The first settlers in the Cowan area, who came in search of farm lands and a new life, were of Scotch-Irish descent and came from Virginia, North Carolina and South Carolina in the early 1800’s. Some of the first families to settle the area were Sargent, Barnes, Hawkins, Montgomery, Kinningham, Miller, Cowan and Russell. Farming was the major occupation and the products raised were principally corn and cotton.

In 1808 after Franklin County was established, the State Legislature authorized the citizens to hold elections and business at the house of Major William Russell from North Carolina, who settled near Boiling Fork Creek on property now owned by J. H. Hawkins. Musters were held here occasionally. At these musters each man between the ages of 18 and 50 had a good fire lock musket, a bayonet and a belt with 24 cartridges. There were drilling and military instructions until 1850. An old legend tells that a murderer was tried in this frontier court house and hanged on one of the trees in the front yard. On moonlit nights his corpse, swinging by the next from the tree, is supposedly visible.

There is little recorded history of Cowan between 1808 and 1845. It is known however, that Cowan was affected by certain statewide movements and new laws. An agreement between Tennessee and North Carolina in 1806 established laws governing boundaries and “public lands.” This treaty gave Tennessee possession of all lands above where the Elk River intersects the Alabama border; from here a line was shown north to a point new Columbia on the Duck River; another line follows the Tennessee River to the North Carolina Indian Reservation.

By this agreement Tennessee was to appropriate certain areas for schools, colleges and academies and in this area, known as the Congressional Reservation, land was not to be sold at less than $2.00 an acre except to occupants south of the Indian Reservation who were to be given pre-emption rights of $1.00 per acre. The land bought and sold around Cowan at this time was governed by the above stipulations.

Roads in this area were to be built under county supervision. The funds were appropriated from the state and all men between the ages of 18 and 50 were required to help with the construction. If they were not able, or perhaps refused, they were required to pay a tax for compensation.

The school system in Cowan was governed by the state since Cowan, still unnamed, was in the Congressional Reservation. In the Reservation one square mile out of 36 square miles was set aside for schools. By 1824, 22,705 acres were covered by schools of the area. Cowan’s schools were held in frontier type churches until a log structure and, still later, a frame building was built for the specific use as a school. Not until 1830 was a school system organized under this system.

Spelling, reading, writing, and arithmetic were to be taught during a period of at least four months and a teacher was to be paid $17.00 per month. Geography and English were taught in the better “poor schools” as they were none. In spite of state efforts only two states exceeded Tennessee in illiteracy by 1860. The school fund to run the system was fed by a tax of 2½ cents per $100.00 of taxable property.

Since Tennessee was a rural state the main interest was agriculture. Agricultural education began in 1819 with the founding of societies to boost interest which would prove beneficial to the farmers. The farmers began to buy periodicals in 1825 which gave them newer and better ideas concerning methods of cultivation as well as
advice about the cultivation of their crops. Cowan was a stage coach stop probably on a line operating between Chattanooga and Nashville. Therefore, the mail arrived at regular intervals. Undoubtedly the farmers received some of these magazines.

Farmers at the time shipped their produce to the southern and northern markets by road to the Elk River at Estill Springs. From here the goods were transported by river to various river ports on the Tennessee and Mississippi Rivers, mainly New Orleans. When in 1831 Middle Tennessee counties reported some $60,000 in funds for the improvement of waterways for transportation, Franklin County used her share to improve her outlet in the Tennessee, the Elk River.

Before this time of prosperity for the people of Cowan and Tennessee, there was a six year period of panic due to debts and bankruptcy caused by the state bank notes. The debtors’ land was taken and sold at public auction and there were even sued for what little they possessed. Under a new “endorsement law” they were given two years to pay. In 1820 a “property law” organizing a new state bank put more currency into circulation. This bank did not achieve its purpose – to curb inflation – until full co-operation with the old state banks was achieved under the administration of Governor William Carroll in 1825.

The exact date for the naming of the town is unknown but with reasonable certainty, the date can be placed somewhere between the years 1852 – 1860. It was definitely before the Civil War. There have been many stories about the name of Cowan. Some citizens say that the town was previously called “Hawkins,” since a man by the name of Hawkins gave an amount of land for the township. The best substantiated story that exists is that the town was named for Dr. J. B. Cowan, an officer on General Forrest’s Medical Staff during the Civil War.

Dr. Cowan was related to Forrest by marriage and held the rank of Major and Chief Surgeon in Forrest’s Regiment. On one occasion he removed a bullet imbedded near Forrest’s spine. During a heated battle in which Forrest was nearly killed, Dr. Cowan was ordered by Forrest to finish amputating a Federal Soldier’s leg. The man had been left on the battlefield, the saw halfway though his leg.

Besides being of active importance in the Civil War, Dr. Cowan is said to have granted a considerable area of land to the town. The citizens somewhere in those years named the settlement, Cowan, due to the land donation, not because of Dr. Cowan’s record.

On August 1, 1848 the first contract for a railroad from Nashville to Chattanooga was signed. It was the construction of a 1 ¼ mile tunnel from Cowan (still unnamed) through the mountain to Sherwood. The rails were supposed to reach the Tennessee River by 1851 and Chattanooga by 1852.

Mr. V.K. Stevenson was elected president of the Nashville and Chattanooga Railroad in 1848. He went to Europe in the winter of 1849-50 for the sole purpose of buying rails on a bond system. These rails were laid from Nashville through the Cumberland Tunnel 2 ½ miles east of Cowan.

Irish workmen were brought over for the special construction of the tunnel. Cholera or “milk sick”, as it was known to the citizens, broke out among these workmen in 1850 spreading panic in all directions. The workmen’s camp located near the present day cement plant was at the foot of the mountain. Excavations of clay pits by the cement plant have revealed many of the bottles dating back over 100 years. Labels on the bottles were traced to and were said to be of a strong imported gin. Those bottled buried deep underground could have been placed in holes during the epidemic to prevent further contamination.

On February 22, 2852 the heading in the tunnel was blown through. The tunnel was dug vertically using four shafts. The walks of these shafts were blown through and were constructed so well that the barrier was often no more than two inches. The next day a celebration of the “knocking daylight through the mountain” was celebrated in style. Some seven hundred men and women formed a procession and proceeded with lighted candles through this first Tennessee tunnel, the Cumberland Tunnel. They then assembled around a stand
where the president of the railroad company, V.K. Stevenson, delivered an address that traced the history of the Nashville and Chattanooga Railroad and prophesied its early completion. There were other speeches followed by a dinner on the grounds. In the evening there was a ball at Winchester.

The rails finally reached the Tennessee River in 1852 and Chattanooga in 1854. Cowan, now being a rail center, was of interest during the latter part of the Civil War after the Federal occupation of Tennessee.

A bit of information some fifteen years before the war was the marriage of Nathan Bedford Forrest to Mary Ann Montgomery, daughter of a Mrs. Montgomery, a widow. Her husband is believed to have been either Hugh or William Montgomery. Mrs. Montgomery was, before her marriage, a member of the Cowan family for which the town was named. Her ancestors were descendents of General Richard Montgomery killed in an attack on Quebec in 1775.

Mary Ann met Forrest when he freed her buck-board from a mud hole. An article in the Hernando, Mississippi paper of September 28, 1845 reads, “Married on September 25, 1845 by Reverend Samuel M. Cowan in Desoto County, Mississippi, Mary Ann Montgomery and Nathan Bedford Forrest.” The two were wed in a then-modern log cabin near Hernando.

When war became obvious, Tennessee voted on the question of secession on February 9, 1861. The state voted not to secede. Provoking anger in Franklin County, the residents stated that should Tennessee fail to secede from the Union, Franklin County would ask to be annexed to the State of Alabama. However, in June, 1861, Tennessee voted again on the issue and this time joined the Confederate States of America in civil war. Not a vote was cast for the Union in Franklin County.

The first two years of the war passed uneventfully by Cowan. The town sent several soldiers off to war and one man, H.J. Hawkins, became a Captain and Company Commander in the Army of Tennessee. He later was wounded and captured by the Union Army.

In the latter part of June and early July, 1863, the beaten path through Cowan became suddenly crowded with Confederate and Union troops. After the South’s defeat at Stone’s River, Murfreesboro, General Bragg, then Commander of the Army of Tennessee, ordered a full scale withdrawal behind the Elk and Tennessee Rivers to Georgia. This action is best described by C.T. Quintard, later Bishop of Tennessee:

“On the last date of June, 1863, Rosecrans began to advance on General Bragg and we left Shelbyville. On July 1, the army began to advance on General Bragg, Governor Harris said to me, ‘Tomorrow you will be aroused by the thunder of artillery.’ But instead of artillery arousing me I found myself in full retreat toward Winchester. Thence I rode to Cowan where I found General Bragg and General Polk with their staffs. Our troops were at this time rapidly moving across Sewanee Mountain. I accompanied General Bragg by rail to Chattanooga.”

The day of June 3, 1963 was perhaps the biggest day in Cowan’s history. On that day there were in Cowan five or six famous Confederate and Union Generals. They were: Bragg, Polk, Buckner, Forrest, Rosecrans, and possibly General Sheridan, since records show that he was with Union General Rosecrans at Murfreesboro.

On General Bragg’s orders, General Forrest and his Cavalry were to act as rear guard and cover the flanks of the retreating army. By July 3, they were having minor skirmishes with forward Union troops. In the last of these skirmishes Forrest came to the village of Cowan. Prior to Forrest’s arrival, Bragg had ordered General Hardey to send a brigade to Brakefield Point (overlooking the valley in which Cowan lies) and ordered Polk and Buckner’s reserves to move on to Cowan. After a march to Decherd, Polk’s troops received further orders to move over the mountain at 4 p.m. in the afternoon.
The same afternoon Forrest arrived and, as he and his column proceeded in the direction of the mountain, an old lady called to him, “you big cowardly rascal, you big cowardly rascal, why don’t you turn and fight like a man instead of running like a cur? I wish old Forrest was here, he’d make you fight!” As Forrest went up the mountain he and his men obstructed the roadway by chopping down trees in the road with some half dozen available axes.

The next day, July 4, 1863, the Confederate Army retreated down the mountain into the Sequatchie Valley while Forrest remained above Cowan guarding the retreat. Rosecrans and Sheridan, who camped in Cowan that night, later proceeded up the mountain and destroyed the University Cornerstone. On this same day the Confederate armies surrendered at Vicksburg and Gettysburg. The same troops that marched through Cowan were victorious at Chickamauga Lake that year.

After Federal occupation Cowan became a Union outpost which guarded the valuable Cumberland Tunnel and the rails between Murfreesboro and Cowan. This guard protected freight and troops from guerillas like Forrest who infiltrated after his retreat. This guard of 3,150 men was reinforced in 1864 by Major General R.H. Milray. The following year of the Civil War passed without event.

The years between 1865 and 1880 passed in Cowan with no recorded historical events of importance. In that year Cowan was a town of 650 people. The business district consisted of three groceries, Pattie and Shook’s General Store, a post office, a whiskey store and a military shop owned by Mrs. Betty Thorogood.

In 1881 the Tennessee Coal and Iron Railroad purchased the Sewanee Furnace in Cowan located where the cement plant now stands. There were 90 acres of land in the deal and it took several hard years of work to put the plant into full operation. The city at the time did not have enough accommodations for workers thus forcing the railroad to construct about 300 houses for their employees.

The furnace was the result of experiments carried out by James C. Warner, secretary and general manager of the railroad. The experiments proved that pig-iron whose ingredients are coal, coke, ore and limestone could be made from Sewanee coke made from slack coal. Coke was obtained in Tracy City where 200 coke ovens, the largest plant of ovens in the South, were built by Mr. Warner.

While the plant was in operation it produced 70 tons of pig iron per day. The ore was hauled from Rockwood at a cost of $2.50 a ton and the coke, made in Tracy City where the coal was mined by convict labor, was sold to the plant at $.05 a bushel. The limestone was quarried just north of the Cumberland Tunnel. At the time the T. C. & I. Railroad mined more coal and produced more pig iron than any other company in the world.

The next big undertaking for the town was a first rate hotel. It was finally completed by two men who were employees at the furnace – Ben Glidwell and Tom Kelton. After its completion it was leased and operated by a Mr. and Mrs. Buchay.

Passenger trains stopped in Cowan twice daily for meals. Train Number 3 stopped at 7:30 a.m. for breakfast while Number 6 stopped about 6:00 p.m. for dinner. The hotel was very popular and was known through the South for its fine cooking, service and accommodations.

While the furnace was at its peak, it employed the majority of the population. The workers lived in the provided houses, now long since removed in the area now called “Slag Town”. Some chief employees were: Alex Short, superintendent of the furnace; Ben Wilson, chemist; Dr. Criddle, bookkeeper; D. Hannah, engine foreman; John Holland, supply house foreman; Sam Williams, operator of the blowing furnace; John Prince, day locomotive engineer; Joe Jackson, night man; Willie Miller, commissary operator; Dr. Harvey Williams, physician and surgeon.

The furnace operated successfully for several years, but due to very high shipping rates and taxes, the company dismantled the machinery and shipped it to Birmingham, Alabama in 1893. Other holdings were sold at the
public auction and Ben Wilson, plant chemist, bought the land and buildings. He later resold them to Davis, Hicks, and Greene Timber Company. The furnace was very valuable to Cowan because it employed most of its people and the commissary bought the farmers products at good prices.

The timber company erected a mill near the furnace in 1915. They built a railroad over the mountain into Alabama for some 20 miles. Over this railroad they logged the back regions and shipped out the logs by locomotive. There was also a timber camp built on top of the mountain at “Lakeview”. The mill operated successfully for many years and did not close down until several years ago. At its peak it employed 200 men.

In 1911 Messrs. Ross and H. J. Hawkins built the Cowan Electric and Water System. The first bathroom and the first electric fixtures were installed in Ross Hawkins’ home. This house still has the same bathroom fixtures and the same wiring, both still working efficiently.

It was not until 1921 that Cowan was incorporated. The citizens voted Ross Greene as the first mayor with Ross Hawkins, W.E. Hodges, Frank Pearson, Sr., and Cowan Kinningham, aldermen.

Cowan was no longer just a town on the main line but had become a pusher terminal. By this means special engines were placed here to aid heavy freights of 125 cars and passengers trains up to the tunnel where the cars would start down the opposite side. The railroad engines had by this time changed in appearance from old cabbage stacks to powerful streamlined locomotives.

It is not known exactly when the pusher service began, but it was probably before 1895 when two Rogers engines were used – engines number 144 and 2. These were later replaced by two heavier Rogers numbered 98 and 99. They were often called Jack and Jenny in honor of H. J. Hawkins’ aged parents. The little Rogers’ engines became too old and small and in 1915 two huge Mallet compounds were purchased. The worst disaster ever in Cowan’s railroad history was the explosion on March 15, 1918 of one of these Mallets. The explosion killed two Cowan men and critically injured three others.

The City of Cowan has risen from the depth of the backwoods into a prosperous small town with industries and businesses. She possesses a great many hopes for the future: and a love and fondness of her past.

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