The Secret Life of Jesse James

The beginning of the end

On the afternoon of September 7, 1876, eight men rode into the quiet town of Northfield, Minnesota, intent upon robbing the First National Bank. Being seasoned veterans of the outlaw trade, they had every reason to believe this job would be as successful as all their others.

In the past, the James-Younger gang had been the thorn in the side of local lawmen as well as the Pinkertons. The gang’s ability to escape from even the most elaborate traps set for them bordered on the supernatural.

Some say the Jameses and Youngers had eluded the law in the past because they had the support of their neighbors. Folks who knew—or knew of—the boys believed the former Confederate soldiers were fighting back against injustices perpetrated against them and their families by the Union aggressors. During the war, Jesse and Frank’s family had been stripped of their home; their stepfather had been beaten, strung up, and left to hang by Union soldiers; and their female relatives had been imprisoned for the crime of being related to Confederate soldiers.

Neighbors and friends who had suffered similar fates were sympathetic when the James boys appeared to be taking revenge on the banks and railroads which were controlled by carpetbaggers and the Union government. Many figured Jesse and Frank were getting even with the Yankees, and these folks were all too willing to aid and abet the Jameses.

Others say those neighbors kept quiet because they were afraid of swift and merciless retribution from Jesse and Frank James.

The people of Northfield, Minnesota were neither sympathetic nor frightened. At the cry of “Robbery!” merchants and residents of the small town hauled out their weapons and, for all intents and purposes, put an end to the glory days of the most famous outlaws in American history
Young Nicholas Gustavson was shot and killed by one of the escaping robbers. Gustavson was a recent immigrant from Switzerland who barely spoke English. He probably died without ever understanding what all the commotion was about.

Bank employee Joseph Heywood told the robbers that the safe was on a timer and could not be opened. Showing his spunk, Heywood fought back by slamming Frank James’s hand in a desk drawer.

As the robbers made their escape from the bank, one of them killed Heywood with a shot to the head. It was unquestionably cold-blooded murder, and the identity of the killer has never been confirmed.

Northfield’s losses were tragic, but the town had dealt the outlaws a devastating blow. Bill Chadwell and Clell Miller died in the street. Miller’s body was later put on display at events throughout the state.

Charley Pitts and the Youngers –Bob, Cole, and Jim— rode off into the woods along with Frank and Jesse James. Jim took five bullets in the shoulder; Cole was shot in the side and thigh, collecting a total of twelve bullet wounds before it was done; and Bob Younger, the most seriously injured, ended up with a broken elbow and a bullet in his lung.

Lost in unfamiliar territory, and with four of the six members in increasingly bad shape, the gang hobbled through the backwoods, slogged through creeks and rivers, and even holed up on a swampy island until finally deciding to split up. Since Jesse and Frank were uninjured and could travel faster, they rode off together. This left the Youngers and Miller to struggle along as best they could. (There are stories that claim Jesse suggested killing the seriously injured Bob Younger to give the rest a better chance of escape. Cole Younger, who had no great love for Jesse, never made this claim, however.)

After two weeks of relentless pursuit, the Northfield posse caught up to the injured men, and Clell Miller died in the shootout that followed. Admitting defeat, the Younger brothers surrendered and were sentenced to prison terms.

Frank and Jesse James were never captured, but the disastrous Northfield raid had taken its physical and emotional toll. Apparently the James boys were convinced that the time had come to turn their lives in another direction.
Rumors and tales and vaguely remembered incidents concerning the mysterious Mr. J. D. Howard

In the spring of 1878, Mr. and Mrs. J.D. Howard arrived in Waverly, Tennessee. They put up for a few days at the Nolan Hotel (now the Nolan House Bed and Breakfast) prior to renting a farm from W. N. Link in the nearby community of Big Bottom.

The Howards were popular with their new neighbors, often hosting dances and barbeques at their home. J.D. Howard, a “fairly good-looking fellow” (the ladies in the Big Bottom described him as “the best looking man in the county”) with dark brown whiskers and blue eyes, was always respectful and courteous toward the ladies. He was known to play poker, but he generally lost; and when he thought others were cheating at the game, he came down hard on them. Howard did not tolerate cheaters.

Mrs. Howard was an excellent cook and a compassionate woman who often tended the ill. The Howards attended Bowen’s Chapel Cumberland Presbyterian Church, and Howard sometimes preached the service when called upon to do so. No doubt the ladies in Big Bottom were on hand to console the Howards when their twin sons, Gould and Montgomery (named for the doctors who delivered them), died shortly after birth.

The men of Humphreys County considered Howard a good enough sort, although they nicknamed him Rabbit Man because of his timidity. Certainly they respected his skill as a horseman. Howard was an avid racer, and even laid out a racetrack on the farm he rented. His favorite mount, a sorrel called Red Fox, was nearly unbeatable in a race.

Still, there were certain incidents which did not fit with the timid personality.

J.D. Howard never tied his horse to a hitching post; instead he would pay some child a penny to hold the reins. Riveted to his saddle were two large pistol holders. Some of the war veterans recognized it as a guerrilla saddle. When asked, Howard explained that the saddle had been outfitted that way when he bought it. Certainly he
had no use for holsters, he reminded them, for even though he carried a couple of guns in his saddlebags, he didn’t like weapons and never expected to use one.

Howard suffered a bout of malaria shortly after he arrived in Humphreys County. Maybe it was the lingering effects of his illness combined with the smoke-filled, stuffy air in the local saloon which caused him to faint. In any case, when he hit the floor, Howard’s coat fell open, revealing to the concerned onlookers a pistol in a shoulder holster. Upon being revived, Rabbit Man immediately reached for his gun… then quickly covered it again with his coat.

A disagreement over the outcome of a horse race prompted Howard to tell his rival jockey, “You’d be dead now if I hadn’t promised Zee.” Sudden flare-ups of temper such as this one convinced a wise few that Howard was no rabbit.

For almost two years, Mr. and Mrs. J. D. Howard lived good if ordinary lives in Humphreys County. And then, with no word or warning, they were gone. Howard left behind some pending court cases—most of them related to unsettled debts, so perhaps the neighbors thought he was running from creditors. Perhaps he was.

No doubt others were surprised that Howard would renege on a debt. Henry Harris, the station agent, had loaned him money when the Howards first arrived in Humphreys County. Howard had made a point of paying back the loan promptly.

Folks in the Big Bottom community probably speculated about the odd habits and sudden disappearance of the mysterious J. D. Howard. It’s a safe bet, though, that not one of them came close to guessing the truth about the Rabbit Man or his motives.

**Housework may be hazardous to your health**

April 3, 1882. Robert and Charles Ford had been guests in the St. Joseph home of Jesse and Zee James for quite some time. They were not there on a friendly visit, however. Bob and Charlie Ford were looking to collect the reward for killing Jesse James.

A justifiably paranoid man, Jesse always went armed, never turned his back on anyone, and was smart enough to distrust even close friends. The Fords had definitely
outstayed their welcome, according to Zee, but they were determined to make a quick buck through the murder of their old friend and gang leader.

On this morning, after enjoying a hearty breakfast served by their hostess, the men were talking in the front room of the small house. According to Bob Ford’s testimony, Jesse suddenly removed his pistols and climbed on a chair to dust a picture frame.

Taking advantage of the rare opportunity, Bob Ford drew his pistol and fired a single shot into the back of Jesse’s head. By the time Zee James ran into the room, her husband was near death. He spoke no final words.

**Or maybe it happened this way…**

As a young man, before the war took him in another direction, Jesse James had considered becoming a preacher like his father. Especially after the disaster in Northfield, he was tired of the outlaw life and wanted only to settle down, raise his children, and grow old alongside his beloved Zee.

Banks and railroads wanted him dead. Hundreds of others, including most of his former gang members, wanted the $10,000 reward. It was obvious to Jesse that the only peace an outlaw finds is in the grave.

And so Jesse James faked his death.

He lived to a ripe old age, went by a multitude of aliases, and fathered a tribe of children.

**In the end…**

Charlie Ford committed suicide a few years after the death of Jesse James.

Bob Ford was killed ten years after murdering Jesse. His killer was Ed Kelly, who had a hankering for Bob’s woman.

Bob Younger died in prison. His brothers Jim and Cole served their sentences (they were model prisoners) and lived out their lives in relative peace.

Frank James turned himself in to authorities, was tried and acquitted of all charges against him. He lived until 1915, supporting himself and his wife with a variety of legitimate jobs.
Zee James lived hand-to-mouth until her son, Jesse Edwards James, was old enough to help support the family. Jesse Edwards became a highly respected lawyer and judge, although he was generally the prime suspect in any local crime, simply because of his family background.

*Excerpt from *All The Dirty Cowards* by Deborah Adams © 2000*