Baltimore City
Commission for Historical and
Architectural Preservation

Landmark Designation Report
July 11, 2017

Harry O. Wilson House
4423 Craddock Avenue
Baltimore, Maryland
Commission for Historical & Architectural Preservation

**ERIC HOLCOMB, Executive Director**

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Catherine E. Pugh     Mayor

Thomas J. Stosur     Director
“I have no special rule for success, save hard work and scrupulous honesty.”
- Harry O. Wilson

**Significance Summary**

This property is significant for its association with Harry O. Wilson, its role in the broad patterns of Baltimore history, and its design. This was the home of Harry O. Wilson, African American banker, founder of the Mutual Benefit Society, and real estate developer in the early 20th Century. He was one of the wealthiest and most influential men in Baltimore – African American or white – in the early-twentieth Century. He helped fund the construction of the Southern Hotel, and served on many appointed committees focused on Baltimore business and improvements, where he was often the sole African American. His bank was one of the few in Baltimore that did not close during the Depression. He developed the neighborhood in which this house is located, Wilson Park, beginning in 1917. He created a suburban African American community that achieved so many of the American ideals that were largely inaccessible to African Americans. This house was built for Mr. Wilson, where he and his family entertained African American elite, and from which he even operated an office for his bank and insurance company. He died in this house in 1939, and this is where his funeral was held.

**Harry O’Neill Wilson, Sr.**

Harry O. Wilson was a man of many talents: banker, insurer of health and property, real estate developer, realtor, investor, newspaper publisher, and philanthropist. He was one of the most influential and wealthy citizens in Baltimore at the time of his death in 1939. His successes are even more astonishing because he achieved these successes as an African American during the Jim Crow era. Today, his legacy is not well-known. Wilson was a founder and president of the Mutual Benefit Society, the Helping Hand Building Association, and the Wilson Bank, all of which were founded to serve African Americans who had very limited access to insurance, banking, loans, and mortgages. A 1926 *Afro-American* article quite rightly named Wilson a “financial genius”, citing these institutions as “a Monument to his Untiring Energy and Business Integrity.”

He was a stockholder in the Southern Hotel and the Baltimore Commercial Bank – both white institutions. He also published an afternoon newspaper with W. Ashbie Hawkins under the mast of the Herald Publishing Company, of which he was president.

Born in Baltimore, Wilson had little formal education due to the early death of his father, an early African American school principal in Baltimore. Wilson didn’t attend school because he had to help support his mother and seven sisters, though he was tutored by Kelly Miller. After his mother’s early death, he purchased a home on Vine Street for himself and his sisters. He first started a business as a shoemaker, but later bought a horse and buggy which he used to collect debts. He was one of the founders of the Mutual Beneficial Society in 1903, and at the time of his death, the company employed 400 people. The Mutual Benefit Society was founded to provide weekly sick benefits, death benefits, and health insurance for African Americans. This institution existed for 74 years, until merging with another Life Insurance Company in 1977. In 1914, he founded the Helping Hand Building Association, which quickly became one of the largest building associations for African Americans. In 1921, he and Dr. Charles Fowler founded the Baltimore Mortgage and Discount Corporation, a banking institution with one million dollars in authorized capital stock, which offered savings and loans for African Americans - one of the first institutions founded in the U.S. to provide loans to African Americans.
His bank and building associations funded the construction of many African American institutions and churches, and even funded the construction of the grand Southern Hotel, that opened in 1918 for whites only. Wilson was an astute banker, a recognition that was shared by whites as well as African Americans early in his career. This was demonstrated when he was appointed by a Federal court as the trustee and receiver for two African American banks in Baltimore that failed in 1921. A Letter to the Editor in the Afro-American by Dr. William Piekens, former Dean of Morgan College, clarifies the significance of Wilson’s appointment as receiver: “When the federal judge commissioned Harry O. Wilson to the task, it was an acknowledgement that it was not COLOR that had failed, but only BANKS. Whenever white men want to show colored people that they are failures because they are colored, they always send in white receivers to take over Negro financial affairs, much as if to say: ‘You colored folk can never do anything right without the intervention or oversight of us white people.’ The business and financial ability of Mr. Wilson salvaged the honor of the race when the other two banks failed.” Mr. Wilson’s bank was one of fifteen African American banks nationwide to survive the Great Depression. Following the Great Depression, he was the only African American banker in Maryland.

Mr. Wilson’s businesses, including his bank, the Mutual Benefit Society, and two savings and loan institutions, were all operated out of the building at 407-413 W. Franklin Street, which still stands today on the west side of downtown Baltimore. At the peak of his career, over one million dollars in transactions occurred there annually.

Wilson was very active in real estate, buying and selling properties across Baltimore, including in white neighborhoods. Following his death in 1939, his estate included almost $150,000 worth of real estate across the city. This real estate also included parcels in Wilson Park, the suburban neighborhood for African Americans that he began developing in 1917, and where he lived until his death.

He was also politically engaged, helping shape the city and its policies. Wilson was invited to serve on several prominent commissions and task forces in Baltimore, such as the Oppenheimer Commission that reorganized the People’s Court, and a committee to rehabilitate “blighted” areas. Often he was one of only a handful of African Americans, and sometimes the sole African American on these commissions. He was also politically engaged with the Republican party, serving as an organizer for the Landon-Knox Legion in 1936 alongside prominent Baltimoreans such as John W. Garrett and Theodore McKeldin and nationally prominent politicians.

Wilson died February 25, 1939, at the age of 66 from a heart attack. He died at his home, 4423 Craddock Road, from which his funeral was also held.

### History of Wilson Park

Harry O. Wilson’s home at 4423 Craddock Avenue was located in the heart of the suburban development that he founded in 1917. The neighborhood is located in north central Baltimore, bound by York Road to the west, The Alameda to the west, E. Cold Spring Lane to the north, and 43rd Street (formerly Arlington Avenue) to the south.
The published narrative of the founding of Wilson Park is that it was a farm owned by German-Americans who could not sell their property due to anti-German sentiments during World War I. However, the deeds and map records paint a different picture. The original portion of what is Wilson Park today was an estate named “Glenview”, owned by Dr. St. George W. Teackle, an Irish-American doctor, who lived there until his death in 1902. It is likely that St. George’s Avenue, which was developed with several duplexes prior to 1898, and was the street on which Teackle’s estate had its address, was named for him. In 1915, the majority of the property was owned by Mrs. Ida Teackle.

On September 1, 1917, Wilson purchased three properties in Baltimore County, close to York Road that became the original core of Wilson Park. The sellers were the Huntingdon Building Company, Carroll Thomas and wife, and Wilhemina McLaughlin. In all three cases, the sales were subject to Wilson assuming mortgage debt from the Huntingdon Building Company on the properties. The deed from Wilhemina McLaughlin references that the purchase includes all the buildings and improvements thereupon and all the alleys, ways, water privileges, appurtenances and advantages thereunto belonging or anywise appertaining…” Based on the historic maps and the language in these deeds, it is clear that Wilson purchased tracts that were already in the process of being subdivided and built upon by the Huntingdon Building Company. There were also some buildings already extant on the parcels that became Wilson Park that date to the late nineteenth and early twentieth centuries. These buildings are depicted on the 1898 and 1915 Atlases of Baltimore County. Some of these buildings, including the duplexes on St. George’s Street and some single family homes on 43rd Street, are still extant today.

Just three weeks after purchasing these properties, the first advertisement for Wilson Park ran in the Afro-American:

"Open to our race. Nineteen acres, 200 lots, 6 new cottages with all conveniences [sic], hot water heat, electric lights, large porch fronts. The smallest lots are 25 ft x 112 ft; owned by one of our Leading Business Men of Baltimore City, MR. HARRY O. WILSON.

This beautiful site is located 3 squares east of the beautiful Guilford on the York Road. There is no low or marsh land on this magnificent site; it is 400 feet above sea level overlooking Baltimore City. Five-cent carfare, 10 minutes' ride from City Hall. The prices of lots range from $300 up; Cottages from $1600 up.

Take York Road Car and get off at Arlington Avenue and York Road; go east 3 squares and you will find the beautiful site on the left upon the hill. You may secure any of these lots or cottages on easy terms from the following agents authorized by Mr. Harry O. Wilson.”

This advertisement portrays an idyllic suburban enclave. The early-20th-century ideal of the “suburban dream” of single-family detached homes in a somewhat rural environment easily
accessible to downtown was a dream shared among all Americans, regardless of race or class. But this suburb – with its prime location and topography, its amenities, and its proximity to the most exclusive, expensive, and racially-restrictive community in Baltimore – is even more significant because it was built for African Americans.

This achievement of creating a prime suburb for African Americans flew in the face of the multiple layers of legal, economic, and social limitations that were intentionally stacked against African Americans in Baltimore and the United States at large. Andrew Wiese, a historian that focuses on African American suburbs, writes that:

“Racism not only limited black access to employment, credit, and public facilities, but it ensured that most African Americans lived in a racially separate and materially unequal world. Housing discrimination hemmed them in, efforts to segregate schools and other public facilities affected people regardless of class, and other distinctly spatial practices -- such as redlining, commercial disinvestment, industrial polluting, and political gerrymandering -- compounded race and class inequities…

Against this backdrop, African Americans struggled to create places of their own. In metropolitan areas dominated by whites, they sought to use suburban space to their advantage, to satisfy their needs as well as their aspirations. This intention operated at many levels. For some, the place in question was a home that they owned, evidence of permanence, a marker of achievement, and the satisfaction of a long-deferred dream in the black South. For others, suburban space represented a means to economic subsistence, even independence: a lot with a spreading garden, chickens in the yard, and a house that they built was the help of friends and neighbors. For many, it was a black community, a place of social comfort and cultural affirmation if not racial pride, a “safe space” in which to nurture families and educate children, a symbol of resistance to white supremacy and a foundation for politics, if not economic and political power. For most suburbanites, too, home was a refuge, a shelter from the pressures of white racism. In important ways, therefore, black suburbanization was a movement set in juxtaposition to the wider society.”

Wilson Park was founded the same year that Morgan State College (now University), an HBCU, moved to the campus at which it is still located today, a mere mile east of Wilson Park. Morgan Park, a suburban neighborhood adjacent to the college that was built for African Americans affiliated with the college, was also founded in 1917.

On August 10, 1918, the plat for Wilson Park was recorded in the land records of Baltimore County, making the suburb official. Wilson Park became an enclave for elite African American
Baltimoreans, including civil rights leaders W. Ashbie Hawkins, George W. F. McMechen, and Garnett Russell Waller (who was Wilson’s father-in-law). Wilson offered homes or lots for sale, allowing people to choose the best way to achieve homeownership - either through purchasing homes, or building homes themselves.

Wilson Park was a wholesome rural respite, with a school, a church, and a country feel. It was this rural feel that drew Mrs. Mabel Wilson, owner of 4423 Craddock Avenue, to Wilson Park when she moved to the community in the 1950s as a newly-wed. She had grown up in rural Baltimore County before moving to Towson to attend Carver, the one Baltimore County High School for African Americans. When she and her husband were looking for a place to buy a home, they were drawn to Wilson Park because it felt like a piece of the country in the city. It was so rural that Craddock Avenue was still a dirt road when she moved to 4402 Craddock Avenue, where she lived for over 40 years. Band leader and entertainer Cab Calloway lived in Wilson Park for a short time as a young man, and recounted in his biography that it “was like an interlude. It was good for me because it got me out of the city and into an environment where there were very few temptations. The kids who lived in Wilson Park had their own baseballs and bats. While we lived in Wilson Park, I started going to church again.”

This peaceful setting was by design, cultivated by Wilson himself. An article in the Afro-American from 1920 described Wilson as “a man of quiet habits, spending his evenings at his well-appointed home in Wilson Park, a real estate development of his.” Wilson encouraged the faith-based institutions, and helped establish a school and recreational activities.

In 1920, Wilson Park served as the site of a large and impressive interracial eleven-day-long tent camp meeting for the Chesapeake Conference of the Seventh Day Adventist. In 1921, the Providence Baptist Church was organized, and the cornerstone laid in 1923. The community was home to the Wilson Park Giants, a Negro League baseball team. There was a plan to create a six-hole golf club in Wilson Park, sponsored by Wilson, George W. F. McMechen, and H. Stanton McCord, President of the American Tennis Association. There were ladies’ afternoon whist clubs and teas. Wilson donated the land for the elementary school, which opened in 1925. There were close ties with Morgan College, and the school in Wilson Park was utilized for Morgan’s summer school programs.

It is unknown who designed Mr. Wilson’s home and other properties in Wilson Park. However, it is likely that the architect and those who built the homes were African American. In 1926, in a statement that he gave to African American businessmen, Wilson “declared he had always employed colored doctors, builders, carpenters, and purchased his supplies from colored business men,” and urged others to do the same.

**Property History and Architecture**

The property that was Mr. Wilson’s home is two-thirds of an acre in size, comprised of two lots: the lot with the address of 4423 Craddock Avenue, and the unimproved parcel to the immediate south (Block 5191 Lot 009) that serves as a side and rear yard, and on which a portion of the driveway is located. The house itself is a large two-story bungalow with a full basement and deep porches that span the width of the building on the front and rear. When it was constructed, it had seventeen rooms, and when the current owners, Mr. and Mrs. Smith, purchased the
property in 1992, there was a swimming pool, fish pond, circular driveway, and garage, all attributed to Mr. Wilson.\(^48\) The 1929 Sanborn Fire Insurance map shows that there were once several one-story outbuildings in the rear of the lot, including a garage.\(^49\) Mr. Smith, stated in a 2000 *Sun* article that "In its prime, the home was nothing short of a mansion. We’ve talked to people who came here for social events in the earlier part of the century when it was the elite place to be."\(^50\) When Walton and Mabel Smith purchased the property at auction in 1992, it was in serious disrepair and required a complete rehab. The building has new siding, windows, and interior, but it still retains its original form and original details such as the large brownstone porch with wood columns. The pool and fish pond have been filled in and the garage is in a state of serious disrepair, as it was when the Wilsons purchased the property.\(^51\) The circular driveway is still extant.

This house, while large in footprint, is somewhat modest in its architectural style. A bungalow is not exactly what one might picture one of the wealthiest men in Baltimore living in, as many of the Baltimore elite lived in mansions. Yet the house was well-appointed, with many rooms in which to entertain. Wilson also had an office in his home, from which he conducted business in the evening.\(^52\)

The house sits on a hill, and Ms. Smith states that some of the steepness of the hill has been lost with the paving of the road and the addition of sidewalks. Thus the house historically had a more commanding presence in the neighborhood when it was constructed, with a large front porch that served as a social space, land in the rear for stabling the horse and buggy, a garage for several cars, and other outbuildings, a swimming pool and fish pond, and a barbeque pit in the woods behind the house, off of the property.\(^53\) This large bungalow and sizable property with many outbuildings and landscape features were all representative of Mr. Wilson’s achievements and the early 20\(^{th}\)-century suburban ideal.

**Application of Landmark Designation Criteria**

The property meets CHAP Landmark Designation Standards:

B. A Baltimore City Landmark may be a site, structure, landscape, building (or portion thereof), place, work of art, or other object:

1. That are associated with events that have made a significant contribution to the broad patterns of Baltimore history;
2. That are associated with the lives of persons significant in Baltimore's past; or
3. That embodies the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction.

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Maps

1898 Bromley Map, depicting the estate of George Teackle and his daughter, Miss Teackle, on which Wilson Park sits today. Several of the extant houses on St. George St. date to the 19th century. (Atlas of Baltimore County, 1898, Plate 16: Part of 3rd & 9th District. Accessible at: https://jscholarship.library.jhu.edu/bitstream/handle/1774.2/34349/Plate%2016%20-%20Part%20of%203rd%20&%209th%20Districts.jpg?sequence=63&isAllowed=y)
Plat of Wilson Park, 1918, depicting extant houses and lots that were sold. Note that this plat doesn’t include all of Wilson Park today, including the lot on which 4423 Craddock is located. (Baltimore County Circuit Court (Plats), 1918/08/10, Wilson Park, Plat Book WPC 6, p. 148, MSA C2136-4386. Accessed June 28, 2017 at http://plats.net/pages/unit.aspx?cid=BA&qualifier=C&series=2136&unit=4386&page=adv1&id=707252984)
This Sanborn Fire Insurance Map from 1929 depicts Wilson Park, as well as Harry O. Wilson’s large home and outbuildings at 4423 Craddock Ave, outlined in red. (Sanborn Fire Insurance Map, 1928-1936, Vol. 10, 1929, Sheet 1466.)
This Sanborn Fire Insurance Map from 1953 depicts Wilson Park, showing the development of the community, as well as the changes on Mr. Wilson’s own parcel, with the demolition of some outbuildings, and addition to the garage. (Sanborn Fire Insurance Map, 1914-1953, Vol. 14, 1953, Sheet 1466.)
Images

Aerial view from the west.

Aerial view from the south.
View of side yard and house.

Remains of the garage.

Driveway to rear of house, through wooded backyard.
“First of a Series of Articles about Local Business Men: Does ...” *Afro-American* (1893-1988); Nov 12, 1920; ProQuest Historical Newspapers: The Baltimore Afro-American pg. 5


3 “Heart Attack Fatal to Rich Insurance Man: Private Rites for Banker to ...” *Afro-American* (1893-1988); Feb 25, 1939; ProQuest Historical Newspapers: The Baltimore Afro-American pg. 5

4 The American Printer and Lithographer, Vol 65, November 5, 1917, pg. 60 (New York: Oswald Publishing Company, 1917) Accessible at: [https://books.google.com/books?id=sf0gAQAAMAAJ](https://books.google.com/books?id=sf0gAQAAMAAJ)

5 “Heart Attack Fatal to Rich Insurance Man: Private Rites for Banker to ...”


7 James Gutman, “Black-owned Mutual Benefit plans merger with N.C. firm” *The Sun* (1837-1991); Aug 17, 1977; ProQuest Historical Newspapers: The Baltimore Sun pg. A9

8 “Harry O. Wilson A Financial Genius: Building of Three of Baltimore's ...”

9 Ibid.

10 Ibid.; Sandler.


12 William Piekens

13 “NEW JERSEY NEWARK ATLANTIC CITY: FIFTEEN BANKS SURVIVE THE DEPRESSION ...” *Afro-American* (1893-1988); Jul 9, 1932; ProQuest Historical Newspapers: The Baltimore Afro-American pg. 4


16 “Flower Blooms Once a Year, at Night-10-year-old Girl Travels, Africa ...”

17 “New Inventory in Wilson Estate Totals $78,200” *Afro-American* (1893-1988); Jul 27, 1940; ProQuest Historical Newspapers: The Baltimore Afro-American pg. 24

18 "INDORSE FINDINGS ON PEOPLE'S COURT: Nice, Mayor And Bar Head Approve ..." *The Sun* (1837-1991); Jun 28, 1938; ProQuest Historical Newspapers: The Baltimore Sun pg. 7; "TO MAP POLICY ON BLIGHTED AREAS OF CITY: Group Named By Jackson To ..." *The Sun* (1837-1991); May 10, 1937; ProQuest Historical Newspapers: The Baltimore Sun pg. 18; "COMMITTEE TO PLAN SEGREGATION NAMED: Mayor Announces Those Selected ..." *The Sun* (1837-1991); Jan 17, 1924; ProQuest Historical Newspapers: The Baltimore Sun pg. 20

19 Louis J. O’Donnell, “LANDON-KNOX LEGION FORMED IN MARYLAND: Organizers Are Republican None ...” *The Sun* (1837-1991); Aug 2, 1936; ProQuest Historical Newspapers: The Baltimore Sun pg. 20

20 “Heart Attack Fatal to Rich Insurance Man: Private Rites for Banker to ...”


22 “ST. GEORGE W. TEACKLE DEAD: Well-known Baltimore Physician Succumbs To Heart Disease” *The Sun* (1837-1991); Aug 31, 1902; ProQuest Historical Newspapers: The Baltimore Sun pg. 8; Atlas of Baltimore County, 1898, Plate 16: Part of 3rd & 9th District. Accessible at: [https://scholarship.library.jhu.edu/bitstream/handle/1774.2/34349/Plate%2016%20Part%203rd%20%26%209th%20Districts.jpg?sequence=63&isAllowed=y](https://scholarship.library.jhu.edu/bitstream/handle/1774.2/34349/Plate%2016%20Part%203rd%20%26%209th%20Districts.jpg?sequence=63&isAllowed=y)

23 Atlas of Baltimore County, 1898, Plate 16: Part of 3rd & 9th District; “IN SUBURBS AND COUNTY: Jury Reverses Magistrate In Auto Accident Case ...” *The Sun* (1837-1991); Aug 31, 1912; ProQuest Historical Newspapers: The Baltimore Sun pg. 8

Mabel Smith