



City of San Bernardino Historical and Pioneer Society P.O. Box 875, San Bernardino, CA 92402

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By Richard D. Thompson, Librarian

THE HOUSE OF ZOMBRO

In 1881 San Bernardino was but a village—a place devoted primarily to agricultural pursuits. Crops were being grown in what soon would be the center of a town. These were watered from trenches, known as *zanjas*, which ran at the edge of the dirt roads. A few farmers were fortunate to have wells, but sanitary conditions were poor. The commercial part, which the founders called the “City of San Bernardino” on their mile-square map of 1854, consisted of two blocks: Third Street from Arrowhead to D, and D Street from Third to Fourth. A few businesses, but very few, fell outside these limits.

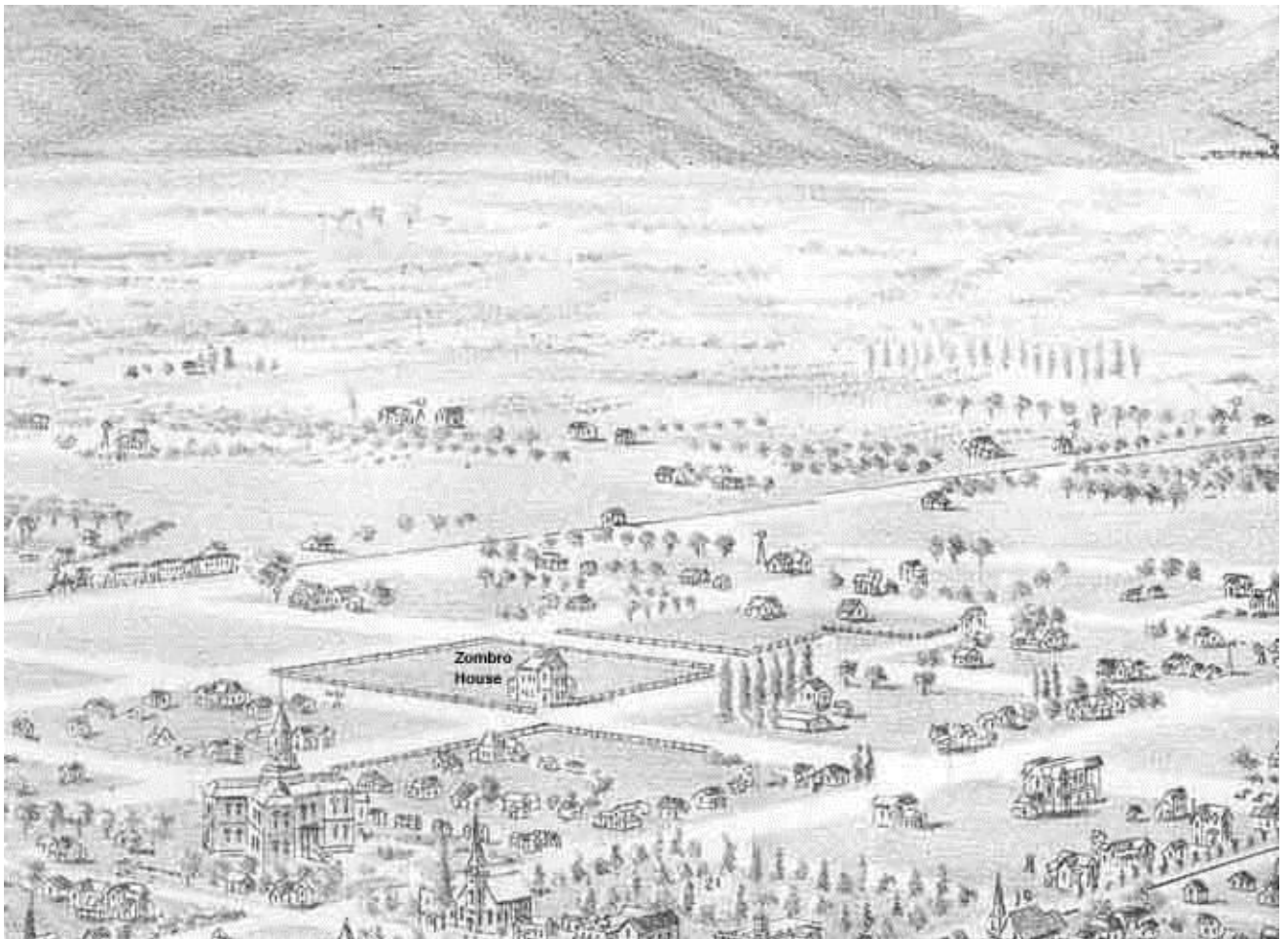
Just what it was that attracted the recently widowed Emily Zombro to this place in 1881 probably never will be known. Maybe she was perceptive enough to see a bright future for the village, or perhaps there were family or friends nearby, or maybe it was for the climate. Whatever the reason, Emily brought her three children to a location with no high school, much less a college, few business opportunities, no water or sewage systems, no paved streets, no manufacturing, no transportation other than by foot or by horse—a community that had more in common with previous centuries than with modern times.

However, that all changed in the blink of an eye. In 1882 James Waters, a local entrepreneur, built the famous Opera House and this certainly added to the notion that San Bernardino had cultural aspirations. The village now had a brewery AND an Opera House. In the next year the California Southern Railroad, essentially a branch of the Santa Fe, laid track from San Diego to San Bernardino, and a couple of years later continued north through Cajon Pass to what became Barstow. In 1886 a wooden depot was built out west of town, and San Bernardino, along with the rest of Southern California, came into boom times. Eighteen eighty-six is the year usually credited as being the beginning of a bonanza in real estate in this area.

Hotels were built to house all of the visitors brought by the railroad, and the best of these offered fine meals, served on linen tablecloths with silver utensils and porcelain china. Men met to discuss real estate, building and other development. Places catering to building supplies thrived, such as hardware stores, lumber and planing mills. Streetcars were built, powered originally by mules, but soon after by electricity. San Bernardino became the financing center for industry in other parts of the county. Large citrus farms were laid out with all of the required irrigation facilities. Packing houses were built. Mines were financed.

Almost all of the buildings constructed during this boom have been destroyed, many of them lost during the later booms of the 1920s, or by redevelopment projects of the 1950s and 60s. But a house still exists that survived all the upheaval of the intervening years—a house very near the center of town that has not been on anybody’s radar screen as far as being particularly historic. It was built in 1886, which coincides with the beginning of the “Boom of the Eighties” and its address is 706 West Seventh Street.

Wayne Donaldson, in his 1991 report “Historical Research Reconnaissance Survey,” identified the house as being of Queen Anne architecture, and he estimated that it was built in about 1885 (based on a “windshield survey,” or “drive-by guess”). This makes it one of the oldest in town. The house appears in an 1887 illustration of the city. The picture below is an enlarged view of a portion of the illustration.



**Bird's eye view of a portion of San Bernardino in 1887.
The Zombro house is identified, left of center of illustration.**

THE ZOMBRO HOUSE

The house built for the Zombro family is at the northwest corner of Seventh and H Streets, is two stories tall, and can be identified by the unique treatment of the southeast corner of the house. Instead of coming to a right angle, the architect designed the corner so that it protrudes at a 45° angle. If you look carefully at the drawing you can see how the corner has been turned (for an even better view, see photographs below). This means that the two large windows, one on each floor, offer a view to the southeast, or center of town.

When the house was built, it was the only one in Block 55 of the “City of San Bernardino.” As you can see in the illustration, there are only scattered residences among the orchards and fields. Block 55 consists of the entire square between Seventh and Eighth Streets, and G and H Streets. It can be seen that nothing much exists north of Fifth and F Streets, where F Street School is located (tall two-story building with spire, bottom left).



Zombro House, 706 West Seventh Street



Photo showing unusual treatment of the corner of the house

The house has five bedrooms, three bathrooms, and is over 3300 square feet. It has the usual complex Victorian roof that architects were so fond of, and the gables extend in just about every direction. There is a porch at the front of the house, which was common back then, for sitting and watching the neighbors taking their evening constitutional, or for just enjoying the fresh air.



Alternate view of corner windows and porch

EMILY ZOMBRO

Emily Colliver Zombro was born in Kentucky in 1827. Her father was Dr. John Colliver of Scottish ancestry, and her mother was Matilda, daughter of John Robinson, also of Kentucky. The Colliver family moved to Ohio when Emily was a child. There she met and married Abraham (Abram) Zombro, twenty-one years her senior. Abram had three children from a former marriage, and had three more by Emily: Sumpter, Colliver and Earlie. Emily's stepchildren were all adults when she moved to San Bernardino, but it is possible that her stepdaughter Lucinda did come, as there is record of an L. Zombro who died in 1889, and who was buried in Pioneer Cemetery.

Emily's youngest child, Earlie, also died in San Bernardino. This was in 1890 and she was only 20 years old at the time. Earlie was buried in Pioneer Cemetery, although later removed to a Los Angeles County cemetery, as was L. Zombro.

Emily opened a millinery and fancy goods shop on D Street between Third and Fourth Streets. Her son Colliver kept the books for the store. Millinery shops generally had been owned by women dating back to the colonial period. They specialized in women's apparel, especially hats, and carried



Earlie Zombro

blouses, shifts, neckwear, hoods, aprons, etc., and the material to make them. The finer shops—and Emily did advertise her shop as dealing in fancy goods—also carried items such as jewelry, hosiery, shoes and the like.



Family photograph, probably taken in the mid-1880s.

Standing: left Colliver, right Sumpter.

Seated: left Earlie, right Emily.

SUMPTER F. ZOMBRO

The Zombro who had the most initiative, and thus the most impact on the development of San Bernardino, was Sumpter. He was born in Ohio on April 28, 1864, and was 17 when his mother brought the family to San Bernardino. In 1881, the year of the Zombros' arrival, a new bank, owned and operated by local San Bernardino men, was organized. It was called Farmers Exchange Bank, and was

instrumental in the development of San Bernardino. Sumpter began working for the bank as a bookkeeper in 1885.

The bank was housed in a three-story marble and brick building that for many years was a well-recognized landmark. It later was purchased by the city for use as the City Hall.



1895 check with drawing of Farmers Exchange Bank

In 1884 H. L. Drew had become the bank president and E. H. Morse the cashier. The cashier was chief executive officer through which the whole financial operation of the bank was handled and was a very important position. Drew must have seen something in his young bookkeeper because shortly after Sumpter's 24th birthday in 1886, Drew sold him the property at Seventh and G Streets. Sumpter bought two lots in Block 55, which were about an acre each, and paid \$1800 for the pair.

He bought several other lots in Block 55, including two more from Drew. Some of the lots had rights to artesian wells. He subdivided and sold off much of the property, including his original two lots, keeping only enough for his large house and outbuildings. In one case he bought a commercial property in partnership with Drew and another man, which was located on E Street south of Third. This intersection later became the most important in the city and remained so for decades. It shows the far-sightedness of Drew.

H. L. Drew died in 1901, the same year Sumpter became cashier. Sumpter's name appears frequently on major business transactions, where he no doubt represented Farmers Exchange Bank in lending money for the growth of what by the end of the boom was a town.

He married Etta Florence Bicknell on Feb. 11, 1902, and moved to Los Angeles in 1906. He held important posts with a number of banks, eventually becoming vice president of Security National Bank, which later became well known as Security Pacific Bank. He died July 26, 1937.

San Bernardino was fortunate to have such capable and honest men in the banking industry during the boom years. At about the time Zombro and Farmers Exchange were financing the growth of San Bernardino, another young bank cashier in a nearby city absconded with his bank's funds, causing it to crash. This is detailed by Esther Klotz in her outstanding book, *Riverside and the Day the Bank Broke*.

THE COLLIVER HOUSE

In what is a remarkable coincidence, the house of Emily's brother, Dr. Jefferson Thomas Colliver, also survives—remarkable in that out of all the hundreds of houses that have been destroyed in downtown San Bernardino, two of the surviving structures were built and occupied by the descendants of Dr. John Colliver. The Colliver House, as it is known today, was built in 1887 at 950 D Street, just over a block north of the Historical and Pioneer Society's Heritage House. Considering what an architectural jewel this house is, it is hard to believe it was abandoned for long periods in the 1950s and sadly neglected. Fortunately it was not knocked down as so many others have been, and it now has an owner who appreciates it and, as you can see in the photo below, takes excellent care of it.



Colliver House, 950 N. D Street

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