




2002

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Senier, Barbara and Senier, John (2002) "The Benjamin Loan Mills," *Adams County History*: Vol. 8 , Article 6.
Available at: <https://cupola.gettysburg.edu/ach/vol8/iss1/6>

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The Benjamin Loan Mills

Abstract

Although there was a time when the Benjamin Loan Mills were alive with activity, those days are now gone. They ended a century ago when the gristmill and the sawmill closed in 1901 after yet another fire. When the smoke cleared, Christian Deardorff, the mills' last owner, may have sighed with relief, for he had been trying sporadically to sell the mills for thirteen years, ever since he had rebuilt them after an earlier fire. In 1901, when again faced with fire-damaged mills, Deardorff decided not to rebuild them. In doing so, he also closed the last chapter in the history of these mills. [*excerpt*]

Keywords

Adams County Historical Society, ACHS, Adams County, Pennsylvania History, Benjamin Loan, Gristmill, Sawmill

The Benjamin Loan Mills

by
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Summary of Mill Owners:

Benjamin Loan	Pre-1770 ^R
Thomas Blackburn	1773 ^D
William Nelson	1790 ^D
Henry Smyser	1794 ^D
Samuel Gilliland	1809 ^T
Heirs of Samuel Gilliland	1812 ^E
Joseph Latshaw	1827 ^E
Peter Latshaw	1838 ^T
Abraham Fisher, Sr.	1842 ^T
Isaac & Abraham Fisher, Jr.	1850 ^T
Abraham Fisher, Jr.	1853 ^T
George W. Erb & Lebright E. Hartzell	1857 ^E
George W. Erb	1861 ^E
Charles A. Hartzell	1862 ^T
Israel Bricker	1866 ^T
George Nickey & Jacob S. Baker	1870 ^D
Samuel Stough	1874 ^T
William Jacobs	1877 ^T
Christian Deardorff	1884 ^T

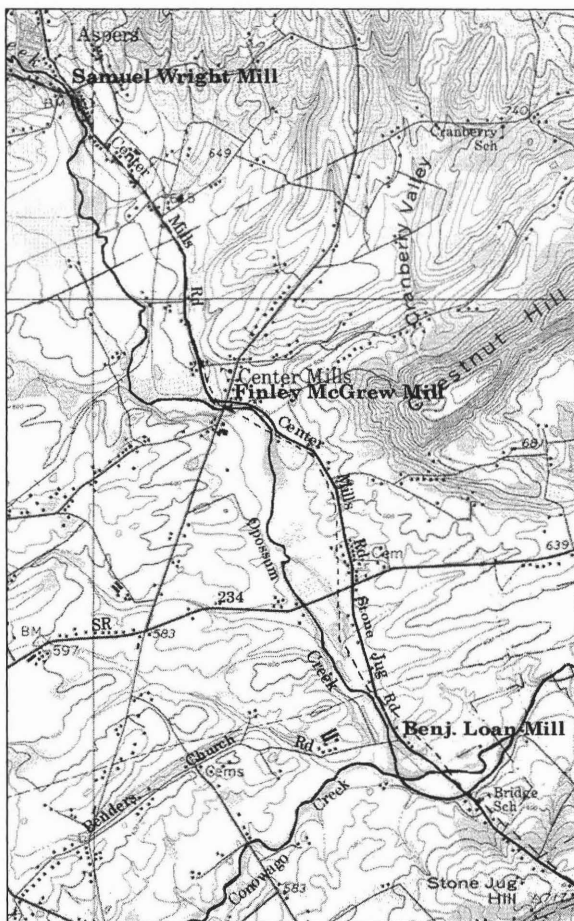
(Source of First-Year Ownership: D - Deed E - Estate Papers R - Road Petition T - Tax Records)

Although there was a time when the Benjamin Loan Mills were alive with activity, those days are now gone. They ended a century ago when the gristmill and the sawmill closed in 1901 after yet another fire. When the smoke cleared, Christian Deardorff, the mills' last owner, may have sighed with relief, for he had been trying sporadically to sell the mills for thirteen years, ever since he had

That history was similar to the history of many gristmills in Adams county. The exact date of the mills' beginning is lost, but surviving records show that they existed by 1770. The first mill on the site was probably a water-powered sawmill. The lumber from the sawmill not only gave the owner an early return on his investment, but also produced some of the raw materials needed to build the gristmill. The first gristmill on the site was most likely made of logs and was later replaced by a more permanent stone building. Still later, the building was remodeled by replacing the stone walls of its upper stories with a frame structure. The remodeling was done to accommodate technological advances in the flour industry such as grain elevators that freed the miller from carrying grist from one floor to another and roller grinders that pulverized grain more finely than millstones ever could. The Benjamin Loan Mills were located in present-day Butler

township on land that was patented in 1745 to Moses Harlan by the provincial proprietaries, John, Thomas and Richard Penn. In his 1747 will, Harlan bequeathed part of his land to his grandson, Jacob Cox. Cox sold the tract to Benjamin Loan in 1769.¹ It is with Benjamin Loan that the mills' history begins.²

The earliest known documentation of the gristmill occurs in the records of the York County *Quarter Sessions Docket* for 1770. The records in question relate to a new public road that began at the York- (now Adams-)Cumberland county line and then traveled south for about 14 miles until it connected with an east-west road running from



Black's Gap to York (today's Rt. 234).³ The records give a precise description of the road's course and name landmarks along its way. Three of these landmarks are the Samuel Wright Mill, the Finley McGrew Mill and the Benjamin Loan Mill.³ When the road's course is plotted and then superimposed on a modern map, the result is as shown by the broken line on the U. S. topographic map on page 65. In 1773 Loan sold the mill property to Thomas Blackburn,⁴ who kept it for seventeen years, selling in 1790 to William Nelson.⁵ Nelson was first taxed for the mill property in 1788, two years before it was deeded to him. At this time, he was also taxed for a mulatto valued at 30 pounds. In 1790 the man bought his freedom from Nelson for 15 pounds. From the record of his release, it is known that the man's name was William Barnhill and that Nelson bought him as a minor from James Finley of Maryland.⁶

In 1794 Nelson sold the mill property to Henry Smyser.⁷ The deed for this transaction, which conveyed two tracts of land to Smyser, uses the terms "Grist Mills" and "Mill Races, Ponds and Dams." This plural language indicates that there were two gristmills. Although the second gristmill is a mystery, there exists some evidence that James Moore once owned a mill near this site. The 1783 tax records show that James Moore was taxed for a mill and 97 acres of land. The 1792 Reading Howell map of York county shows a "Moors" gristmill located downstream and on the opposite side of the Opossum from the first. Nothing else is known about Moore's mill, and the question remains unanswered as to whether it or another mill was the second gristmill mentioned in Smyser's deed.

Henry Smyser apparently built a new stone gristmill to replace an earlier one made of logs. This is based on two pieces of information. First, an 1886 newspaper article on the history of the mill states that Smyser had a stone gristmill and, more importantly for this discussion, the author of the article indicated that the gristmill had a date stone inscribed with the name Henry Smyser and the year 1798.⁸ Second, the 1798 *Federal Direct Tax* record also states that Smyser had a stone gristmill.⁹ If the newspaper article is correct about the date, then the stone mill must have replaced an earlier one that was probably of log construction.

By 1809, tax records show that Samuel Gilliland had acquired the mill property.¹⁰ He still owned it when he died in 1812.¹¹ In his will he left the following instructions:

I will and direct that my family now living with me . . . [should] remain so together, and that my sons John and Samuel . . . [should] have and enjoy the whole use and benefit of my mills and plantation for the term of five years, they keeping the same in repair paying the taxes & supporting my said family for the above term, and after the deduction of all taxes and repairs and family expenditures, the clear yearly income to be divided into three equal shares, each of my said sons Samuel and John to take one share each, the other and remaining third to be paid over to my executors and to be considered part of my estate . . .

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. But if my said family should not think proper to live together on my said farm then I allow my said executor [sic] to sell the same at any time after two years after my decease . . .¹²

Gilliland's family must have decided that they preferred living apart, for in 1814 the executors¹³ advertised the property for sale:

FOR SALE,
A VALUABLE MILL, AND PLANTATION
Containing Two Hundred Acres,

Situate in Menallen township, Adams county, with a proportionate quantity of Meadow already made, and more may be made -- about fifty acres well covered with timber, and an orchard, containing six acres, and choice fruit trees. The improvements are a two-story stone house, and back building; a large bank barn with convenient stabling -- The Mill house is a large and commodious stone building, with two over-shot waterwheels and four pair of stones, a hopper-boy, & plaister [sic] screw -- all partly new and in good repair, with a saw mill attached to the same . . .¹⁴

Although willing to sell in 1814, Gilliland's heirs were destined to keep the property for another 13 years. They eventually sold it in 1827 to Joseph Latshaw,¹⁵ who bought it through a sales agreement in which he gave a down payment, to be followed by eight annual payments from 1828 to 1835.¹⁶

Within a year after he bought the mills, Latshaw expanded the operation by adding a specialized mill that winnowed seeds from clover. He advertised the addition in a newspaper in 1828.

CLOVER MILL

The Subscriber respectfully informs the Public, that he has erected a CLOVER MILL, at his place of residence, in Menallen township, on Opossum creek . . . [formerly known] by the name of "Gilliland's Mill" -- and it being now in complete operation, he will be able to attend to all who may favor him with their custom.

JOSEPH LATSHAW¹⁷

The clover mill proved to be short-lived, for it was permanently closed in 1837.¹⁸

The history of the mill's ownership for the next 45 years is marked by rapid turnover as shown above in the Summary of Mill Owners. Only four of the ownerships will be discussed here, those of Isaac and Abraham Fisher, George W. Erb and Lebright E. Hartzell, Israel Bricker and William Jacobs.

From 1850 through 1852 Isaac and Abraham Fisher, Jr., were taxed for the mill property. Then, from 1853 through 1856 only Abraham, Jr., was taxed for

Senior and Senior: The Benjamin Loan Mills
it. It is not known whether they or their father, Abraham Fisher, Sr., owned the property during this time. An 1886 newspaper article on the history of the mill states that Abraham, Sr., was the only Fisher who owned the property.¹⁹ This is probably correct, but it could not be verified since no deeds were found that mentioned the Fisher ownership.

The joint ownership by George W. Erb and Lebright E. Hartzell ended abruptly when Hartzell died intestate in 1860. However, in 1858 they had already decided that the partnership would end. They had agreed that Erb would buy Hartzell's half by reimbursing him for his share of their down payment and then assuming sole responsibility for the balance of the purchase price. Acting on their agreement, Erb had taken physical possession of the property and was residing there when Hartzell died. Two months before Hartzell's death Erb reimbursed Hartzell for his share of the down payment. Seven months after Hartzell's death Erb petitioned the Adams County Orphans' Court to have the agreement upheld and to be given title to the mill property. Since Hartzell's heirs readily concurred with the facts in Erb's petition, the Court decreed that Erb should receive a good title to the property.²⁰

While Israel Bricker owned the mills, he fell into financial difficulty. Consequently, the sheriff seized Bricker's estate for payment of his debts. In 1870 the property was sold at a sheriff's sale to George Nickey and Jacob S. Baker.²¹ The advertisement for the sale gives the following information about the property:

SHERIFF'S SALE

A Tract of Land and Mill Property, . . . containing 15 Acres, more or less, and improved with a two-story BRICK DWELLING HOUSE, with Back-building attached, and a well of water near the door, a FRAME BARN, also a Stone TENANT HOUSE and Stable, with a good Orchard, a large three-story STONE GRIST MILL, with four pair of Burrs and one pair of Choppers, all running with over-shot wheel 14 feet high, a new SAW MILL, water power equal, if not superior, to any in the county, no trouble with back water to the Mills²²

When William Jacobs became liable for taxes on the property in 1877, the sawmill disappeared from the tax records and never reappeared. Yet, newspaper items in 1888 and 1901 show that the sawmill was still in operation.²³ This situation implies that the sawmill's assessed value was included in the value of the gristmill.

By 1884 Christian Deardorff, who now owned the property,²⁴ soon began upgrading the gristmill. In 1886 a newspaper item announced that he was "putting roller machinery into his mill."²⁵ In fact, he did much more than install rollers: he completely remodeled the gristmill by changing the construction of its upper stories from stone to frame. The remodeling was described in a newspaper article on the mill:

Several years ago it was bought by the present owner, Mr. Christian Deardorff, for \$8,600. The machinery of the mill being worn out, Mr. D. has had the mill entirely remodeled -- everything being entirely new except portions of the stone work. The interior has been fitted up with the latest improved roller machinery, containing 6 sets of rollers, and he has named it the "Banner Roller Mill."²⁶

In 1888, just two years after the remodeling, the mill was damaged by fire. Deardorff repaired the damage, then ran a newspaper advertisement to inform the public that "The Banner Roller Mill . . . has been rebuilt since the fire, and is now running with the finest machinery to be procured anywhere -- pronounced the most complete Roller Mill in the county . . ."²⁷

Soon after Deardorff rebuilt the mill the second time, he decided to sell it, advertising the following:

The undersigned offers at Private Sale his valuable New Banner Roller Mill, at the mouth of the Opossum creek, Butler township, one of the best built mills and strongest water powers in the county. The mill is new, having been started the last of May, works most successfully in every particular, and has a large custom. With the mill will be sold about 15 ACRES OF GOOD LAND, an excellent Two-story BRICK HOUSE and a One-and-a-half-story STONE HOUSE, a sizable Barn with floor, and other improvements; also the Lumber for a new Saw Mill . . . So fine and perfect a property is rarely put in the market.²⁸

A year later, in 1899, he again advertised it for sale:

MILL FOR SALE OR EXCHANGE

The undersigned offers for sale or for exchange the Banner Roller Mill, together with 15 acres of good land. Complete outfit and a first-class business stand. If not sold would exchange on a good farm or a house in Gettysburg.

C. DEARDORFF²⁹

Despite his continuing willingness to sell, Deardorff kept the mill for another 13 years. Then, in 1901, the history of the mill ended. Tax records for 1901 value it at \$2,500, but those for 1902 assess it at only \$200. Beside the 1902 entry, there is an assessor's note that probably explains the mill's sudden devaluation. However, the note is indecipherable. Obviously, something momentous happened. A brief newspaper notice gives the explanation:

Early yesterday morning the large frame roller grist mill, of Christian Deardorff, Butler township, was destroyed by

fire. We understand the sawmill adjoining was also destroyed. Insured in the Mummasburg and Liberty and Independent companies.³⁰

Deardorff was last taxed for the mill property in 1905, having sold it to Eliza Warren.³¹ The assessed value of the mill in post-1901 tax records implies that the gristmill was never reopened after the fire.

Today there is little physical evidence of the mills. Part of the mile-long raceway is still intact, but the gristmill and its attached sawmill were razed long ago. All that remains of them is a slight depression in the ground where they once stood.

¹ *York County Deed Book D*, p. 60 (microfilm available at the Adams County Historical Society, hereafter cited as ACHS).

² It is not known whether Loan or someone else started the mills.

³ Charles H. Glatfelter, *Extracts From the Quarter Sessions Docket, York County, Pennsylvania*, p. 109 (ACHS).

⁴ *York County Deed Book 2I*, p. 483 (ACHS).

⁵ *Ibid.*, p. 485 (ACHS).

⁶ *York County Deed Book 2H*, p. 65 (ACHS). The map inset on p. 2 is the Biglerville Quadrangle, Pennsylvania, Adams Co., the U.S. Geological Survey, 1991 (some details were deleted and others added to highlight information).

⁷ *York County Deed Book 2K*, p. 191 (microfilm available at ACHS).

⁸ "History of Mills," *Gettysburg Compiler*, July 20, 1886.

⁹ Specifically, that record shows that Smyser owned an "Old Sawmill," a stone gristmill (48' x 40'), a bank barn (66' x 30'), a stone smokehouse (12' x 9') and a hatter shop (20' x 18'). The record also shows that he owned two houses. One was a two-story stone-and-log house (40' x 21'). The other was a two-story log house (25' x 20') that was occupied by John Loughead. Smyser enlarged one of the houses in 1805 when he built a two-story stone addition against the original log house. This house, still standing today, has a date stone that reads, "G CROWELL Mason Built This Hous [sic] For Henry Smyser 1805." This date stone is similar to one found on a gristmill on Bermudian Creek, that reads, "G E CROWELL BUILT THIS HOUSE FOR GEORGE SMITH IN THE YEAR 1805."

¹⁰ The 1808 entry for Smyser has an assessor's note saying that the property was transferred to Gilliland.

¹¹ *Estate Papers* for Samuel Gilliland, File No. 482 (ACHS).

¹² *Ibid.*

¹³ The executors were Gilliland's son John and his brother William (*ibid.*).

¹⁴ *The Adams Sentinel*, Oct. 26, 1814. The same advertisement was repeated two years later on Oct. 29, 1817.

¹⁵ *Estate Papers* for Samuel Gilliland, File Nos. 792 and 851 (ACHS). The property was actually sold as part of the estate of one of Gilliland's sons who was also named Samuel. Samuel the younger was a physician in Gettysburg. He died in 1817 while still owning the mill property as one of his father's heirs.

¹⁶ *Ibid.*

¹⁷ *The Adams Sentinel*, Nov. 12, 1828.

¹⁸ In the 1838 tax record the assessor crossed out the entry for the clover mill. None of the later records for this property shows a clover mill.

¹⁹ "History of Mills," *Gettysburg Compiler*, July 20, 1886.

²⁰ *Estate Papers* for Lebright E. Hartzell, File No. 3648 (ACHS).

²¹ *Sheriff's Deeds, Insolvent Debtors, Naturalization Docket*, Vol. 4, 1851 – 1871, p. 545 (Adams County Court House, Office of the Prothonotary).

²² *The Star and Sentinel*, Sept. 30, 1870.

²³ "Valuable New Roller Mill," *Gettysburg Compiler*, Nov. 2, 1888, and "In the County," *The Star and Sentinel*, June 12, 1901.

²⁴ Township tax records (ACHS).

²⁵ "Improvements," *Gettysburg Compiler*, May 18, 1886.

²⁶ "History of Mills," *Gettysburg Compiler*, July 20, 1886.

²⁷ *Gettysburg Compiler*, Nov. 6, 1888.

²⁸ "Valuable New Roller Mill," *Gettysburg Compiler*, Nov. 2, 1888.

²⁹ *The Gettysburg Star and Sentinel*, Oct 24, 1899.

³⁰ "In the County," *The Star and Sentinel*, June 12, 1901.

³¹ The 1905 tax entry for Deardorff has an assessor's note that the property was transferred to Eliza Warren.