. This issue was discussed over the telephone with Leonard Garfield of the Washington Office of Archeology and Historic Preservation.

DISTRIBUTION:

- National Register property file
- Nominating Authority (without nomination attachment)

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FEB 16 1989

NATIONAL REGISTER

United States Department of the Interior
National Park Service

National Register of Historic Places
Registration Form

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name Binkley, J.W., House
other names/site number N/A

2. Location

street & number 628 South Maple not for publication
city, town Spokane vicinity
state Washington code WA county Spokane code 063 zip code 99204

3. Classification

Ownership of Property	Category of Property	Number of Resources within Property	
<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> building(s)	Contributing	Noncontributing
<input type="checkbox"/> public-local	<input type="checkbox"/> district	<u>2</u>	<u> </u> buildings
<input type="checkbox"/> public-State	<input type="checkbox"/> site	<u> </u>	<u> </u> sites
<input type="checkbox"/> public-Federal	<input type="checkbox"/> structure	<u> </u>	<u> </u> structures
	<input type="checkbox"/> object	<u>2</u>	<u> </u> objects
			<u> </u> Total

Name of related multiple property listing:
N/A

Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

[Signature] 2/7/89
Signature of certifying official Date
Washington State Office of Archaeology & Historic Preservation
State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of commenting or other official Date

State or Federal agency and bureau

5. National Park Service Certification

I, hereby, certify that this property is:

entered in the National Register.
 See continuation sheet.

determined eligible for the National Register. See continuation sheet.

determined not eligible for the National Register.

removed from the National Register.

other, (explain:)

Bruce J. Noble, Jr. 3/31/89

Signature of the Keeper Date of Action

6. Function or Use

Historic Functions (enter categories from instructions)

DOMESTIC: single-dwelling

Current Functions (enter categories from instructions)

DOMESTIC: single-dwelling

7. Description

Architectural Classification
(enter categories from instructions)Late Victorian

Materials (enter categories from instructions)

foundation stone

walls wood: weatherboard

wood: shingles

roof composition

other

Describe present and historic physical appearance.

The J.W. Binkley House is a two-and-one half story wood frame structure built sometime after 1889 and characterized by multiple gabled and hipped roofs, irregular massing, and shingled and clapboard siding. The well-preserved house rests on a large landscaped lot in a southside Spokane neighborhood, with the original carriage house (now converted to a garage) located immediately northwest of the house. The house is well preserved and retains its late 19th century character.

The Binkley House is built on a cross-gable plan, with a variety of gabled bays projecting from the central cube. The house rests on a basalt foundation, and is alternately sided with clapboards on the first and second stories, and shingles in the large band between the stories and in the gable ends. The roof is steeply pitched, sided with composition shingles, and has boxed eaves. Three brick chimneys rise against the outside of the house on the south (rear) and west side elevations.

The front (east) facade of the house features a front-facing gable and a perpendicular side-gabled wing. The upper story of the gable end overhangs the first floor, with a shingle band flaring out at the overhang. A hipped roof porch, supported by Tuscan columns, wraps around the facade (and was partially enclosed at the north end sometime after original construction). The single leaf front door, with glazed upper panel, is sheltered by the porch. To either side of the door are wood sash windows, with wood frames. Above the porch, the original balcony was enclosed and glazed with casement windows sometime after construction. The upper gable end is lighted by a pair of double hung, nine-over-one, windows.

The south side elevation is dominated by a projecting gabled bay which overhangs the lower story and is supported by brackets. Both the first and second stories of the gabled wing are punctuated by banded double-hung sash windows, with multiple lights in the upper sashes. Elsewhere on the elevation are double hung, nine-over-one windows and casement windows. The north side elevation features a projecting gabled wing, lighted by banded double-hung windows. Toward the west is an enclosed one-story annex with a single leaf door, sheltered by a shed roof. The upper stories of the gabled wing feature double-hung, six-over-one, wood sash windows. The rear, or west, facade is punctuated with a variety of double-hung and casement windows. Across the facade, windows are framed with simple surrounds, corner boards articulate the various elements of the composition, and a belt course moulding runs beneath the second story. The interior of the house has been modified but still includes the front parlor, with tile fireplace, and the library with beamed ceilings, built-in bookcases, and inset fireplace with wood mantle.

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To the northwest of the house is the original carriage house, a one and one-half story frame structure, with a side-gabled roof and cross-gabled dormer. The structure is faced with drop siding on the lower story and shingles on the upper gable ends. The carriage house is lighted by multi-paned wood sash windows and has two nonhistoric garage doors on the lower level at the original entrance to the carriage house.

The house rests on a 21,300 square foot lot and, with the exception of the concrete driveway, the grounds reflect many original landscape features. The property is multi-levelled with the lower level being on the northern portion of the grounds. The northern and eastern perimeter of the grounds include the original basalt rock retaining walls and rock fences. The major flora is a blend of old deciduous trees and shrubs, and the lower grassy area has a walnut tree.

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria A B C D

Criteria Considerations (Exceptions) A B C D E F G

Areas of Significance (enter categories from instructions)
Economics

Period of Significance
c. 1889-1920

Significant Dates
N/A

Cultural Affiliation
N/A

Significant Person
Binkley, J.W.

Architect/Builder
Not known

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

The J.W. Binkley House is historically significant for its association with a prominent lawyer and financier who help shaped the early development of Spokane. As the American agent for the influential Northwestern and Pacific Hypotheekbank, Binkley played an instrumental role in capitalizing the expansion of Spokane Falls, rebuilding the city after the great fire of 1889, and foreclosing on businesses in the wake of the Depression of 1893. At the turn of the century, Binkley and his associate Jacob Taylor founded the North Pacific Loan and Trust Company, and lent millions of dollars for farmland and commercial property throughout the Inland Empire. The house that Binkley built in the late 19th century remains well preserved and is the property most closely associated with his long career.

Historical Background and Statement of Significance: Born in Ontario, Canada, in 1856, J.W. Binkley studied law at Toronto University and upon graduation moved west to Seattle in Washington Territory. In 1883, he was admitted to the bar in Tacoma and moved to Spokane, where he established a partnership with his cousin, attorney Jacob Taylor.

Almost at once, Binkley was a success. He was elected probate judge for Spokane County in 1885 and 1886, and maintained an active practice specializing in commercial and financial law. But Binkley's most important contributions came in the area of mortgage banking. In 1885, Binkley and Taylor became the first American agents and attorneys for the newly-formed Northwestern and Pacific Mortgage Company, later known as the Northwestern and Pacific Hypotheekbank. Organized by Herman A. Van Valkenburg and other Dutch investors, the firm was established exclusively to lend credit in Spokane and the Inland Empire. (One county history states that Binkley and Taylor themselves "organized" the company in 1884 and that it remained a separate entity from the Hypotheekbank until 1896; regardless of ownership, however, the company served as the outlet for the Dutch investors, and in 1889, when the firm was reorganized as a Dutch company, Van Valkenburg remained president, and Binkley and Taylor remained as agents and attorneys.)

In their capacity as agents for the Dutch, Binkley and Taylor played an instrumental role in the development of the Spokane area. The Dutch investors believed the area was under-capitalized and, with Binkley and Taylor acting as agents, they lent millions of dollars to industrialists, real estate speculators, and businessmen in pioneer Spokane. In 1889, when the commercial center burned in a devastating fire, the bank helped finance the

See continuation sheet

9. Major Bibliographical References

Durham, Nelson W., Spokane and the Inland Empire, Volume II (Spokane: S.J. Clarke Publishing Company), 1912.
Fahey, John, "When the Dutch Owned Spokane," Pacific Northwest Quarterly (January, 1981), pp. 2-10.
"Hypotheek Helped to Build Spokane," Spokane Daily Chronicle, May 25, 1917.

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

See continuation sheet

Primary location of additional data:

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

Specify repository: _____

10. Geographical Data

Acreeage of property one acre

Quadrangle Name: Spokane N.W. Quadrangle Scale: 1:24000

UTM References

A

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4	6	7	3	4	0
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5	2	7	7	3	1	0
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Zone Easting Northing

B

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Zone Easting Northing

C

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D

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See continuation sheet

Verbal Boundary Description

Lots 10, 11, 12, Block 33, Cannon's Addition, City of Spokane.

See continuation sheet

Boundary Justification

The nominated property includes the entire parcel historically associated with the residency of J.W. Binkley.

See continuation sheet

11. Form Prepared By

name/title Scott Brooks-Miller; historical statement by Leonard Garfield based on research by
organization City of Spokane date _____ Nancy Compau
street & number West 808 Spokane Falls Blvd. telephone _____
city or town Spokane state Washington zip code 99201

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reconstruction. Indeed, much of the post-fire building boom was financed by Hypotheekbank, the "heaviest lender" in the city at the time, according to one analysis. The bank also made extensive loans to farmers in Spokane, Lincoln, Whitman, Garfield, Columbia, and Walla Walla counties as well as in Idaho. When the boom finally went bust in the Depression of 1893, many prominent people in Spokane were in debt to the bank and in 1894 and 1895, Binkley and Taylor (acting in lieu of the absentee owners) oversaw the aggressive foreclosure and resale of some of the region's most valuable commercial, residential, and agricultural real estate. In May, 1895, the Dutch company appointed a new Spokane-based director, Scotsman Thomas Thomson, who "continued Binkley and Taylor's vigorous tactics."

That Binkley and Taylor had the complete faith of the Dutch capitalists is apparent from their business arrangements. As historian John Fahey notes, "Strangely, neither the attorneys nor the mortgage company's directors had written a contract between them. Since their earliest association with Van Valkenburg, Binkley and Taylor had acted on oral instructions, occasional letters, and conversations suggesting the director's wishes." That arrangement led to some disagreements, however, and in 1895, Binkley travelled to Amsterdam to meet with the firm's directors to discuss what he claimed was \$129,000 in unpaid legal fees. Unable to reach an understanding, Binkley returned to Spokane and sued the Dutch. Not surprisingly, the Hypotheekbank promptly dismissed both Binkley and Taylor in 1896.

The trial revealed much about the operations of Binkley and the Hypotheekbank. Under court orders, Binkley produced 24 pages of single-spaced typewritten lists of foreclosures dating from September, 1892, to January, 1896, for which the agents claimed total compensation of \$136,780 based on the value of the foreclosed real estate. "Their list paraded the names of leading men and prime properties," Fahey notes. Eventually, the bank settled out of court, partly because Binkley and Taylor held the company's Spokane records, impeding operations of the office. Judge C.H. Hanford dismissed the suit in November, 1896, on a motion of the defendant; one Dutch newspaper suggested that Binkley and Taylor accepted an out-of-court settlement of \$40,000.

In other business activities, Binkley was a co-founder of the American National Trust Bank in Spokane, a financial organization that was controlled by Dutch investors. And in 1897, Binkley and Taylor, acting as agents for Dutch capitalists (the Amsterdamsch Trustees Kantoor) arranged for the sale of Spokane's upper falls mill and power site to the Washington Water Power Company. Near the turn of the century, Binkley and Taylor formed the North Pacific Loan and Trust Company, with Binkley as President. The company dealt entirely with farm mortgages and handled foreign capital from Holland. By 1915, over one million dollars was loaned on mortgages. But Binkley's interests were far-ranging. He was actively involved in the establishment of Fort Wright, was instrumental in the construction of the Montvale Block in downtown Spokane, and, in 1912, helped establish the Spokane Industrial Exposition, serving as president of the so-called "fruit fair" for the first two years (precursor to today's Spokane Interstate Fair).

Binkley and his wife, Josephine Clarkson Binkley, had a daughter, Ethelyn, who married Aubrey White and lived at Montvale, the Binkley summer residence. But the well preserved Binkley house on South Maple, built during Binkley's early years with the Hypotheekbank, is the property most closely associated with him and with his involvement in the capitalization of Spokane.