

# THE GILPIN BUILDING

An examination of the historical record

Prepared by

**The Historical Society of Cecil County**

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THE HISTORICAL SOCIETY OF CECIL COUNTY | 135 E. Main St. Elkton, MD. 29121

## INTRODUCTION

### Purpose of Study

The purpose of this study, prepared by The Historical Society of Cecil County, is to identify the history of the Gilpin Building, a commercial property on the southwest corner of North and High streets in Elkton. It is presently occupied by a Masonic Lodge (Union Lodge No. 48) and Cecil Federal. The report contains a brief overview of relevant history, a summary of the examination of records, a timeline, and an analysis of findings. The property is located on the northern edge of the central business district of an old colonial town.

### Scope of Study

This preliminary survey consulted extant records groups in the Clerk's Office of the Cecil County Courthouse, online digital collections, and the holdings of the Historical Society of Cecil County. Sources consisted of cartographic data, including Sanborn Fire Insurance Maps, and other general purpose renderings. It also included an analysis of the surviving visual records at the Society, which included photographs of the structure beginning shortly after the turn of the 20<sup>th</sup> century. For textual data, newspapers, business directories, telephone books, tax records, and other printed materials were surveyed. For governmental records, a preliminary survey was made of the land records at the courthouse and the minutes of the President and Commissioners of the Town of Elkton. A walk-by site visit was also included.

## BACKGROUND

Situated at the top of the northernmost reach of the Chesapeake Bay, Elkton depended on its strategic location astride major routes of transportation to provide development from the start. Pioneers reaching the head of navigable waters settled here, the village flourished because of the waterway, and industries locating along the creek brought

prosperity. Over the centuries, transportation technologies changed and the community evolved in parallel with these innovations.

Going back to the earliest days, it was the town's location at the head of navigation that caused settlers to put down roots. Starting as a hamlet of a few dwellings near the confluence of the Big & Little Elk creeks, the settlement depended on water as its link with the outside world. During this time, the Big Elk Creek nurtured then strengthened the development of the village, its stream emerging as bustling center for water transportation. As internal roadways improved, Elkton directly developed more along the Old Post Road (Main Street) and a town-center began forming around Main & North streets with the village emerging as a place serving travelers on the Post Road. The Revolutionary War found Elkton being used as a staging point for troop movements and shortly after the war in 1787 the settlement lining the dusty road was incorporated as a municipality.

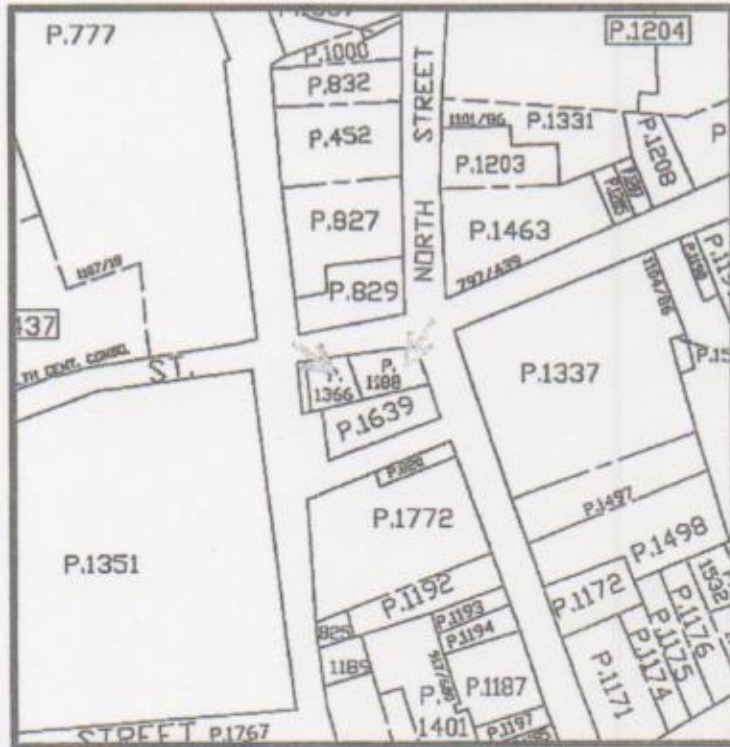
It also became the county seat and a courthouse was built at the corner of Main and North streets. This seat of justice and local government became the focus of a growing commercial area. For a significant part of the 19th century, the Elk Creek and River continued serving as an important transportation corridor, but as the river gradually filled with silt, storekeepers along the old road stopped using the landings behind their stores and turned toward rails for their transportation needs. As steam began replacing horse-drawn coaches and boats, the railroad company built its tracks of steel just north of downtown in the late 1830s. By the 2<sup>nd</sup> half of the 19<sup>th</sup> century the town was growing more northward on North Street toward the railroad tracks.

Union Lodge No. 48 A.F. & A.M., the primary occupant of the property, was chartered on May 12, 1813, according to the organization's website. The Masons occupied the Gilpin Building once it was built in 1887.<sup>1</sup>



### Physical Description

Originally constructed as a commercial building for the postal service, commercial offices, and a fraternal hall, the Gilpin Building is situated on a lot bounded on the north by High Street, on the east by North Street, on the west by Bow Street, and on the south by Cecil Federal, a bank. On the Maryland Department of Taxation and Assessment



Map the involved parcels are identified as tracts 1188 and 1366. The simply designed three-story vernacular structure with six bays and a metal roof is a substantial contributing structure in the central business district. . The State currently identifies it as a Lodge building.

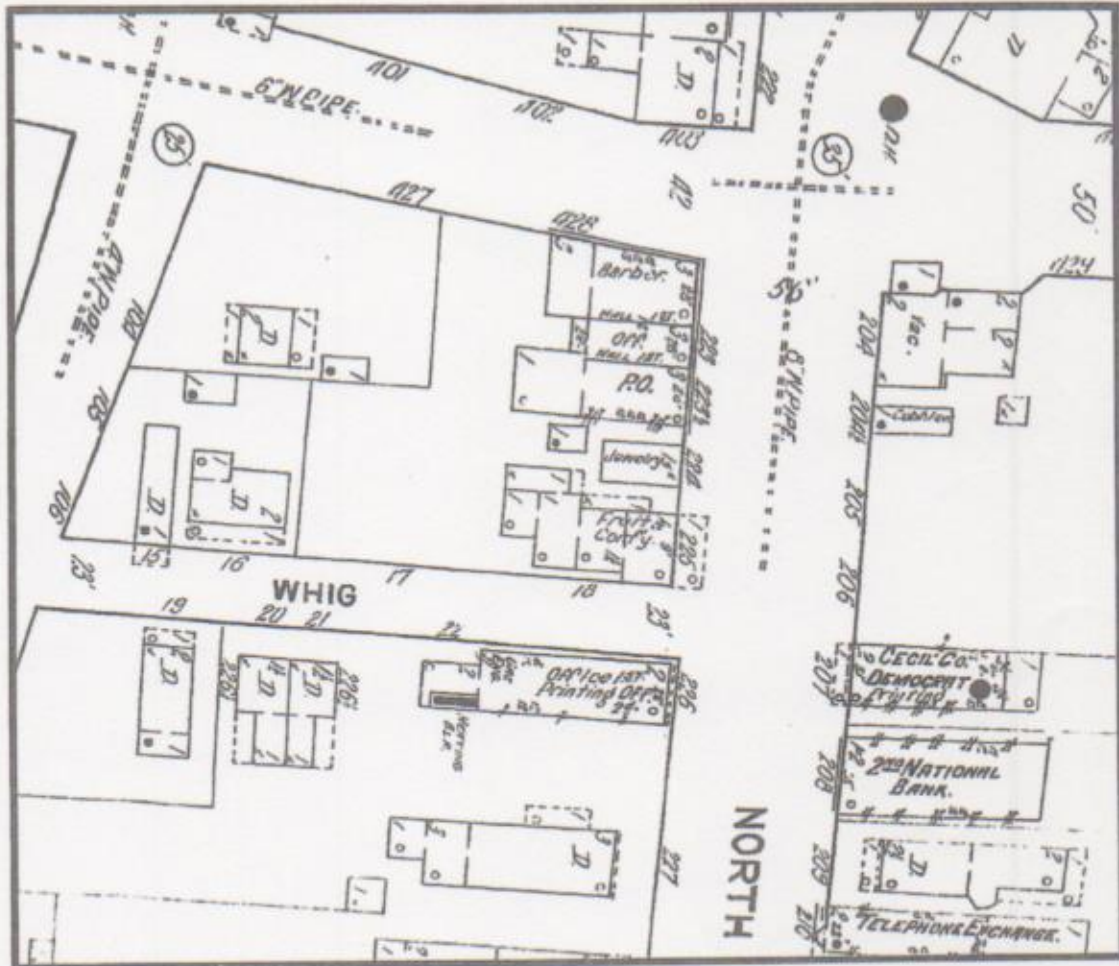


Figure 2. Current Diagram of Corner

### Maps

The first detailed map of Elkton, Simon J. Martenet's (1857), indicates that there was some sort of structure here occupied by J. Simpser. The next map, the Atlas of Cecil County (1877) indicates that an expanded structure is on the location, but provides no descriptive information. The first Sanborn Map, completed in 1885, indicates that there is a dwelling on the parcel and the 1891 edition of this product indicates that there is a similar structure. After that the Gilpin building is clearly found on this corner.

Figure 3. Sanborn Fire Insurance Map - 1902



### Land & Probate Records

A deed dated Sept. 1, 1887, transferred the land from Margaret A. Gilpin to John Gilpin in return for payment of \$1,000. The property was described as follows: Beginning at a stone at the southwest corner of North and High Street in said town and running thence along the west side of north street south eleven degree, east fifty two feet thence south eight two degree west one hundred and seventy feet; thereafter to Bow Street, thence with Bow Street north two and a half degrees East seventy three feet to high street and then with High street north eighty-eight degree east one hundred and fifty eight feet to the place of beginning.<sup>2</sup>



Margaret died on March 31, 1923, and she bequeathed the asset to Henry McIntire, Annie McIntire, and Maggie McIntire. On June 10, 1961, Margaret McIntire Baker and Robert H. Baker, her husband, and Henry M. McIntire, and Nellie L. McIntire, sold the property to the Union Holding Company of Cecil County, a corporation of the State of Maryland. According to the Maryland Dept. of Assessment and Taxation the current owner of the property is Union Holding Company of Cecil County.

When John Gilpin died in 1913 a "true and perfect of inventory" of the estate was prepared by William T. Boulden and William R. Gilpin, who totaled the value of the estate at \$22,563. While it contained a number of properties, the parcel of interest is described in Table 2.<sup>3</sup>

Figure 4. Inventory of Estate of John Gilpin, 1913

Item	Value
Lot situated on corner of North and High streets	\$2,300
One Brick building on above lot	\$3,300
One frame building adjoining above on south side	\$150

Margaret died on March 31, 1923. Her will bequeathed to the McIntire's the brick building on the corner of High and North streets with "col" extending to Bow. St. and including house on Bow Street. "The building is spoken of as post office building or Gilpin Hall. I do give and bequeath all of this to Henry McIntire, and Annie McIntire, Maggie McIntire." In the inventory, the property is identified as parcel five: "Nos. 131, 133 and 133 North St., corner of High St., Elkton. Known as Post office Building or Gilpin Hall." It was valued at \$10,000.<sup>4</sup>

Newspapers

In 1886, according to town newspapers, there was a rough frame building at the corner of High and North streets and it had "been a thorn in the eyes of the town fathers." This building belong to John Gilpin.<sup>5</sup>

In September 1887, considerable building was being done in Elkton and one that was going up was John Gilpin's new brick structure, a replacement for the earlier building. It would measure 32' X 46' and be three stories high when completed. One of its main occupants was going to be the Elkton Post Office, which had moved around considerably over the past fifty years. Postmaster Gilpin, upon assuming office, had moved it from the Whig building to temporary quarters, pending the erection of this up-to-date facility. On the first floor, there were also two other rooms suitable for stores or offices.

As winter approached in 1887, the Whig reported that the Gilpin Building was nearing completion and most of the rooms had been rented. Crothers & Bratton, "the prominent law firm" were going to occupy the first floor next to High Street. The adjoining room was leased by Reuben Haines, Esq. and the remaining first floor space on the south side was going to be used by the post office. The Masonic Lodge had rented the "commodious room, including the entire third story." The rooms on the second floor had not been rented.<sup>6</sup>

The substantial three story brick structure was ready for occupancy by March 1888. The Masonic Lodge met in their new room for the first time on March 20, 1888. On this grand occasion, they "partook of an excellent oyster supper at the restaurant of William Giles in honor of the occasion." That same month, the postal operations moved one block north from its temporary location to "spacious quarters in the Gilpin building."<sup>7</sup>

A building permit issued by the Town of Elkton to John Gilpin on April 22, 1899 authorized the addition of bathrooms to be attached to the barber shop of D. Warren Wilson in the Post Office Building. The permit authorized a two-story brick addition, measuring 14' X 17'. The estimated cost of the construction was \$600.<sup>8,9</sup>



When John Gilpin died in 1913 at 75-years-of-age, his will transferred the asset to his sister, Margaret A. Gilpin. A newspaper obituary noted that he was one of the "wealthiest men in Elkton" and after returning to Elkton following service in the Confederate Army in the Civil War he established the Gilpin Brick Yard in west Elkton. He owned a number of properties, including the brick yard, Gilpin Hall, Partridge Hill, and several houses.<sup>10</sup>

The Springfield Insurance Company of Springfield MA., issued a policy on the building on January 15, 1914. The \$2,000 policy in consideration of payment of \$35.50 described the covered property as follows: "Three story brick, metal roofed building and additions thereto occupied as a post office, office, barber shop and lodge rooms, situated at corner of North and High Streets in Elkton, MD.: Permission was granted to use electrical current when a certificate was granted by the Underwriters Association of the Middle Department and its conditions were maintained."<sup>11</sup>

The U.S. Post Office dispensed mail from the Gilpin Building until the 1920s. The population of Elkton had increased to 2,660 and also the rural service area, which had a radius of about 7 miles. Early in 1922 the post office department gave Kings Hardware a contract to put numbers on all homes and places of business so home delivery of mail could be started. The first carriers appointed were Russell George and Avery Stichbury, with Robert Perkins as substitute. The service started on August 31, 1922, but the added service and growth in population created the need for more processing space.

At that time John W. McCool, Jr., was building a two story brick building almost across the street from Gilpin Hall. It was to have two commercial areas on the first floor and two apartments on the second floor. The Post Office leased on the Gilpin Building was to expire on July 1 and it was agreed to relocate to the McCool building. There was a rush to complete the building on building so the federal facility could move in to the new quarters on July 1, 1925. The work was completed and on July 1, 1925 the facility moved across the street.<sup>12, 13, 14</sup>

Photographs

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<sup>1</sup> Union Lodge No. 48., A.F.A.M., website [http://www.unionlodge48.com/about\\_history.html](http://www.unionlodge48.com/about_history.html) , accessed June 7, 2013

<sup>2</sup> Cecil County Clerk of the Court, Land Records, JAD, 13, Page 588.Sept. 1, 1887. Note: Land record research provided by Darlene McCall.

<sup>3</sup> Cecil County Register of Wills, T.B. M. No. 3., Vol. 41., Folio 107, Will of John Gilpin. Dec. 2, 1913, Note: probate research by Darlene McCall

<sup>4</sup> Cecil County Register of Wills, R.D.B. No. 2., Vol 43, Folio, 737, Will of Margaret Gilpin, May 3, 1924

<sup>5</sup> Henry Metz Papers, History of Post Office, Historical Society of Cecil County

<sup>6</sup> Cecil Whig, November 26, 1887

<sup>7</sup> Jumbled Jottings, Cecil Democrat, March 31, 1888 p. 3.

<sup>8</sup> Town of Elkton, Building Permit, April 22, 1889

<sup>9</sup> Cecil Democrat, Local Matters, April 29, 1899

<sup>10</sup> Cecil County News, Obituary, Nov. 26, 1913, Cecil Democrat, Obituary, Nov. 26, 1913, Returning to Elkton after fighting in the Confederate Army during the Civil War, he started Gilpin Brick Yard. He had been with Demerits Battery. He married Miss Mary McLoud of Philadelphia in 1871. They were the parents of one daughter, but neither of them survived Col. Gilpin.

<sup>11</sup> Springfield Fire & Marine Insurance Company of Springfield MA., Fire Insurance Policy January 15, 1914.

<sup>12</sup> Frazer, F. Rodney, Parts of Elkton in 1918 as I Remember It., Historical Society of Cecil County, 1989, p. 60

<sup>13</sup> Elkton Has Free Mail Delivery, Midland Journal, March 10, 1922, p. e.

<sup>14</sup> Henry Metz Papers, Post Office History, Historical Society of Cecil County