

# **The Frank James Bank Museum**

**Written by Jay Jackson, January 31, 2012 – Revised May 3, 2012**

The Frank James Bank Museum is located in the old “Nowlin Building” at Main and Doniphan streets in Missouri City, Missouri. It is outfitted to look like an old general store like it was on May 19, 1863. On that date Frank James and several of William Quantrill’s partisan rangers came to Missouri City to kill Mayor Darius Sessions for arresting the wife of a local Confederate officer.

The museum setting is used to tell the story of that day. Also discussed is the story of the Civil War in this area with focus on guerrilla warfare, the war that women endured at the hands of US military policy at the time, the creation of insurgent resistance to Federal occupation, and the role that Frank James played in creating the Jesse and Frank James legend of Clay County.

The museum is located on the first floor of the Nowlin building. The second story houses a meeting room for historical groups. Its significance also has to do with its use as a business house during the steamboat, coal mining and railroad eras. The building was placed on the National Register of Historic Sites on August 6, 2010.

The museum is located in the southeast corner of Clay County. It is 15 miles from the James family farm in Kearney and 10 miles from the Jesse James Bank Museum in Liberty. It was established in order to bring attention to the May 19, 1863 killing as the first event in the long and interesting legend of the James brothers.

## **Frank’s Story**

By 1863, twenty year old Frank James had been trying to be a law abiding citizen for two years after being an “Rebel” soldier early in the Civil War. He joined the “Southern” Missouri State Guard in the heated furor that followed the attack on Fort Sumter April 12, 1861. Frank enlisted on May 4, 1861, then marched off to battles at Wilson’s Creek near Springfield on August 10, 1861 and at Lexington September 18-20, 1861. He was later captured in a hospital while ill with the measles. He signed a parole agreement stating he would go home and fight no more. The harsh US policies at the time permitted mandatory cash bonds to be taken from paroled Southern soldiers, incarceration without due process, harassment, humiliation, and disarmament. Frank was forced to post a \$1,000 bond in the spring of 1862 in order to insure his loyalty after his brief stint in the Missouri State Guard.

Frank’s army mate, Captain Sam Nowlin and Sam’s father, Brian Nowlin, owners of the “Nowlin Building,” each had to post a \$5,000 cash bond in order to remain free. Sam had also been a Southern soldier in the Missouri State Guard, also fought at Lexington, and thus his service affected his father’s civil rights. Brian had been a business man in Missouri City since 1852. At one point he had been in business with Mayor Darius Sessions, the victim of the day. Sam resumed working with his father in the family business after ending his army service and posting his “loyalty bond.” Sam lived in the yellow two story frame house at 600 Main Street. It was a gift from his father when he turned 21.

Sam came home after the Battle of Pea Ridge in March of 1862 when his 6 month enlistment in the Missouri State Guard ended. As the Southern armies retreated into Mississippi, the Missouri countryside became filled with hopeful Southern recruiters who were working to convince paroled soldiers to return to the army. Some of the soldiers who came home tried to be good citizens. Others became discouraged with the harassment by US troops and became partisan

rangers (authorized by the Confederate States Government). They were called guerrillas or bushwhackers. They interrupted federal recruiting, protected southern recruiters, harassed the Federal Provost Marshals as they continued taking bond money from citizens, and fought the constant threat of “Jayhawk” raids from Kansas. In May of 1863, after trying to be a civilian and being arrested twice, Frank James joined the guerrilla group that was led by the notorious William Clarke Quantrill.

One of the Southern recruiters in Clay County was Captain Moses McCoy. He had been serving with General Jo Shelby in the regular Confederate Missouri Cavalry and was home on a recruiting mission in May of 1863. Moses and his 19 year old wife, Lurena, or Lou, lived about two miles north of Missouri City. Lou fed Moses while he was at home, which was one of the charges that was later brought against her. Lou also made a uniform for one of his recruits using notions that she had bought in Nowlin’s store. Lou was not the reticent type and might have spoken of her activities in town.

Mayor Sessions was aware that Lou McCoy’s Confederate officer husband was in the area recruiting. Sessions sent soldiers to Lou’s home to look for Captain McCoy. Lou and Mayor Sessions already knew each other because she had been a frequent shopper in his mercantile store. Lou was questioned regarding the location of her husband and asked about the Confederate uniform which she had supposedly made. Lou refused to give them any information.

Mayor Sessions was also a Captain of the US 48th Enrolled Missouri Militia. He had a few soldiers in Missouri City from the post at the Liberty Arsenal, seven miles away, which were assigned to help scout for Southern recruiters and guerrillas. They were members of the 25th Missouri US Infantry from St. Joseph.

Because Lou refused to give up information regarding her husband she was arrested and taken to the Liberty Arsenal. Lou had a two year old son, a five year old adopted son, and a ten year old step-son that she had to leave behind when she was arrested. Lou was placed on a steamboat and sent up-river fifty miles to St. Joseph for incarceration and questioning. This harsh action was authorized by the new federal policy of arresting women associated with guerrillas in an attempt to restrain the effectiveness of their husbands and sons. That ill-begotten policy had been developed by the Federals out of frustration with the growing effectiveness of southern insurgents.

After Lou McCoy was arrested her husband went to William Quantrill in Jackson County to ask for help. Quantrill provided Captain Moses McCoy with about ten of his partisan rangers. This band of guerrilla fighters included Frank James, who had just joined Quantrill’s group that month. They crossed the Missouri River into Clay County and set up an ambush for the offending Militia Captain Darius Sessions. In order to set the trap they went to the home of Peter Mahoney, acting as if they were drunk. They convinced Mahoney to go into town to tell Sessions of the “easy catch” that they could make of these bushwhackers. Sessions went for the trap. He took Lieutenant Lewis Grafenstein, Sergeant Benjamin Rapp and two other soldiers of the 25th Missouri Infantry and set out in search of the bushwhackers. They had been garrisoned at the Liberty Arsenal but that day had been sent on temporary duty to Missouri City.

The ambushers waited in the brush and trees on both sides of the road about two miles above Missouri City. They shot Sessions, Grafenstein and Rapp out of their saddles. They talked to Sessions before he died, then finished him off by putting two more bullets in his head. They shot Lieutenant Grafenstein twice more in the head. They left Rapp wounded, thinking he was dead. The other two soldiers got away. The ambushers then went into town to get cigars at the store of their former army mate, Captain Sam Nowlin. Sam told them they could have anything they

wanted from the store but they must make it look like a robbery so the Federals wouldn't take his \$5,000 bond and put him in jail.

Six days later, on May 25, Federal soldiers went to the James family farm in Kearney hunting for Frank and the others. Not finding Frank, they hung his stepfather several times and beat his fifteen year old brother Jesse in an attempt to get information. This incident is where most historians begin their story of Frank and Jesse James. It would be another year before Jesse would join with his brother Frank as a guerrilla fighter.

During this period there were many other instances of actions against women and families of the "disloyal." In the summer of 1863 several southern women were arrested and incarcerated in Kansas City. They had relatives in the Partisan Ranger, guerrilla, bushwhacker category. They were jailed in a condemned three story brick building. The building collapsed on August 13 and several of them were killed or maimed for life. After this happened, Quantrill responded by burning Lawrence, Kansas on August 21. One hundred eighty men and boys were killed in that raid. Although triggered by the collapse, it is said that the Lawrence raid was also done in retaliation for the burning of Osceola, Missouri in September of 1861.

The incident involving the killing of Sessions and Grafenstein in Missouri City preceded the Lawrence raid by three months and probably should have served as a warning to federal authorities regarding the fierce response that would likely occur if women were made a factor in the war against insurgents.

Frank James was jailed twice while trying to live peacefully under his \$1,000 parole. Lou McCoy had been accused of helping him escape once and that was part of the charges that were brought against her when she was arrested. Lou described this in an article which she wrote in 1912 for the Confederate Veteran Magazine. She said "I have always felt sorry for any man who was killed on my account. I also reflect that Mr. McCoy would have been less than a man and unworthy of a wife if he had permitted such an injustice to go unpunished." Moses McCoy died shortly after the war. Lou McCoy later remarried. Frank James went on to infamy with his brother Jesse James.

And thus, the Frank and Jesse James story of robbery and murder started here in Missouri City.