Mt. McGregor: The Popular Summer Sanitarium Forty Minutes from Saratoga Springs (Buffalo, N.Y.: Matthews, Northup & Co., 1884)
“I owe you this for Appomattox”: U.S. Grant’s Mystery Visitor at Mount McGregor

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During the final five weeks of Ulysses Grant’s life, spent in a hospice-like setting at Drexel Cottage on Mount McGregor in Saratoga County, most Americans were aware of the former general and president’s terminal illness. His condition in June and July 1885 received wide notice in the press, and while thousands felt sympathy for the dying national hero, relatively few were extended the honor of an actual visit. Many who came to the mountain resort in the Town of Wilton, northwest of Saratoga Springs, passed within sight of the modest yet comfortable wooden Victorian residence (which later became known as “Grant’s Cottage” and is now a State Historic Site). Some caught a glimpse of Grant seated on the cottage’s porch as they strolled along a path leading to the larger Balmoral Hotel, but Sam Willett, a GAR veteran from Albany, ensured that only invited guests could approach more closely and speak with their revered former leader.

Grant’s condition weakened daily. When he was not resting or meeting with his family, physicians, and other attendants, as much time as possible was devoted to the completion of his Personal Memoirs. His remaining visitors mostly consisted of his publisher, Samuel Clemens; other persons in various editorial capacities; politicians; government officials; former Civil War officers; and carefully screened members of the press. Because Grant tired so easily, “it was the desire of the family to save the General from the common run of visitors.”¹ A reporter commented on July 8 that “while most of the visitors [to the hotel] are satisfied with a good look at the general and with his kindly salute, there are some who cannot let well enough alone, but must exhibit their boorishness by…staring at him as if he were a zoological exhibit.”²

On Thursday, July 9—two weeks before his death—Grant felt especially weak from greeting a large group of editors from the Mexican Associated Press on the previous day. Still, he received two visitors, one expected and one unexpected.
The former was Robert U. Johnson, associate editor of *Century Magazine*, who had overseen the publication of some articles penned by Grant. Income received for these articles enabled the suddenly impoverished former president to repay some of his more pressing debts.

The second visitor was Charles Wood, owner of a brush factory in Lansingburgh, Rensselaer County. Various newspapers reported on Grant’s meetings with both men, but it is doubtful than many readers knew the reason for Wood’s visit. Grant wrote the following, among other sentences, to Wood on the little notepad he kept at this side: “I am glad to say that while there is much unblushing wickedness in the world there is a compensating grandeur of soul. In my case, I have not found that republics are ungrateful, nor are the people.” Readers of the newspapers that carried this quotation the following day were surely mystified. They had no way of knowing that Charles Wood was far removed from the “common run of visitors.”

Robert Johnson had learned about Wood the previous year, during a June 1884 visit to Grant’s seaside New Jersey cottage. At that time, the financially ruined ex-president vented to the editor about the failure of the Marine Bank and his private banking firm. It was also during this visit that Grant pointed to an empty vase on the mantelpiece that had once held his wife Julia’s prized collection of gold coins, which the couple had received from various dignitaries. Grant was forced to sell these treasured heirlooms to repay some of his debts. When this story is retold today, the mention of a generous $1,500 loan from Wood is usually omitted. In actuality, Grant informed Johnson of the loan and another, for $1000, from his friend, Mexican Ambassador Matias Romero. Wood and Romero were apparently the only persons who loaned Grant money during this time of severe financial crisis (Captain James B. Eads, a “distinguished engineer, also generously offered to assist the General in this, his hour of misfortune,” but Grant politely refused).

Charles Wood was born in Lansingburgh in 1831, and lived there for most of his life until his death in 1917. He learned the brush-making trade from his father, Artemus Wood, and his uncle, Ebenezer Wood. Their business was conducted for over sixty years, until 1915, under the firm name of E. & C. Wood in a series
of factories located on the west side of Third Avenue between 117th and 118th Streets in Lansingburgh (presently part of the city of Troy). He married Eliza Post about 1857 and the couple lived briefly in her native Greene County. In 1861, they moved to Brooklyn, where Wood managed the firm’s warehouse on Pearl Street in Manhattan, until they returned to Lansingburgh in 1872. Wood was well known not only as a successful factory owner and as a respected family patriarch, but also as an “historical writer. His work for newspapers and magazines attracted attention for its accuracy.”

He contributed a number of articles on the history and development of the highly specialized brush industry to both local newspapers and trade journals. (For many years, Lansingburgh was known as the “Brush Capital of the United States.” At the height of the industry, nearly 200 factories were located here, employing over 2,000 workers.) The Wood family home still stands at 645 Third Avenue; one of his factory buildings is just to the north of his house. At the time of his death, Charles Wood was known as the dean of American brush manufacturers.

Broadside price list of brushes
While Wood had not fought in the Civil War, two of his younger brothers served in the New York 21st Cavalry. Artemus Wood, Jr., died in Winchester, Virginia, on December 7, 1864, of wounds received in battle. George C. Wood was mustered out at Alexandria, Virginia, in May 30, 1865, and lived in Lansingburgh until his death in 1923. Neither of these men served directly under Grant in the Army of the Potomac, but this did not lessen Charles Wood’s patriotism and deep appreciation of the general’s wartime leadership. The deep sincerity of Wood’s appreciation would not become evident until May 1884.

Ulysses Grant’s well-publicized financial collapse in 1884 stunned the nation. His financial troubles can be traced to his joining the firm of Grant and Ward, established in 1881 by his son, Ulysses S. “Buck” Grant, Jr., and two other partners, Ferdinand Ward and James D. Fish. Ward was a young and energetic Wall Street financier, while Fish was a banker and land speculator; their poor judgment and risky investments would bring the Grant family financial ruin and public disgrace.

The former president joined the firm in 1883, and while he was not a wealthy investor like Buck’s father-in-law, Colorado businessman and State Senator Jerome B. Chaffee, he did place $100,000—which comprised most of his savings—at risk.
Both Grants were unaware of the dangerous land speculation practiced by Ward and Fish that involved the illegal use of identical securities as collateral for multiple loans by the Marine Bank (which was also operated by the firm). “If all of Grant & Ward’s investments were successful,” Grant biographer William McFeely concludes, “if all the loans had been repaid, no one would have needed to know that the security had been inadequate.” But once the firm failed to cover their loans, their firm and the Marine Bank collapsed like a house of cards, leaving the Grant family nearly penniless. Their corporate liabilities totaled over $16 million, with assets of only $57,000. “Grant was destitute and on display as an object of national pity.”

While Ward and Fish eventually served prison time for their actions, most Americans—rightly so—believed that the Grants were well-meaning and unwilling participants in their schemes. Most of the press supported the Grants, but some newspapers, such as the New York World and New York Sun, which had not been among Grant’s supporters to begin with, refused to absolve the Grants of blame. The Sun ran an article entitled “Is Ulysses S. Grant Guilty?” and others discussing the former president’s role in the debacle, assailing him for attempting to “shirk responsibility.” Wall Street had formed a “shameful estimate” of how Grant allowed this “firm of swindlers” to use his good name and reputation to secure the trust of other unwitting investors.

If Americans felt sympathy for the financial ruin of their troubled hero, only one took bold, decisive action: Charles Wood. On the evening of Saturday, May 10, he sat down to read the daily Troy and New York City papers with dismay. The Troy Daily Press ran an article entitled “The Grant Failure,” which noted that “the Marine Bank Grant-Ward Failure will prove the worst ever known in Wall Street.” The New York Times described in detail “the frauds in the down-town,” while the Sun commented that “the worst is not yet known regarding” the debacle.

Charles Wood immediately wrote a personal check for a loan of $500 and mailed it to Grant, offering to loan him an additional $1,000, the loan to be paid one year from the date without interest or security. He noted that this check was being sent “on account of my share for services ending April, 1865,” an obvious reference to Grant’s ending the Civil War by securing Lee’s surrender. “I owe you this for Appomattox,” Wood added. Grant responded two days later:

Dear Sir:

Your more than kind letter on Saturday, inclosing a check for $500, and proposing to send like amount on my note, payable in one year without interest, is received. The money at this time would be of exceeding use to me, having not enough to pay one month’s servant hire, or room, if I were

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to leave my house, and nothing coming in till the 1st of August. I therefore accept the check just received, and this is my acknowledgment of a debt of $500, one year from this date on the terms of your letter.

Very truly yours,

U S. Grant

Upon receipt of Grant’s response, Wood immediately sent the additional $1,000, eliciting this response from Grant dated July 19:

My Dear Sir: I am in receipt of your very kind letter of the 17th inst. with two checks of $500 each. You have conferred an obligation more than I can ever repay. The money, of course, I do not doubt that I can return. But, being caught without $100 in my pocket, and nothing coming in until August, it became a serious question what to do. You, in the generosity of your heart, have relieved that anxiety. Every precaution was at once made to reduce expenses to a minimum. My house at Long Branch—Mrs. Grant’s—is offered for rent, and the one we occupy here will be in the fall, if prospects are no brighter than at present. Hoping that prosperity will attend you and yours, I remain faithfully yours,

U. S. Grant

Grant returned the $1,000 on January 5, 1885, with the following letter:

My Dear Mr. Wood:
I take the profound pleasure in inclosing to you the check which you will find with this. I wish to state to you how great was the relief afforded by your timely loan. At the time of the failure of Grant and Ward I had not $100 in my pocket. I had paid my bills for the previous months with checks on the firm. Most of them were not presented until after the failure. Your checks enabled me to meet the second call, and gave me something to go upon until another turn could be made. Mrs. Grant was fortunate enough to own a couple of small houses in Washington, one of which she sold for the sum of $6500, since which we have been comfortable in means to live upon, but with nothing to pay past debts.

I return you with the greatest pleasure $1000 of the $1500 which you so kindly, and without solicitation or claim upon you, sent me. It affords me greater pleasure from the fact that I have earned this by my own work, I hope in the near future to send you the other $500.

With my best wishes to you and yours, I am, very truly,

U. S. Grant
It was income received by Grant for his articles on the Civil War that appeared in *Century Magazine* that enabled him to repay his debt to Wood, making the arrival of Johnson and Wood at Mount McGregor on the same day especially ironic.

When Charles Wood turned up unexpectedly at the Drexel Cottage on July 9, Grant was in great discomfort and could barely speak. Nevertheless, Wood was warmly welcomed. Grant’s principal physician, Dr. John H. Douglas, wrote the following about the visit in his journal:

> “Among the notable visitors to-day was Mr. Charles Wood of Lansingburgh, N.Y., who, when the disaster of May 1884 came upon Genl. Grant, sent him a sum of money for his immediate use, part of which as gift, and part a loan, the latter to be returned without interest, when convenient. This had been repaid. He lunched with the family today and the General received him with marked kindness.”

His final communication to Wood was written on four little slips of notepaper in pencil “in a trembling hand”:

> “I am very sorry that I am unable to converse even in a whisper. I am reclining in bed as long as it rests me this morning, because yesterday I had a very trying day. My worst hours, most painful ones, are from 4 to 7 in the afternoon. Yesterday we had a number of particular friends call and stay through those hours. I had to converse incessantly with my pencil. About the close the Mexican editors called in a body and delivered a speech in Spanish that had to be translated and spoken in English. I replied. My speech was read in English, then translated and spoken in Spanish. Then there was a second speech and reply. By this time I was nearly exhausted. I am badly off this minute, because the doctor has been dressing my mouth, and that is always painful.”

He concluded with the three sentences quoted previously. This note, and the other letters from Grant, became Wood’s prize possessions, which he later framed. Wood later recalled his meeting with Grant and remarked that the letters “show, as do all the other records of the dead hero, that he was a simple, unaffected man, entirely free from overvaluation of his own work and touched by the kindly sympathy of others.”

The story of Charles Wood’s generosity did not become known until August 5, 1892, when an article entitled “Some Letters From General Grant” appeared in the *New York Times*. The writer interviewing Wood, who was vacationing at Ocean Grove, New Jersey, was shown the letters from Grant. The reporter noted
that Wood had been returned the final $500 of his loan following Grant's death, and that Wood then donated this money equally to the New York Methodist Hospital in Brooklyn and to the earthquake relief fund in Charleston, South Carolina. Similar versions of the story appeared in a March 1910 edition of Brooms, Brushes, and Handles, a trade journal, and again in the New York Times on April 10, 1917.\textsuperscript{13} Wood’s visit to Mount McGregor, as well as the loan, was mentioned by Oliver P. Clarke in his popular memorial booklet, General Grant at Mount McGregor, first issued in 1895 and reissued in 1906.\textsuperscript{14}

Robert U. Johnson mentioned the generosity of Charles Wood in his 1923 autobiography, Remembered Yesterdays, and Johnson’s recollection of Wood is reiterated in Horace Green’s General Grant’s Last Stand (1936). The story is also mentioned briefly in two recent biographical works: The General’s Wife by Ishbel Ross (1959) and The Captain Departs by Thomas Pitkin (1973), the latter an excellent detailed account of the last few years of Grant’s life.\textsuperscript{15} Julia Dent Grant mentioned the loan in her Personal Memoirs, but these were not published until 1975. Only now has the complete story of the factory owner’s generosity been fully told.

The authors of two recent works may have embellished the story. Many are the Hearts (1975), a very readable biography by Richard Goldhurst, states that Charles Wood was a “middle-aged man in dark suit, straw boater, and county shoes” who introduced himself to Grant with “a broad smile on his face, hand extended.”\textsuperscript{16} Goldhurst’s source, if any, for this description of Wood cannot be identified. In the most recent work touching on the subject, Grant and Twain (2004), Mark Perry not only refers to Wood as a “Union veteran” but also contends that during the visit, while Grant could not speak, Wood “recounted his own time in the Union Army, [and] reviewed some of its battles.”\textsuperscript{17} Charles Wood does not appear to have served in the Civil War based on a search of military records, though he may have mentioned the service and sacrifice of his two younger brothers to the former general.

The true story of Charles Wood and Ulysses S. Grant is, in fact, so amazing that it does not require any embellishment.
Notes

2. Troy Daily Times, July 9, 1885, 1.
10. New York Sun, May 13, 1885, 2; May 27, 1885, 2; May 28, 1885, 2.
11. The complete text of all four letters from Grant to Wood can be found in the New York Times, August 5, 1892, 3.
12. According to Dr. Douglas’s July 9 Journal entry, Charles Wood had given Grant or his heirs “consent” to publish this quotation as he saw fit.

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