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The Fallis-Lovell house, located at 412 East Second Street, was built in the early 1850's in Italianate style. However, in 1900, the twenty-room mansion was enlarged, redecorated, and transformed in Greek Revival. The interior of the home has many outstanding features, including a thirty-five by seventeen foot parlor, large canopy beds, and twelve beautiful chandeliers which have vintage 1900 light bulbs still in place. The furniture in the home is primarily Belter, which was made in the mid-nineteenth century by German-born John Henry Belter.

The first person to inhabit the home was its builder, Thomas Porter, who resided there until 1861 when he sold it to Daniel J. Fallis, a Cincinnati banker. Fallis' daughter, Harriet Rodgers inherited the house in 1893, and her daughter, May Rodgers, inherited it in 1922.

May Rodgers eventually met and married Howell Lewis Lovell and the house fell into his possession. Lovell was born in West Virginia in 1830. As a young man he manufactured salt on the Kanawha River near Charleston, and in 1852 went to California in search of gold. Though he was unsuccessful as a gold miner, Lovell remained there until 1864. In 1868 he moved to Covington, and by 1871 had become the co-owner of the Lovell-Buffington Tobacco Company on Scott Street. He retired in 1892, and died in the early 1900's.

In 1950 the Lovell home was purchased by Mrs. Julia P. Giancola. After her death in 1973, the home was sold by her daughter, Betty Mathis, to Dean Howe Jr. for \$140,000, making it the most expensive single family residence in Covington. In 1976 Howe received a \$5,000 government grant for exterior restoration of the home.