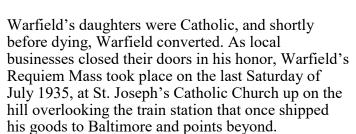
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But a month after the stroke, on July 24th, the paper he had founded and lost reported that Sykesville's "first citizen" had died the night before with his family at his bed, exactly three years after the death of his second wife.

The Hon. Wade H. D. Warfield, the man to whom Sykesville owes the greater part of its development as a business center, died at 9:20 o'clock Wednesday night . . . There is not an industrial enterprise in town, and scarcely a home or a family that has not been touched by the kindly, generous spirit of this man, in some intimate way.



From the hill outside the church today, you can see the river and the old train station and the tracks that took the coal to the back of his store, and the Arcade and the bank building with his name at the top and the Warfield Building next door—the small row of solid structures that give the sense that once this was a town of substance and with a future driven by a



Wade Warfield, c.1930.

man who dreamed big dreams and tried with all his heart to make them real.

That man is mostly forgotten now. (The Warfield complex on the Springfield Hospital grounds is named for former governor Edwin Warfield.) Wade Warfield's old hardware store is a bike shop. His grave in Springfield Cemetery, with the sisters he married buried beside him, is simple and neglected, and Sykesville never did achieve the grandeur Warfield envisioned.

The town held on through hard times. It survived the depression and another brutal fire in 1937 that took down half of Main Street. It fought decay and

irrelevance and the changing times, and as the world passed it by and fewer and fewer roads led to Sykesville, it came very close to dying. But didn't quite.

About the Author: Jack White grew up in Philadelphia and has degrees from Penn State and Boston University. He lives in Sykesville with his wife and daughters and is the curator of the Gate House Museum. Jack is the author of the award winning novel, *The Keeper of the Ferris Wheel*, and the biographical history, *In Carrie's Footprints, The Long Walk of Warren Dorsey*.

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The Historical Society of Carroll County, Maryland, Inc. 210 East Main Street
Westminster, Maryland 21157
Phone: 410-848-6494 Fax: 410-848-3596
Email: Info@HSCCmd.org Website: www.HSCCmd.org



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SYKESVILLE FOR SALE: THE RISE AND FALL OF WADE WARFIELD BY JACK WHITE

Tt's a Saturday in October in the late **■** 1920s, and Sykesville, Maryland, is for sale. Already, controlling interest in the stock of the Sykesville National Bank, the Herald Company, the Sykesville Realty and Investment Company, and the Maryland Milling & Supply Company has sold. Now, on the second Saturday of the sell-off, they're gathered at the Arcade Building at 7566 Main Street. It's three stories tall, one of the best buildings in town, and the men who've come aren't here to admire it; they're here to own it and a few buildings that go along with it.

All these buildings, like the stock that

sold the week before, have one thing in common—every brick, board, and hunk of concrete and glass is owned by the same man. The man is a former Democratic state senator. He parts his hair in the middle. He's 61 and immaculately groomed. He wears pince-nez glasses, spats, a necktie, and the most stylish clothing of his era. He wears a derby hat, carries a cane or a riding crop, owns a fancy Cadillac convertible, and has a chauffeur who drives him about town. His last name is at the top of the building where they're gathered. His name is on the next building, too: Wade Hampton Devries Warfield, usually abbreviated as Wade H. D. Warfield.

Between the time of the historic flood in 1868 that washed away the first version of Sykesville and this gathering 60 years later, the town had rebuilt itself along the north bank of the Patapsco River.



Main Street Sykesville, c.1910. At left is the E.M. Mellor General Merchandise store. In the center is the Arcade Building which had a central passage from Main Street to Warfield's coal and lumber business in the rear. At right is the Warfield Building with its distinctive arched windows.

In 1878, a man named John Harvey Fowble built a row of stores called the McDonald Block on the town's Main Street and attached an attractive bank building to the end. In 1884, E. Francis Baldwin, the head architect of the B&O Railroad, designed the Sykesville train station. The trains brought vacationers from Baltimore who came to escape the dirty city's hot, unpleasant summers. Sykesville was less humid. There was farmland, the Patapsco, and nature. A man named Frank Brown, later to become the only person from Carroll County ever elected governor of Maryland, built a series of cottages to accommodate these summer visitors.

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On the second block of the two block Main Street, Fowble built the Arcade Building, another bank building, and the Wade H. D. Warfield store. By the time of that 1927 gathering in the Arcade, the structure of modern Sykesville had already existed for many years, and Fowble built most of it.

But Fowble was not necessarily a visionary. He built what others paid him to build. True, that included most of Sykesville, but it was Wade Warfield who breathed life into the town. It was Warfield who enticed three journalists from Baltimore and started the *Sykesville Herald*. It was Warfield who created the Sykesville Lumber, Coal and Grain Company, which would

become the Maryland Milling and Supply Company. It was Warfield who took advantage of the railroad to ship out grain and flour and bring in lumber, coal, and the supplies the local farm economy depended on. He created the Sykesville Bank. He bought property and built houses. He hired Fowble to make the biggest buildings in town.

Wade Warfield was born on October 7, 1864, some six months before Lee surrendered to Grant at Appomattox. He grew up in a mansion just outside Sykesville. His parents, Charles Alexander Warfield and Caroline (DeVries) Warfield, bought a mansion in 1862 called "Chihuahua" from a veteran of the Mexican War and ran a large dairy farm on the property.

Wade Warfield graduated with honors from the Staunton Military Academy in Virginia in 1883 and set out to make himself wealthy. In 1889, while only 25, he opened a supply business in downtown Sykesville. In 1891, he married Blanche Waterhouse from Wheeling, West Virginia,



Blanche Waterhouse Warfield, early 1890s.

and they began having daughters. First came Josephine, then Helen, and then Blanche, who was born on March 11, 1895, and named after her mother, who died seven days later at the age of 29.

Suddenly, Sykesville's most ambitious young man, only 30, found himself living on a farm without electricity or running water, with no wife, a three-year-old, a one-year-old, an infant, and greatly diminished prospects.

He needed help, and it came from Wheeling, West Virginia, in the form of Ellen Waterhouse, the attractive young sister of his recently-departed wife. When Ellen arrived to help take care of the babies, she was about 20 and just a few years out of Mount de

Chantal Academy of Wheeling, the Catholic school where she'd completed her education.

When Ellen married Wade Warfield three years later, on April 20, 1898, she was 23, and things were back on track. Warfield was 33. They would have no children of their own, but Josephine, Helen, and Blanche would have a mother, and Warfield would

have a family once more and could concentrate on building his small, rural empire.

In 1901, Warfield started the Sykesville Bank. In 1907, he created the Sykesville Realty and Investment Company. Sykesville incorporated as a town in 1904, and by 1909, still short of 40, Wade became the town's third mayor.

Warfield was a "dandy." He was a man concerned with his image, who typically appeared dapper and serious. There's hardly a picture where he's not decked out in fancy shoes, a fancy hat, and stylish clothes. He seldom smiled for the photographer. In the one picture where he did, he



Wade Warfield, early 1890s.

Thursday, November 3, 1927

at 12 o'clock, p. m.

All the following PERSONAL PROPERTY, viz: 6-piece Living Room Suit (French), 1 Oak Stand (French), 6 pr. Portiers (French). 1 8-ft. Dining Table, 8 Dining Room Chairs, 1 China Closet and contents, I Book Case, I Mahogany Stand, 2 Buffets, I Center Table, 7-piece Hall Set, Hall Rack, Rocking Chairs, Stands, 2 doz. Chairs, 1 Ansonia Clock, Vascs, 1 Piano Stool, 1 Extension Table, 1 Side Board, 1 Kitchen Table, 1 Carpet Sweeper, Refrigerator, 2 Oil Stove Ovens, Cupboards, Metal Ice and Cake Box, 2 Kitchen Ranges, 1 Kitchen Safe, Brussel Rug 1 piece Carpet Runner, about 40 yds. Carpet, Table, Work Bench, I Brussel Rug, I Extension Table-10 feet, I Arm Chair. 1 Oak Buffet, 1 Couch, Couch Pillow, Chaffing Dish, 1 tall Lamp. 1 Fruit Stand, lot Kitchen Aluminum Ware, 6 Plates, 1 Cracker Jar, 1 Pitcher, 2 Center Pieces, 1 Sugar Bowl and Tea Pot, 1 Fancy Plate, I Combination Book Case, I Settee, 4 Bedsteads, Springs and Mattresses, 2 Single Beds, springs and mattresses, 1 Folding Bed, 8 Wash Stands, Wash Bowls and Pitchers, Clothes Rack, Clothes Basket, 5 Bureaus, Wardrobes, Rocking Chairs, Straight Back Chairs, Marble Top Stand, Lounge Sofa, 4 Cots, lot of Matting, I Child's Chair, Pictures, Pillows, lot of old chairs chamber and toilet sets, lot mattresses, bed springs, beds, broken chairs, 4 small Rugs, Lamps, Clocks, 1 9x12 Rug, 1 2x5 Rug, 1 Hassock, Lawn Mower, Pornh Swing, Porch Stands, 1 6-ft. Step Ladder, lot of Empty Jars, 2 Lap Robes, Ironing Board and rack. 1 200-egg Incubator, P. S., 4 barrels, 4 bushels Potatoes, 1 Iron Pot, and many other articles.

empty jars. They sold a lawnmower, a porch swing, and rocking chair. They sold sofas and rugs, a 200-egg incubator, a carpet sweeper and kitchen table. They sold hassocks and toilet sets, ironing boards, barrels, beds, and a pair of lap robes. They sold pictures and springs and mattresses. They sold four bushels of potatoes.

When it was over, there was very little left. Eventually, for \$40 a month, Warfield rented a modest home that still stands today at 7318 Springfield Avenue in Sykesville.

In Sykesville Past & Present, a Walking Tour, Linda Greenberg suggests that Warfield lost his money by speculating in wheat. There is no solid evidence of that, nor any other real explanation of how the man who owned everything lost everything two years before the beginning of the Depression. Whatever happened between January and September of 1927, he went from president of most of the town's chief financial entities to someone who could not pay his bills. And so, while he lay ill, they came and took what he owned.

In 1928, life expectancy for an American male was 59. There was no such thing as Social Security. Warfield was 61 and starting over as a real estate agent, just as the American economy headed for the

Advertisement for the sale of Warfield's personal property.

cliff. On January 12, 1928, the "Epitome" included the following item: "The Financial Service Corporation of Baltimore have a large advertisement in this issue, and Senator Wade H. D. Warfield is the special representative for this section."

It's hard to say what he did between 1928 and 1935. They were lean times. But at least for the first few years after his business empire collapsed and he lost his home, Warfield had a close companion. That changed on July 23, 1932, when Ellen Waterhouse Warfield died. And for the second time, Wade Warfield buried a wife. She was 58. There were seven grandchildren.

He had arrived in Sykesville at 25 and built a small rural empire. His salesmen had driven the countryside and taken trains up and down the line selling his coal and lumber, his fertilizer, grain and flour. Trains had pulled up and dumped coal into his bins. He had started the town's first bank, brought it a newspaper, and built its tallest buildings. His name was still on those buildings, as it is today.

Now all he had was a rented home on Springfield Avenue, an avenue where once he'd owned the wells and the water and the houses, and where on June 17, 1935, at the age of 70, he sat down on his porch and collapsed.

They found him unconscious and rushed him across the road to Springfield Hospital. Doctors called it an apoplectic stroke. He recovered somewhat, and moved about in a wheelchair.



Postcard, Springfield Avenue, Sykesville, c. 1900.

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the Sykesville National Bank, and another selling his entire herd of Holstein cattle. There would be several of these sales. And while this went on—without once addressing the larger issue—in tiny one- or two-sentence clues, the *Herald* whispered that Wade Warfield was sick.

Each week the paper ran a section called the "Local Epitome," usually two columns of tidbits about who was visiting whom, who was traveling, who was having their chickens poisoned or throwing a party or holding a picnic or suffering from the grippe.

And buried among these tidbits of local gossip in 1927:

July 14: "Senator Wade H. D. Warfield has been confined to his home this week with a severe cold."

July 28: "The condition of Senator Wade H. D. Warfield, who is very ill with plurisy, remains unchanged."

August 4: "The condition of Senator Warfield, who has been dangerously ill, is reported somewhat improved this morning."

August 18: "The condition of Wade H. D. Warfield, who has been very ill for the past six weeks, is much improved, and he will soon be at his office."

August 25: "Senator Wade H. D. Warfield is able to sit up a little each day, and expects to be out in the course of several weeks."

September 15: "Senator Wade H. D. Warfield is improving very rapidly after his recent illness, and expects to be out the last of the week."

By mid-September, two months after the first report of his illness, maybe he was finally getting better, but back on September 1, on the front page under the headline "Elect New President," the *Herald* reported:

At the last meeting of the Board of Directors of the Sykesville National Bank, held August 25th, Mr. Harry DeVries was elected President to succeed Mr. Wade H. D. Warfield, who resigned on account of ill health.

Six weeks after his illness started, when sitting up a bit each day was considered an accomplishment, he sat up and resigned as president of the bank he'd started 25 years before.

Did he believe he was dying? Was he forced out? Was he sick because he was losing everything, or losing everything because he was sick? Or was it just a bad coincidence? Whatever the case, Warfield had creditors. He owed them money that he could not pay, and so, whether ruthlessly, kindly, or indifferently, here's what they did.

On August 15, they took the farm and the home where his daughter and family lived . . .

On September 15, they sold his entire herd of registered Holstein-Friesian cattle. . . .

On September 17, they sold his stock in the *Herald*, the Maryland Milling and Supply Company, the Sykesville Realty and Investment Company, and the Sykesville National Bank, with most of the bank stock going to Charles Knapp of Baltimore. . . .

On September 24, they sold his bank building. . . .

On October 1, they sold the Arcade Building, his hardware store, his extensive lumber and coal yards and warehouses, and two of his properties, one of which included a large home. . . .

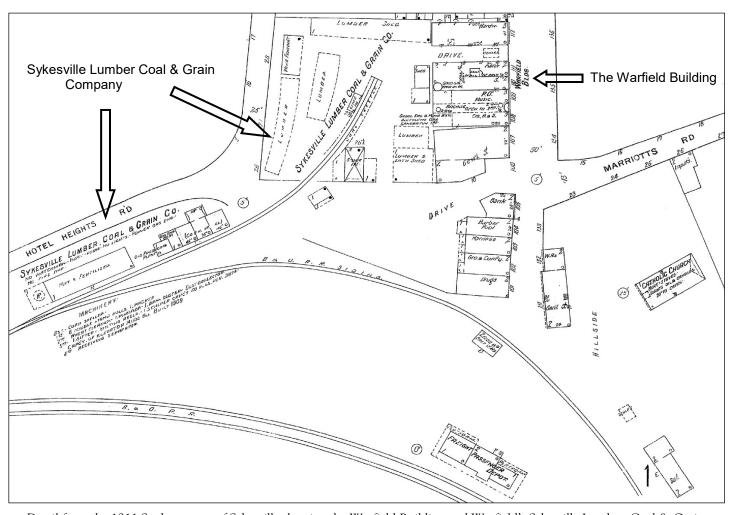
On October 8, they sold Marriottsville with 88 acres of adjoining land. . . .

On October 28, they sold his farming supplies. They sold wagons and ladders, tractor pulls and mowers, rakes and sowers, cultivators and planters, and two International manure spreaders. . . .

On November 3, the *Herald* noted in the "Epitome" that "an immense crowd of people gathered at the sale of farm implements of the Trustees sale of Senator Warfield on Saturday."

And a little farther down: "Edgar C. Davis of Sharon, PA, has purchased through the Real Estate firm of Belt & Steel, Frederick, the home place of Senator Wade H. D. Warfield, known as 'Carroll Farms'."

Finally, on November 3, 1927, they came out to the big farm where Wade Warfield lived and emptied the house he no longer owned. They sold his washstands and washbowls. They sold lamps and clocks and



Detail from the 1911 Sanborn map of Sykesville showing the Warfield Building and Warfield's Sykesville Lumber, Coal & Grain Company. St. Joseph's Catholic Church is at the right and the B&O Railroad station is at the bottom.

looked more like Charlie Chaplin's "Little Tramp," with a hat and a cane, and a flower on his lapel, than some great turn-of-the-century capitalist.

But Warfield was no innocent, sad-sack tramp. He was the most powerful businessman in the area, a politician, and a farmer, running at one point what the *Herald* described as "four extensive farms nearby, always in a high state of cultivation."

In 1914, the *Herald* described him as "a thorough countryman" who "considers farming the ideal life and believes more solid comfort and satisfaction is to be found in the rural districts and on the farm proper than in the large and crowded centers."

Sykesville, of course, was no large and crowded center. It was a backward, rural outpost with muddy streets and a small population, nestled on a river at the border of two counties. Cars were scarce. Few farmers owned tractors. People, for the most part, were poor. Warfield was just the opposite.

Between his store and his lumberyard, Warfield carried everything: tools, paints, oils, varnishes, brushes, blacksmith's supplies, brick, tile, sewer pipe, cement, lime, hard and soft coal, grain, feed, hay, straw. He sold hundreds of tons a year of his own wheat and grass mix.

He had a private siding from the B&O, so the trains could pull up out back and fill his bins with coal. The coal went right from the trains to the bins to the wagons to the homes and the farms. His supply business benefited immensely from the huge, long-term construction project just across the road, namely, the building of Springfield State Hospital, which began in the late 1890s, just as Warfield was coming into his own.

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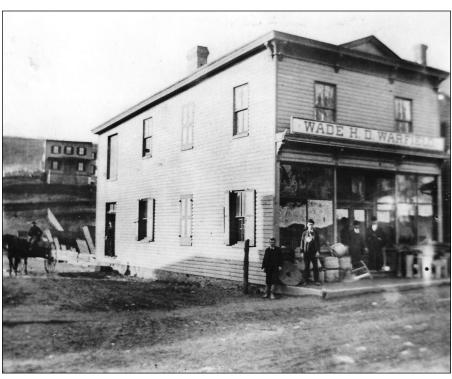
He bought the nearby town of Marriottsville, including the houses, the store, and post office. In 1909, he built what the *Democratic Advocate* described as "a large elevator and flouring mill which offers a market for wheat in any quantity, second to none in the country." By 1910, the mill was turning out more than 100 barrels per day of Cook's Delight flour.

In 1913, as president of the Sykesville Merchants' & Farmers' Carnival Association, Warfield put on a massive three-day show based on the theme that "all roads lead to Sykesville." In 1914, he lived on his "Carroll Farm," operated another, and was about to open a third. He bred standard horses, dairy shorthorns, Shropshire sheep, and Berkshire swine. Even his poultry were thoroughbred.

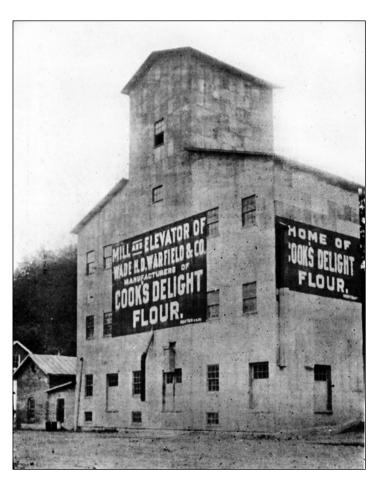
Eventually he ran for the Maryland state senate . . . and won. He seemed an unstoppable force. Then, on a freezing cold December night in 1920, an orange glow, visible for miles, appeared over the town of Sykesville, and Warfield's fortunes began their turn toward disaster.

Warfield's flour mill was burning, and Sykesville was not equipped to handle the fire. As the town waited for engines to arrive over dark, difficult roads from Catonsville, 20 miles away, everyone, including Warfield, took to the streets to fight the blaze before it spread from the mill and took the rest of the town with it. Eventually the fire fighters arrived, tapped the Patapsco to fight the flames, and saved the town. All that remained of Warfield's mill was what the *Herald* referred to as "charred timber and ashes."

It was Warfield's first great setback since the death of his wife, but another calamity would soon follow in July 1923, when a rainstorm drenched Carroll County. As the rain poured, a sudden surge of frothing brown water rushed over the banks all along the Patapsco, flooding hundreds of homes, crippling the railroad, carrying away horses and cows, knocking down hundreds of barns, ripping up B&O tracks for miles, and washing away Warfield's lumber yard.



Warfield's first store, c.1890.



Warfield's flour mill, 1910. From the business supplement to the *Democratic Advocate*. Historical Society Collection.

Although the damages were once again heavy, Warfield survived the flood, as he had survived the fire. He had insurance, assets, and skill, and as the American economy boomed through the Roaring Twenties, he rebuilt. He owned the newspaper, the bank, his farms and businesses, the land and the buildings. As the economy continued its seemingly relentless surge, bankers and investors and builders like Warfield got rich.

It was an era of great riches concentrated in few hands, the greatest such era in American history, an age of modern convenience with music on the radio and washing machines running on the electricity that lit up the streets. But in

October of 1929, something went wrong with the stock market, and soon, quickly and brutally, an era of prosperity and decadence came to a sudden, jarring close. Fortunes evaporated overnight. The Great Depression had arrived.

And, like so many others in the late twenties, Warfield went down quickly. On the surface, it seemed like a typical story played out all over the country: a successful businessman, a banker, investor, a man of wealth and ambition, destroyed by the Crash. Except in Warfield's case, it wasn't true.

Warfield was not a victim of the Great Depression. He lost everything in just a few weeks in the fall of 1927, which leads us back to the Arcade building in October of that year and that gathering of men from the Eastern Shore Trust Company, the Southern Maryland National Bank, financial institutions from Baltimore and Frederick, and other wealthy men, including several from Sykesville, who had come to strip Wade Warfield to the bone.

And as would be its pattern throughout Warfield's collapse, the *Herald*, which would soon have new ownership, would not report on why this was happening or provide any sort of detailed look at the financial collapse of the most important man in Sykesville. Nor would the Carroll County *Times*, but



Wade Warfield, c.1910.

the *Times* would provide notice of the coming catastrophe with a front page article in their August 19, 1927, edition, reporting that Warfield had "made a deed of trust for the benefit of creditors to Attorney Edward O. Weant, of this city and Harry M. Phelps, a prominent businessman of Sykesville."

The deed of trust was a fairly brutal document in which Warfield and his wife, Ellen, granted Weant and Phelps, in no uncertain terms, the right to take over all Warfield's real estate and personal property of "every nature, kind and description" then sell it "without unnecessary delay and convert the same into money by the sale of so much thereof as is sellable" and use the money to pay off his creditors.

They wasted no time. The August 25, 1927, edition of the *Herald* included the following under the big, bold heading, "Trustee's Sale of Valuable Farm":

By virtue of the power and authority in a Deed of Trust from Wade H. D. Warfield to Edward O. Weant and Harry M. Phelps, bearing date August 15th, 1927, and recorded among the Land Records of Carroll County, the undersigned Trustees appointed by said deed, will sell at public sale on the premises, near Sykesville, Carroll County, Maryland on Saturday, September 10, 1927 at 1:30 O'clock P.M. all that valuable farm containing 123 acres more or less, improved by a large Mansion House.

In this case, a farm, a mansion, and 123 acres owned by Warfield and occupied by James O. Ridgley would go up for bid. They would sell it all, right down to the 32 acres of growing corn. Ridgley was married to Warfield's oldest daughter, Josephine Warfield Ridgley, who had lost her mother when she was three, and who was 35 now and losing her home.

A week later the ad ran again, along with two more, one selling Warfield's stock, including his shares in the Herald-Messenger Company and 2,295 shares in