

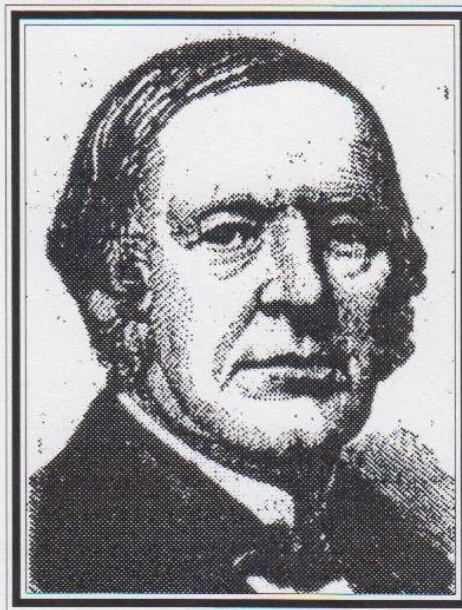
CANAWLERS AT REST

HUGH McCULLOCH

b. December 7, 1808

d. May 24, 1895

By Carolyn I. Schmidt



Hugh McCulloch was born on December 7, 1808 in Kennebunk, York County, Maine, to Hugh (b. 5-8-1773, d. 11-1-1830), a and Abigail (Abiel Perkins) (b. before 1776, d. 1811) McCulloch. His father was a wealthy New England ship owner, who made his fortune during the War of 1812.

As a young man Hugh received his education at Saco Academy, attended Bowdoin College 1825-27 but ill health prevented his graduation. He taught school from 1826-1829, and studied law in Maine and later in Boston. While in Boston he attended concerts, debates, public addresses and sermons to improve him culturally.

In April 1833 Hugh left Boston to move to the west. He carried letters of introduction from the Reverend John Pierpont, a Unitarian minister, and Daniel Webster. The letter from Webster was found years later in a lock box in the care of Hugh's grandson, John Ross McCulloch of Fort Wayne, Indiana. It said,

BOSTON, May 14, 1833

Hugh McCulloch, Esq.
Dear Sir:

Mr. Peabody has suggested that a general letter from me, such as might be shown to any friend of mine in the western states, might be useful to you in regard to the object of your visit to that part of the country. I have great pleasure in complying with the suggestion; and though this letter be addressed to you, it is intended to express to any to whom it may be shown my good opinion of your character, talents, and acquirements, and my confident expectation, should you settle in that region, that you will make yourself distinguished in the community and in your profession.

With friendly good wishes, I am
Your Obedient Servant,
Daniel Webster

Hugh's doctor had advised the 24-year-old to

move west for his health, but that was not his primary reason for going. In a letter to a friend he writes:

"The prospects of Lawyers in New England are by no means cheering enough to satisfy *me*."

Hugh thought there were too many lawyers in New England. The west was growing, living was cheaper there and lawyers were needed because:

"The people are more ignorant, and consequently are more inclined to litigation, and more apt to get entangled in the intricacies of the law. Professional men are more scarce, and are looked upon as persons of considerable importance."

Hugh's journey west was made by rail from Boston to Providence, then by steamboat to New York, then by steamboat, rail, stage and packet down the Ohio River to Cincinnati. In Cincinnati he met Elisha M. Huntington, a lawyer and a member of the Indiana house of representatives (1832-1836) from Vigo County, who suggested he settle in Indiana. Following Huntington's advice, Hugh proceeded down river to Madison, the largest and most prosperous city in Indiana at that time. He took a desk for four or five weeks in an already established law office of Jeremiah Sullivan, a prominent attorney, in order to become acquainted with Indiana law and western practices.

The letter from Daniel Webster opened many doors for Hugh, who was seeking admittance to the Indiana bar. At Madison he was examined by Judge Eagleston. Since he had to be reviewed by two judges, he proceeded to Salem and following questioning by a judge there received his license to practice in the circuit courts on May 3, 1833. In the latter part of May, he proceeded with Jeremiah Sullivan and some other law-

yers to Indianapolis where he was examined before the Indiana Supreme Court and was licensed to practice in all of Indiana's courts.

While in Indianapolis he met the then United States District Attorney, General Tilghman A. Howard, who advised him to move to northern Indiana saying:

"...It will not long be a wilderness. It is the most inviting country I have ever seen, and it will soon be filled by people from New York and New England — the right kind of people to develop it. There is Lake Michigan on its northern boundary, and a canal is being built which will unite the Wabash with Lake Erie."

Hugh took Howard's advice and traveled by horseback and stage checking out towns in northern Indiana. He went to Delphi, Logansport, South Bend, South Bend, La Porte, Goshen and Ligonier. When he arrived in Fort Wayne on June 26, 1833, he came to the St. Mary's River where the Wells Street bridge would later be located, the water was so high that he had to be rowed across in a boat with his horse swimming behind the boat. In Fort Wayne he was impressed by men like Jesse Lynch Williams, Samuel Hanna, Dr. Lewis Thompson, Marshall S. Wines, etc.

The Fort Wayne Years

Hugh was almost instantly successful in Fort Wayne. Shortly after his arrival he was asked to deliver an address on the Fourth of July. After delivering it to the small Fort Wayne village of 300, Hugh became ill with 'acclimating bilious fever.' For several months Dr. Thompson feared for his life, but Hugh finally recovered by October. It was not until he had recovered that he decided to remain in Fort Wayne. He writes:

"During my illness the population of Fort Wayne had been considerably increased by newcomers; business had also been increased by active work upon the Wabash and Erie Canal which was then being constructed. This alone would probably have induced me to remain here, but the question was no longer an open one. It was decided by the emptiness of my purse.

"Therefore, as soon as I was able to be upon my feet, although I was little better than a skeleton, I took possession of a ten by twelve office which Dr. Thompson had built for me, and I hung out my shingle as an attorney at law."

Hugh continued practicing law. He became the probate judge of the common pleas court for Allen county, Indiana.

On June 23, 1834 Hugh was united in marriage to Eunice Hardy (b. 6-11-1809, d. 2-28-1836). Their short marriage ended when she died. They had one child, Mary McCulloch, who married Lewis C. Marshall.

On July 4, 1835 Hugh McCulloch addressed his fellow citizens at the opening of navigation of the Wa-

bash & Erie Canal as reported in the *Indiana Journal* of September 18, 1835:

"Fellow Citizens:

"The celebration in which we are now engaged is one of more than ordinary interest. We have, all of us, laid by our usual avocations to commemorate events of no common character. We have assembled as American citizens to celebrate the anniversary of our national freedom and citizens of Indiana to celebrate the commencement of the navigation of the Wabash and Erie Canal. In both these events, we feel deeply interested. As Americans, we hail with delight and enthusiasm the return of that day which witnessed the commencement of our national existence. On that day, the bold spirits of our fathers refused longer to submit to foreign domination; and the infant colonies, throwing off the chains which bound them to the British throne, rose in the majesty of liberty to take their stand as an independent nation among the nations of the earth. With this event are connected the loftiest and most soul-thrilling associations. To it we are indebted for all that, as a nation, we now are and for all we expect to become, for all the national blessings we now enjoy and for those we look forward to possessing....[He addressed national issues of the Revolutionary War and the struggle with slavery.]

"...But we must turn our attention to subjects of a local character. We celebrate on this occasion the opening of the navigation of the Wabash and Erie Canal. In this event we feel an interest which perhaps we are excusable for not feeling in relation to national subjects. It is an event that comes under our immediate observation, an event to which we have looked forward with the most sanguine expectations.

"The navigation of our Canal is fairly commenced. The noble work which reflects so much honor upon our young state is now in operation. The waters of the St. Joseph, destined for the Gulf of St. Lawrence, are wending their way through the Canal to find their outlet, through other channels, in the Gulf of Mexico. It is an event worthy of being commemorated. Let us rejoice together in what it realizes and what it promises.

"The occasion requires some history of this work. I regret that the very short time I have had to prepare myself to address you, my short residence in the state, and the entire absence of documents to which I might have referred for information upon this subject will oblige me to confine myself on this head to a few general statements.

"The importance of connecting the navigable waters of the Wabash and the Maumee rivers to the Lakes is said to have suggested itself to the first explorers of the country. The route now pursued by our Canal, as early as the days of Washington, was considered to be an important thoroughfare. Such is the situation of the country — the lowness of the summit level, the general evenness of the ground, and the importance of the streams to be connected — that one is almost induced to believe that Nature herself had made preparation for the noble work that is now fairly in operation.

"In the year 1824, the attention of Congress was turned to the importance of connecting the navigable waters of the Maumee and the Wabash by canal; and an act was passed, authorizing the state of Indiana to survey and mark, through the public lands of the United States, the route of a canal to connect said rivers. For that purpose ninety feet of land on each side of said canal was donated to said state. This act, unimportant in itself is only interesting from the fact of its being the first law that was passed relative to the projected work.

"In the treaty of 1826 between the United States and the Miami Indians, reference is again made to the proposed canal. In that treaty, there is the following section: "It is agreed that the state of Indiana may lay out a canal or road through any of these reservations: and for the use of a canal, six chains along the same are hereby appropriated." This grant has been of some value to the state; but, like the one contained in the act of Congress to which I have referred, it did not offer sufficient encouragement for the state to embark upon an enterprise that would cost, for its completion, \$1,200,000 or \$1,500,000.

"In the session of 1826-27, the claims of Indiana for assistance in commencing the projected work were again brought before the attention of Congress; the result was the passage of the law, approved March 6, 1827, to which we are indebted for our Canal. By this law was granted to the state of Indiana, to aid her in opening this Canal, a quantity of land equal to one half of five sections in width on each side of the Canal. Each alternate section from one end of the Canal to the other, was reserved to the United States. The Canal was to commenced within five years and completed within twenty years from the passage of the act.

"This grant of the general government was accepted on the part of Indiana in the following year (not, however, without fierce and bitter opposition), and the state became pledged to commence and go on with the work. A board of commissioners was then appointed. The board's duty was to locate the Canal and to ascertain whether, and on what terms, funds could be obtained for its completion.

"By act of the legislature approved January 23, 1829, the line of the Canal was conditionally defined; and the board of commissioners was directed to select the lands donated to the state by the act of Congress of 1827 before referred to. In 1830, the first sales of canal lands were authorized. And the board of commissioners was instructed to employ an experienced engineer of known skill and established character to act as chief engineer of the state. His duty was to proceed to examine, determine upon, and prepare for contract the most eligible line of the summit level section of the Canal — before conditionally established — and to report his progress to the next General Assembly.

"In 1832, the final location and reported estimates of the middle section of the Canal, as submitted by the chief engineer, were approved and adopted. A canal fund was constituted, to consist of such moneys as might arise from the sale of land. And the board of fund commissioners was organized and empowered to contract for a loan of \$200,000 which, together with the moneys from the cash payments on canal lands, was estimated to be sufficient to construct the feeder canal and the middle of section of the Canal. In the same year, the canal lands were classed and rated, and the time was fixed for a reopening of the public sale of the same. The canal commissioners were authorized and directed to make a commencement of some portion of the Canal previous to the second day of March of that year to comply with the terms and conditions of the act of Congress of 1827. In pursuance of this authority and direction, in February, 1832, a contract was made by the commissioners for the construction of section 1 of the middle division. In the following June, fifteen miles, and in the succeeding November, 4 miles including the dam across the St. Joseph River were put under contract. In January, 1833, the commissioners were directed to let the balance of the section from the Aboite River to Huntington. This was accordingly done; the whole thus put under contract is now completed.

"In 1834, the commissioners of the canal fund were authorized to contract for a loan of \$400,000. And the canal commissioners were directed to put under contract that part of the line not then under contract, between the mouth of the Tippecanoe River and the Maumee at the junction of the St. Joseph and St. Mary's, and to keep the expenses within the appropriations before made. At the last session of the legislature, a further loan of \$227,000 was authorized; and a letting was directed to be made of all the line not under contract as far west as Georgetown.

"The different laws which have passed our General Assembly in relations to our Canal were not carried through that body without great difficulty and severe opposition. There has been, until within the last year or two, a strong party in the legislature which has maintained a steady, and in some instances almost a fatal, opposition to this noble work. The party lines between the friends and the opponents of the Canal were, I understand, first fairly drawn on the question of accepting the liberal grant contained in the act of Congress of 1827. The opposing parties were then about equal in numbers. Feeling ran high, and discussion became bitter and heated. Each party had its representative champions, and the result of the question is said to have been for a long time doubtful.

"The opposition ranked among its numbers some of the noblest men in the state. Their diversity of talent qualified them for the skirmish of debate or for the more difficult contest of argument with argument. Ridicule and reason, argument and satire were by turns resorted to. The idea of making a canal through a wilderness country was represented as utopian. The grant of Congress was spoken of as unimportant and entirely inadequate to justify its commencement. The value of the lands were underrated. And the expenses of the projected work were foretold as such as to overwhelm the state inextricably in debt.

"But the strength of the legislature was not all on the side of the opposition. There were, among the friends of the Canal, men of enlarged minds and liberal feeling who had the sagacity and penetration to foresee what has proved to be the fact — that the commencement of the Canal was the right way to improve the country. It was the right way to make the donated lands valuable to the state, to attract to them the attention of emigrants, and to make the wilderness of which so much had been said the very ... of the state. The arguments of the opponents of the Canal were met by the stronger arguments of its friends; and, although every inch of ground was contested, the opposition, after a hard struggle was discomfited. The better genius of the state triumphed; and the grant with its accompanying conditions was accepted.

"Well was it for us and for the state that such was the issue of this contest; well was it for us and for the state that when the projected undertaking was weak and comparatively unpopular, patriotic and enlightened minds were enlisted in its support. And while we are celebrating the results of this victory and the victories which were gained in other struggles which arose upon the passage of the different laws for the commencement and extension of the Canal, we should be guilty of ingratitude if we did not remember with gratitude and respect the services of the Canal's supporters.

"I have thus thrown a brief glance over the history of our Canal. I regret that circumstances have rendered me unable to make by notice of it more perfect and satisfactory. The work as far as it has been completed, reflects high honor upon those under whose management it has thus far progressed. It is to be regretted that the unfortunate difficulties which have lately arisen between the United States and Ohio, in relation to her northern boundary, are likely to prevent that state from completing that part of the Canal which is to be made through her territory as soon as is required by the interests of Indiana. The course which Ohio has pursued relative to this work and towards our state generally has been such as to lay us under weighty obligations to her. While we lament that anything should occur to create collision between the general government and any member of the confederacy, and while we regard the Union as of paramount importance to almost everything else and hold ourselves ready to sacrifice everything for its preservation, we cannot at the same time be unmindful of our obligations to Ohio. Nor can we overlook the fact that in the question that is now agitating our sister state the interest of Indiana and Ohio are the same. A decision against the claims of Ohio to the disputed territory may be seized upon as a precedent by which we may lose an interesting portion of our own state and may be shut out from Lake Michigan. Under these circumstances the people of Indiana would be blind to their own interests if they did not hope for a termination of this difficulty in favor of Ohio. They should do everything in their power to sustain her in the claim which she asserts and in the attitude which she has assumed.

"I do not intend, at this time, to enter upon a discussion of the merits of the question in which we all have a stake. Nor perhaps is this necessary. The subject is well enough understood here and the people of Indiana need not be told what should be their position in relation to it. I fear, however, that in other parts of the Union there is much misapprehension in regard to this question. The controversy has been spoken of as one between Ohio and Michigan. As was proclaimed in Congress by an eminent eastern statesman, it is a controversy between the powerful state of Ohio with her four and twenty representatives and the humble and powerless Michigan with her single delegate. The chivalry of the nation has been appealed to; and the question has been put in tones of



Hugh McCulloch

triumph, whether, in this country of equal laws, power shall lord it over weakness — whether a powerful state shall trespass upon the rights of an unprotected territory. This misapprehension, however, we trust, will be of short continuance. The press is beginning, in many instances, to speak truth and to shed light on the merits of this controversy. It is beginning to be viewed as a controversy between the United States and Ohio in which the territory of Michigan is not a party. Let the subject be fully understood,

let it be fairly brought before Congress, and let no party influences there be brought to bear upon it, and we will cheerfully abide the event.

"We celebrate, at this time, the commencement of the navigation of the Canal. We look upon this Canal as the first link (if I may so speak) in a chain of improvements which will one day — and at no very remote period — extend from Lake Erie to the Mississippi. Nature herself seems to have prepared the way for such a connection and in undertaking and effecting this, man will only carry into operation her original designs. And how noble is the prospect which such improvements open before us! How mighty a nation may our country one day become, if it is not shipwrecked by the negligence or misconduct of the people! How mighty have been her strides! To what a dizzy height of glory and power may she not, ere long attain!

"Who that could have taken a survey of our western country but thirty years ago could have anticipated a day like this? Then, as his eye passed over the vast valley of the Mississippi, with the exception of two or three mere specks of improvement, nothing would have met his gaze but one unbroken, illimitable, but magnificent wilderness. Then he looked upon the deep forest, the beautiful prairies, the noble rivers and the silvery lakes; and he sighed perhaps, that almost the only inhabitants of so fair a country should be savage men and the prey which they hunted. How little could he have dreamed of a scene like the present. These lakes and these rivers are bearing upon their bosoms the products of every clime; these prairies are converted into smiling fields; these forests are rapidly yielding to the axe and are already dotted with extensive farms and flourishing towns. The whole country from the Alleghenies to the Mississippi, and far beyond it, is the seat of enterprise, improvement, and prosperity. And hundreds of people are assembled at this place to celebrate the opening of a canal.

"The history of our country is an argument in favor of internal improvements — an argument which no intellect can misunderstand and no sophistry weaken. The objections which are sometimes raised to appropriations being made by the government to aid the states in carrying such improvements into operation are, it seems to me, the result of narrow views and illiberal policies. They are founded principally upon the opinion that such appropriations, inasmuch as it will be difficult, if not impossible, to make a satisfactory distribution of them among the states, will give rise to jealousy and will be creative of endless bickerings and strife. But is there not good reason to believe that sectional feelings are in some measure kept alive by the very absence of such improvements, and that railroads and canals, extending their benefits through large tracts of country, will tend to overcome and destroy them? In my judgment, such improvements, although carried into operation in the different states through the assistance of the general government, are calculated to destroy local prejudice and to unite our whole country in the bands of national attachment. Whatever tends to bring the people of the

different states together and creates a community of interest among them acts directly and powerfully to make them liberal in feeling and national in character. We are all American citizens, inheritors of the same privileges which were purchased by the blood by our common ancestors, supporters of the same government. And as the people become more familiar with each other the peculiarities which distinguish them will become less and less perceptible; and national harmony and good feeling will be produced.

"But I have already trespassed too long upon your patience. The event which we now commemorate, the commencement of the navigation of our Canal, will in a short time be forgotten in the realization of its benefits; but, as the beginning of a chain of important improvements in Indiana, it may again be called to mind. A hundred years may roll away, and the people who then inhabit this country may meet together on this spot to celebrate the commencement of canal operations in this state. God grant that he who is called upon to speak at that time may address, as I do today, a congregation of free man. And although everything else may be changed but the solid earth and the heavens above them though the Canal which is now in progress be but a hands breadth in comparison with the important improvements that shall then be in operation, God grant that the Stars and Stripes, the banner of our country, may float over their heads, an emblem of liberty, union, and prosperity."

Having served as probate judge for a little over a year, fate changed Hugh's life. During the winter of 1833-34 the State Bank of Indiana has been chartered with ten branches. In August 1835 its eleventh branch was opened in Fort Wayne and was the town's first bank. On August 25, 1835 the holders of stock in the first Fort Wayne branch bank were ordered by the state bank to pay three-eighths of the first installment of the subscription to Hugh McCulloch, Samuel Lewis and William Rockhill. That October Hugh was appointed its cashier and manager and gave bond for \$50,000. His salary was \$800 a year. He gave a receipt to Stephen G. Hunt "for four kegs of specie, supposed to contain twenty thousand dollars," which the bank received from another branch bank located at Richmond. This represented a part of the state's subscription to the stock. He came to love banking so much that he served as cashier-manager for over twenty-five years (1835-1856). Hugh writes:

"I had no practical knowledge whatever of banking and I said so to the directors, but they supposed I was better fitted for the place than anybody else they could find and I did not feel at liberty to decline the appointment. I did not, however, intend to abandon my profession and I accepted the position with the distinct understanding that I should be at liberty to resign at any time after the organization had been perfected and the business had been fairly commenced. I did not resign. I liked the business of banking and had no disposition to resume the practice of the law."

It should be mentioned that Hugh was a banker at the time of wild-cat schemes, banks failures, and Indiana scrip known as 'red dog' and 'blue pup' that was issued to workers on the Wabash & Erie Canal. Yet his bank stock sold for \$1.00 and Indiana scrip was only worth 50 cents on the dollar.

Susan Maria Man (b. 5-13-1818, d. 7-25-1898)

an 18-year-old native of Plattsburg, New York, and her friend, Alida Hubbell, answered a call for teachers in Fort Wayne. They came in the spring of 1836 to teach in the basement of the Presbyterian Church located on East Berry Street.

Later in life Susan wrote her "Recollections" and told how she and Alida came to Fort Wayne. Judge Samuel Hanna and Allen Hamilton, who were on the board of directors of the Indiana branch bank in Fort Wayne where Alida's brother Woolsey was a teller, wanted to improve educational opportunities in the city by setting up an academy. They carried a letter to Mrs. Hubbell in New York from Woolsey saying the climate would be beneficial to any one with pulmonary complaint. Both girls had been ill. Alida's mother received the letter, invited Susan's mother to dinner and convinced her to let Susan teach in Fort Wayne.

Susan describes the trip from New York in detail. When the girls arrived in Fort Wayne by river in a pirogue, one week after leaving Toledo, they landed near the fort. Susan noticed that the troops had abandoned the fort and that it was inhabited by an Irish family. They took the back way through the village since it was Sunday and they didn't wish to offend anyone's religious beliefs. They ate supper at the Hubbells and later, during tea, met Hugh McCulloch, who had come to do business with Woolsey. The girls were impressed by McCulloch's six foot tall, slender, well proportioned build as well as his blue eyes, fair hair, and Boston accent.

Susan wrote several letters to her mother from Fort Wayne. Below are some excerpts pertaining to Hugh, the canal, and their home in Fort Wayne:

In Susan's letter about the 4th of July, 1836 Independence Day celebration she tells about the canal:

July 16, 1836

"Sabbath evening at sundown they commenced cannon and kept it up at regular intervals all night. In the morning they found that the water was high enough in the canal to bring the boat into town for the first time. Most of the citizens then went down to the aqueduct [St. Mary's aqueduct] and came up to town on the boat. The ladies and gentlemen then marched to music up to the oration and from there to a dinner in a grove, then to the canal boat. When they returned from their boat ride they went to the Independence ball. We went only to the oration although we had invitations to go the whole hog."

April 23, 1837

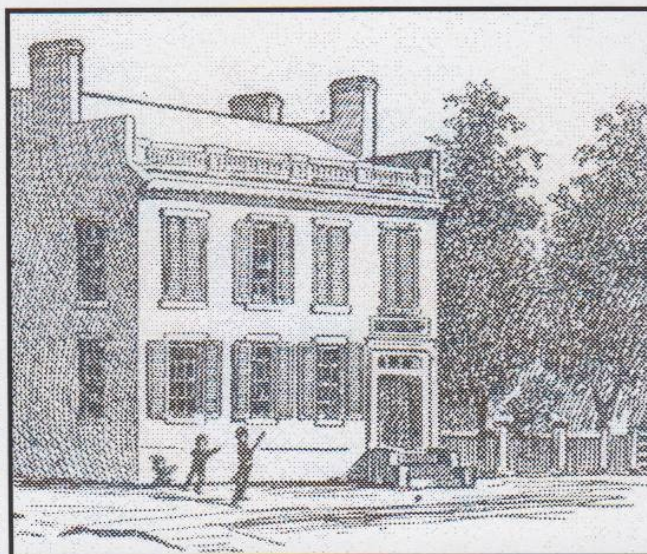
"Mr. McCulloch & I went to the dam on the St. Joseph used to raise the water to let into the canal. The river is very wide and the dam is about 12 feet high. It was a beautiful ride [she went on horseback] all the way upon the towpath. We saw lots of wild ducks & wild flowers."

"Next week Mr. Hamilton has a party invited to go for a ride on the Canal. They are only going down to Mr. Vermilia's [Vermilyea's] to dinner & back in the evening. I think it will be very pleasant and shall go if possible."

Soon thereafter Susan had successfully completed one year of teaching in Ft. Wayne and returned to Plattsburgh by river, since the Wabash and Erie Canal was not open to the east at the time. There she made preparations for her upcoming wedding to Hugh McCulloch. They were separated for eight months with Hugh in Ft. Wayne and Susan in the east. They sent love letters back and forth until they were married on March 21, 1838 in Malone, New York. Hugh was about 10 years older than Susan.

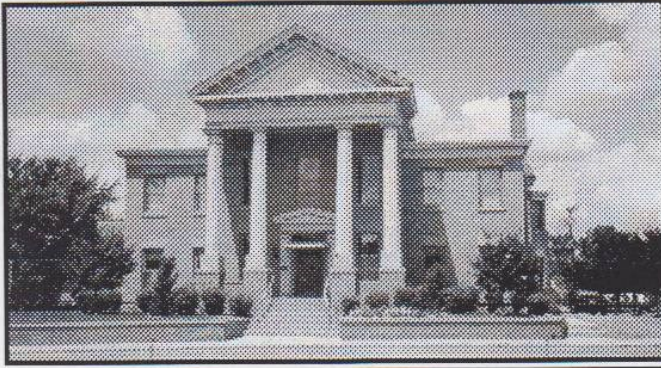
After their marriage, the McCullochs began their return journey to Ft. Wayne the last week in March traveling by double wagon, light wagon, and railway from Plattsburgh to New York, City, where they spent two weeks with relatives and made purchases for house-keeping. They paid a little visit to Utica to Susan's cousin Alrick Hubbell, took the Erie Canal to Buffalo, took thirty-six hours to cross Lake Erie to Toledo, went by stage to the head of the rapids [Grand Rapids on the Maumee River], and then returned to Ft. Wayne by horseback. Susan describes the horseback journey:

"It was a fatiguing [fatiguing] ride for the makers of the canal [Wabash & Erie] had left trees and other debris in the middle of the road besides destroying the log bridges, so we were obliged to ford all the streams, the banks of which were very steep and difficult of ascent and descent. They horse having often to plunge into deep muddy water, and get up the bank by walking sideways."



The McCulloch's first home was in the back of Ft. Wayne's first bank building.

The newly married McCullochs first lived in the State Bank building on the southwest corner of Main and Clinton Streets that was constructed by L. G. Tower for \$12,450. The two banking rooms were located at the front of the building and were connected to the living rooms at the back. Charles McCulloch, Hugh's



The McCulloch Mansion Photo by Bob Schmidt

son later described the rooms as follows:

"A large fireplace, where good-sized sticks of wood were burned, made the back room a most cheerful place....that old fireplace was an attractive spot, and many of the prominent men of the town met there daily to talk politics...the front room lobby was made comfortable...by a large stove...my father, as cashier, and W. M. Hubbell, teller, performed all the duties of the bank, even to making and keeping up the fires.

Soon after becoming a resident in Ft. Wayne, Hugh McCulloch noted that there was no public burial ground and that internments were being made in a lot not titled to the town. He felt there was no assurance that the bodies buried there would remain undisturbed. In a letter sent to I.D.G. Nelson many years later on November 24, 1885, Hugh tells about setting up the Old Broadway Cemetery saying:

"...I, therefore, in 1837,...bought of Judge Hanna four acres of land near the town, enclosed them with a handsome fence, and laid them off into burial lots. A part of the lots were set apart for the poor, the rest were offered for sale....The proceeds of the sales were applied to the payment of the money I had expended in the purchase and improvement of the ground. For my trouble I expected and received no compensation."

The ground for the cemetery was surveyed for Hugh by S. M. Black on September 7, 1838 and recorded on February 26, 1839 by R. Emmet Fleming. The cemetery was used for about 25 years until the new larger Lindenwood Cemetery was opened in 1860. As no money was set aside to maintain Broadway Cemetery it became an eyesore and many of the graves were moved to Lindenwood. Hugh was asked to donate the land for a public park. In the same letter noted above he states:

"...As the lots were sold for burial purposes only, the property reverts to me when it ceases to be used for burial purposes. Under these circumstances, I have offered to relinquish my right to it to the City of Fort Wayne, upon an agreement of the City to properly enclose and beautify it, and permanently maintain it as a "Public Park."

Hugh and Susan sold and deeded the property to Ft. Wayne on February 5, 1886, for \$1.00. The pub-

lic park then became known as McCulloch Park. All the graves were removed except that of Governor Samuel Bigger because they couldn't find any next of kin to authorize its move. It is enclosed by a fence and has a marker about Bigger, Indiana's 7th governor 1840-1843.

By 1843 the McCullochs were financially able to hire Henry Williams to build them a mansion in the six hundred block of Superior Street then known as Water Street. The home, located to the east of the St. Mary's Aqueduct, was built with its backyard on the St. Mary's River where a riffle in the river was a famous fishing place of the Miami Indians. The mansion fronted on the Wabash and Erie Canal, which flowed about 100 yards from its front door and today is the location of railroad tracks.

The warranty deed for their property read:

The warranty deed for the 15.71 acres tract of land began at the point on the south side of the St. Mary's River at the northeast corner of the west half of the southwest quarter section 2 tract 30 north range 12 east which point is at the northwest corner of Ewing's addition; 36 rods to the Wabash and Erie Canal; thence by said canal, south 71 west 18 rods; thence north 46, west 53 rods to the river; thence with the meanders of said river to the place of beginning.

This is where Susan spent her time while Hugh was busy with banking often journeying to Indianapolis on horseback. She described the grounds around the mansion as follows:

"We often found arrow heads and sometimes money with very ancient dates upon it. We beautified this place with fruit trees and shrubbery."

"We thought we were very comfortably fixed when we had a canal by which we could go to Buffalo and Cincinnati, but the 'Pittsburgh, Ft. Wayne & Chicago R. R.,' which came through in 1854 made a much greater change in the tone of society, railway people came flocking in and multitudes of strangers, giving the little town quite a different aspect."

Years later one of the McCulloch's grandsons described the home and grounds saying:

"Architecturally, it was perfect. With the porch on the left, the green house on the right, and square columns...it was a splendid house. There was a tall white picket fence surrounding the entire estate. Its grounds were filled with fruit trees, and grapes...Behind the house, down on the bank of the St. Mary's River, there were sycamore trees."

In these beautiful surroundings Susan oversaw their farm-garden, trained servants that had immigrated from Germany, was active in Fort Wayne's Civil War movement, and raised their growing children as well as two of the Vermilyea children after canal contractor Jesse Vermilyea died of cholera in 1846 and his wife Maria passed away. The McCullochs were appointed guardians on May 1, 1848. In her "Recollections" Susan

wrote:

"Mr. and Mrs. Vermilyea, friends of ours, died leaving a family of little children. He was a prominent business man, with quite a large estate. His death was very sudden, congestive chill and his wife died of a broken heart a year and a half after. His sister, who had quite a large family of her own, was willing to take the two children who resembled her brother, brunettes, the two blonds, resembling their mother, she felt that she could not take care of. We felt it our duty to take them into our family, and they were raised as our own children. We never were sorry, never regretted it, they were docile, amiable, made themselves very useful in the family, and after receiving a good education were married from our house. The last one was married just before we came to Washington [in October] 1864."

The McCulloch Children

Hugh and Susan had six children. Alida and Edward died young and Mary Stewart was born and reared in Washington, D. C. Their children were:

Alida	b. June 18, 1839	d. Aug. 1840
Charles	b. Sept. 3, 1840	d. Mar. 18, 1921
	At age 19 was bank teller	
	m. Sada F. Rosson	
	m. Ada Willison	
Frederick	b. 1842	d. After 1895
	At age 18 was farmer	
Edward Beecher	b. Aug. 9, 1847	d. Aug. 14, 1849
Mary Louisa	b. 1856	d. 1929
	m. John Brooks Yale	
Mary Stewart	b. Jan. 19, 1867	d.
	m. Lewis Charles Marshall	

Finding the McCullochs and their children in the Federal Census was tricky. In the 1860 census they were listed as McCalled. The 1860 census also showed Anna E. Vermilyea (age 24, housemaid) living with the family.

In the 1860 census Hugh is listed as Pres. Bank of State of In.. He has real estate valued at \$50,000 and a personal estate valued at \$25,000. In the 1880 census they are living in Vansville, Prince Georges, Maryland. Hugh is a 70 year old banker-farmer. Susan is 60 years old keeping house.

B. J. Griswold in his *Biographical Sketches of Fort Wayne and Allen County* reveals more about Charles. He was born September 3, 1840, had a private tutor and then was graduated from Fort Wayne public schools. In 1874 he became the president of the Hamilton bank, which was founded in 1853 by Allen Hamilton, Hugh McCulloch and Jesse Lynch Williams as Allen Hamilton and Company, and continued as president in its successor, the Hamilton National bank. He was:

"Born during the period of the building of the Wabash and Erie canal, he was a child of three years when traffic on the great artificial

waterway, with Fort Wayne as the center of the activity, was opened between Lake Erie and the Ohio river. During his youth the first railroads were built, connecting Fort Wayne with Chicago and the East."

Charles married Sada F. Rosson of Vincennes, Indiana, on June 20, 1865. They had a son, John Ross McCulloch. After Sada's death Charles married Ada Willison, of Beloit, Wisconsin. They had a son, Fred. H. McCulloch.

Charles was a member of the board of trustees, which established and constructed Fort Wayne's original municipal water works. Griswold in his book *The Pictorial History of Fort Wayne* states:

"The city council took initial action in the matter of the water-works plan in the spring of 1876, when a lively controversy raged over the proposition to secure the water supply from the abandoned Wabash and Erie canal feeder, connecting with the St. Joseph river. The plans prepared by J. D. Cook, of Toledo, Ohio, in 1879, were adopted by a popular election of 3,094 to 561, and the applications of these plans formed the foundation of the present system in which Mr. McCulloch took a prominent part."

Hugh's Civic Life

Hugh was also an early trustee after Fort Wayne was incorporated. Upon the resignation of William G. Ewing as an associate judge of the Allen county court in 1836, Hugh was appointed by Governor Noah Noble to fill the vacancy. In 1839 he was a member of the city's first fire company that reorganized in 1841 as the "Anthony Waynes." Hugh served on the committee of by-laws in 1841 to establish an organization whose object was to detect and punish criminals, especially horse thieves, incendiaries and counterfeiters.

Preceding the Great Canal Celebration in 1843, Hugh was on the committee for correspondence and invitation. During the celebration he was a reader at the exercises held at the grove on Col Swinney's farm. A meeting was held at the Spencer house later in the year at which Jesse L. Williams, Hugh McCulloch and others spoke advocating daily mail service. Thus one mail delivery each day by canal boat was secured. That same year Hugh proposed an ordinance to pacify irate citizens. It said that no citizen should allow more than two of their swine to wander at will over the city streets and private property.

Although the exact date on which the first library was built isn't known, 10% of the sales of lots in the original plat of Fort Wayne were to be appropriated for an Allen county library. In 1845 Hugh was a city-councilman. Hugh participated in the 1846 meeting to establish the Fort Wayne Female college on land donated by William Rockhill. In 1850 the county commissioners appointed a committee composed of Hugh McCulloch, J. K. Edgerton and Henry R. Colerick to pur-

chase \$150 worth of books for the library. Hugh was one of the speakers at a meeting held on January 21, 1851, which had as its purpose petitioning the state legislature to adopt measures to encourage immigration for the special benefit of the northern part of the state. Henry Rudisill had already been successful in securing many German settlers through communication with German emigration officials.

In 1853 the Fort Wayne city council chose Hugh McCulloch, Charles Case and William Stewart to act as a board of trustees to establish "free schools." They were given \$330.72 to establish and maintain schools for 1,233 children of school age for one year. They rented the old McJunkin school building on Lafayette street for the children on the east side of town and hired Isaac Mahurin as principal and Miss M. L. Mahurin as his assistant. They hired Mr. and Mrs. A. M. Hubbard to teach the west side children in their home on the corner of West Wayne and Ewing streets. The free school opened that September.

In April 15, 1861, a committee composed of Lott S. Bayless, Joseph Brackenridge, A. P. Edgerton, Samuel Hanna, Pliny Hoagland, Hugh McCulloch, and Hugh B. Reed was appointed to prepare resolutions concerning Fort Wayne's place in the Civil War. The resolutions read, "in the present crisis of our national affairs, there should be but one party in the state of Indiana, and that party should stand pledged before the country to uphold and sustain, by all the means in its power, the national administration, enforcing obedience to the laws preserving the public property and vindicating the honor of the flag." On July 4 of that year after Allen county soldiers had departed for the war, Hugh delivered an oration in which he said:

"Let the storm blow — let traitors rage, and the despots of Europe 'imagine a vain thing' — liberty is still with us, a living principle, the union, though assailed, a reality — and, bound together and cemented as they were by the flood of the Revolution, may we not hope that they are indissoluble and imperishable?"

Early Banking Practices

Hugh described his early banking practices as follows:

"There were in the times of this bank no express companies in the West. Money was carried from place to place by its owners or private messengers. I have said that at the quarterly meetings of the bank directors the accounts between the branches were adjusted. It was at these meetings also that the branches usually obtained their circulating notes. Every director, therefore, in going to or returning from these meetings, was under the necessity of taking with him considerable amounts of money and although the most of the directors traveled on horseback and alone, with thousands of dollars in my saddle-bags, without the slightest fear of being robbed. I was well known upon the road and it was well known that I had money with me, and a good deal of it, and yet I rode unarmed through the woods and stopped for the night at the taverns or

cabins on the way in perfect safety."

State Bank Reorganized

Legislation had been passed under which many banks came into existence without sufficient coin backing. Men of experience like Hugh saw approaching disaster.

In 1857, after the charter for the State Bank of Indiana had expired, the bank was reorganized as a branch of the Bank of the State of Indiana. Hugh McCulloch became its president. Charles D. Bond was its cashier. Shortly thereafter, a run on the bank occurred due to the panic of 1857. Hugh weathered the storm by placing the most specie at the banks receiving the hardest attacks and by using banknotes where depositors were borrowers as well. His bank was the only one in the west that did not have to suspend specie payments. The Chemical Bank of New York was the only bank in the east that could claim this achievement.

Hugh served as the president of the State Bank of Indiana until 1863 and, after having been a banker for over 25 years, Hugh was nationally known as one of the ablest in the country for his prudent bank management.

The Civil War made it necessary for the Federal Government to establish a new financial system that was to include the issuance of its own notes. Hugh, being strongly opposed to such a system, went to Washington D. C in 1862 and presented his views quite aggressively to Congress. This law would interfere with his bank, which was perfectly solvent and able to meet all of its obligations. Almost everyone else was for the change so he made a thorough study of the matter and eventually changed his opinion.

When the national banking law was enacted by Congress in March 1863 it was necessary to set up a new bureau with its chief to be known as the Comptroller of the Currency. Hugh and his wife Susan were making an Eastern trip for their 25th wedding anniversary at the time and visited Washington. While there he passed through the Treasury Building and, not acquainted with Secretary of the Treasury, Salmon P. Chase, Hugh drew his card from his pocket, handed it to Chase's attendant, and walked on. Hugh and Susan went on to visit Baltimore, Philadelphia, and New York. When he reached Plattsburg, N. Y., he found some letters and messages awaiting him. One was an urgent telegram from Chase inviting him to come to Washington at once. Hugh met Chase in Washington and was offered the new position of Comptroller of the Currency. Hugh knew that this would mean resigning the presidency of the Bank of the State of Indiana resulting in a large pecuniary loss to him and having to move to Washington, D.C. thus leaving behind cherished friendships and busi-

ness relationships. He writes:

"Being in a strait, I did what all men who have sensible wives ought to do when important questions are to be considered — I consulted by wife."

Hugh was urged to accept the position by other bankers who told him his name would restore confidence in monetary circles. He agreed to it with the understanding that he alone should be responsible for the bureau. He asked to name his own clerks and Chase agreed to appoint them. His appointment by President Lincoln followed.

The McCulloch family moved to the east. Their life there will be presented in a second installment of Canawlers At Rest: Hugh McCulloch.

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Speakers Bureau

October 12, 2008 — Carmel, IN

Charles (Chuck) Huppert, CSI vice-president from Broad Ripple, spoke to 25+ people at the Carmel-Clay Historical Society in Carmel, Indiana, on October 12 about the Indiana's Central Canal. He was surprised how many people turned out on a warm beautiful sunny Sunday afternoon. He passed out a plat map of the town of Chillicothe, a Hamilton county town that never was. They were surprised to hear that there still exists a significant amount of Central Canal remains in Hamilton and Madison counties. One man thought that the once significant amount of cut stone on Stony Creek just west of Allisonville Road might have been a culvert.

CANAWLERS AT REST

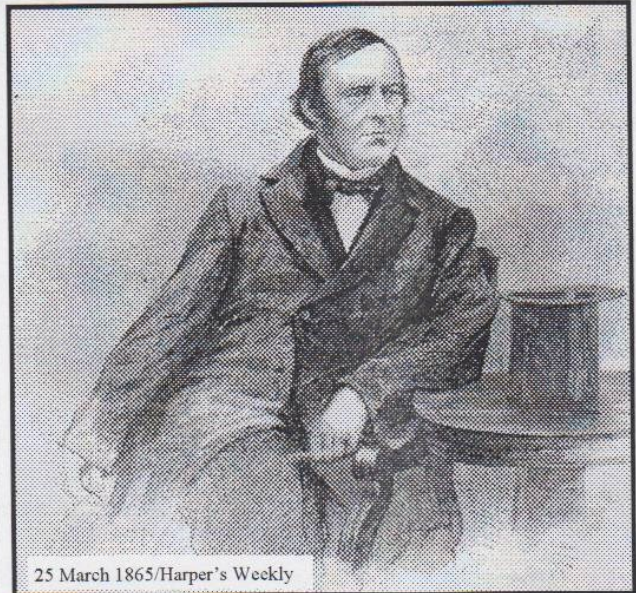
HUGH McCULLOCH

Part II: His Washington Years
First Comptroller of the Currency and
Twice Secretary of the Treasury

b. December 7, 1808

d. May 24, 1895

By Charles B. Huppert



25 March 1865/Harper's Weekly

Hugh McCulloch made his first business trip to Washington D.C. in 1862. At the time he was the president of the new Indiana State Bank. He had been the branch cashier and manager of the Second State Bank of Indiana in Fort Wayne for many years; however, its charter expired in 1857. When the new Indiana State Bank was formed, Hugh McCulloch was made its president.

The reason for McCulloch's sojourn to Washington City (as it was then called) was to oppose a bill in Congress establishing a national banking system. McCulloch opposed the bill because he felt that if the Union lost the Civil War the entire banking system could fail. However, with strong state banks, the disruption of the Federal government would have much less of an impact. McCulloch failed in his effort. The bill, after being amended, passed and was signed in to law early the following year.

In the meantime McCulloch and his wife decided they needed a vacation. So in March of 1863 they journeyed back to Washington. The vacation was to be a quick one. So they could thoroughly enjoy their time they did not leave an itinerary as to where mail could reach them. While in Washington they visited the Treasury Department. At that time Salmon P. Chase was Secretary of the Treasury. McCulloch did not feel at liberty to call upon him since he did not know him and had no business to transact; however, he did leave his card with Chase's messenger. The next morning the McCullochs left Washington for Baltimore, Philadelphia, New York City and then Plattsburg, New York, where he and his wife, Susan Man, had been married in 1838.

Sometime near the time they were on vacation, McCulloch revisited the idea of the creation of a national banking system. He had a change of mind and wrote about it:

"My opinion in regard to the establishment of a national banking system underwent a change after the bill which I had opposed had been amended and became law. It had become quite certain that the war was not to be brought to an early close, and that the expense of prosecuting it, already largely exceeding its anticipated cost when hostilities were commenced, must be enormously increased before it was ended. . . . I had therefore been forced to the conclusion that banks with a perfectly secured circulation, which would be current throughout the Union, were an absolute necessity, and a careful examination of the Bank Act had satisfied me that this necessity had been met by it."¹

When he returned to Indiana, he found several telegrams which urged him to return to Washington, and a letter from Salmon Chase offering McCulloch the position of Comptroller of the Currency. Such a position heretofore had not existed. The purpose of the position was to, *inter alia*, set up the national system of banks. In the letter Chase strongly urged McCulloch to accept the position. McCulloch undoubtedly was shocked and claimed to be embarrassed. However, after much soul searching and consulting with his wife, he decided that

¹McCulloch, *Men and Measures of Half a Century*, p. 164.

he must resign from the State Bank and accept the position of organizing the National Currency Bureau.

Shortly thereafter McCulloch found himself in Washington in Chase's office where they discussed the situation. McCulloch only asked that in addition to his \$5,000 per year salary that he be allowed to pick his own clerks, to which Chase quickly agreed. During the next twenty-two months McCulloch chartered 868 national banks, none of which failed. Chase, due to the fact that he was seeking the Republican nomination for the presidency, resigned from the Cabinet in June 1864. Abraham Lincoln replaced him with William P. Fessenden. Fessenden had many physical problems and after Lincoln's re-election and just before his second inauguration, Fessenden resigned as Secretary of the Treasury.

Within a couple of days of that inauguration – March 4, 1865 – Lincoln called McCulloch to his office in the White House and offered the Cabinet position to him. McCulloch was taken aback because he did not suspect that this was the reason that he had been summoned to the White House. He responded that he was unsure of his ability to do what was required of the Secretary in light of the existing financial condition of the government. "I will be responsible for that," said the President. "I will be responsible for that, and so I reckon we will consider the matter settled." The next day Lincoln sent the nomination to the Senate which confirmed the appointment unanimously.

One of the most serious problems that McCulloch inherited was the fact that over 25% of the greenbacks in circulation were counterfeit. So,

"On the afternoon of April 14, 1865, with [Lafayette C.] Baker still in charge of the anti-counterfeiting campaign, Abraham Lincoln met the Secretary of the Treasury Hugh McCulloch, who described the ongoing severity of the counterfeiting problem to the [P]resident. McCulloch suggested: 'We should have a regular permanent force whose job it will be to put these counterfeiters out of business.' Lincoln agreed. It was the last meeting McCulloch ever had with Lincoln."²

As we all know, the President was assassinated that evening by John Wilkes Booth at Ford's Theater. A page was turned and another chapter began in the history of the United States.

Lincoln's successor also agreed with McCulloch. President Andrew Johnson continued McCulloch in office throughout his presidency. Because of the political

upheaval caused by the assassination, the United States Secret Service was not hatched until July 5, 1865, when Hugh McCulloch swore in the first director of the United States Secret Service, William P. Wood.³

McCulloch, as Secretary of the Treasury, believed that it was incumbent upon him to make the dollar as stable as possible. To do this he believed that two things should occur. First, specie payments should be resumed. Second, federal greenbacks should be retired. All of this he explained in an address he gave in Fort Wayne, Indiana, October 1865. He said:

"I am not one of those who seem disposed to repudiate coin as a measure of value, and to make a secured paper currency the standard. . . . I favor a well-secured convertible paper currency – no other can to any extent be a proper substitute for coin. . . . Whenever specie is needed for such a purpose, the paper currency of the country should be convertible into it, and a circulation which is not so convertible will not be, and ought not to be, long tolerated by the people. The present inconvertible currency of the United States was a necessity of the war; but now that the war has ceased, and the Government ought not to be longer a borrower, this currency should be brought up to the specie standard, and I see no way of doing this but by withdrawing a portion of it from circulation."⁴

It appears that it was Hugh McCulloch who firmly settled the matter of putting the United States on the gold standard. This was accomplished within eight years after he became Secretary of the Treasury. This standard remained the basis of our system of currency for almost 100 years. It ended when President Nixon eliminated the fixed gold price in 1971 causing the system to break down.

McCulloch served as Secretary of the Treasury until his successor was appointed by President Grant shortly after he became president in March 1869. By

² Melanson, *The Secret Service*, p. 10.

³ The reason that McCulloch conducted the swearing-in of Wood was because the newly formed Secret Service was then a division of the Treasury Department with its only task to investigate counterfeiting. Now the U.S.S.S. is under the Department of Homeland Security and has two primary functions: investigation and protection. The responsibility for protection evolved out of the assassination of President William McKinley in 1901, the third presidential assassination after Lincoln.

⁴ McCulloch, *Men and Measures of Half a Century*, p. 201.

1870 McCulloch had moved to London where he was to head up the London office of Jay Cooke & Co., which there was called Jay Cook, McCulloch & Co. This banking company was headquartered in New York City with offices in Washington. It was a most successful bond brokerage house and was usually involved with any bonds which were issued by the United States. However, by 1873 with Cooke's interests elsewhere, the company failed. McCulloch continued the London office for three years thereafter as McCulloch & Co. In 1876, McCulloch returned to the United States.⁵ In 1884, President Chester A. Arthur asked him to resume duties as Secretary of the Treasury. However, what Hugh McCulloch did in the intervening years eludes this writer. In October 1884, the President called upon McCulloch at his farm home, Holly Hill, in Prince George's County, Maryland,⁶ and told him of the resignation of his Secretary of the Treasury, Walter O. Gresham. The President asked him if he would consent to a second time as Secretary. McCulloch consented and filled out Arthur's term for about 5 months until March 4, 1885, when Grover Cleveland was inaugurated.

Hugh McCulloch retired to his Maryland home where he concluded his memoirs, published in book form in 1888 under the title *Men and Measures of Half a Century*. There he resided with his wife until his death. Hugh McCulloch passed away at Holly Hill on May 24, 1895. On May 27th his body was removed to the Episcopal cemetery, Rock Creek, in the District of Columbia. Services were held at the church, and the body was borne to the gravesite a short distance north of the church.

To complete this account, William E. Gladstone, future Prime Minister of England, best summarized McCulloch's achievements when he stated in 1867 before the House of Commons:

"Let us not be ashamed to follow a good example wherever we may find it, or to render a just tribute of admiration to the courage and forethought of the American people, who are at this moment bearing a large burden of taxation, both in its amount and kind, which makes their conduct a marvel, because they believe that the true secret of their future lies in the steady and rapid reduction of their debt. I am sure the prevailing sentiment of the House will be to convey to the American people, to the authorities there, and to the able and enlightened Minister of Finance [Hugh McCulloch] our hearty congratulations and our best wishes, that he may long continue to apply the same vigorous

and prudent hand in thus wisely administering the resources of his country."⁷

⁵ This is somewhat controverted in a New York Times article announcing his death dated May 25, 1895.

⁶ Thanks to Susan Pearl, historian for Prince George's County, for confirming the location of Holly Hill. She explains that McCulloch's 514 acre farm was actually in two Maryland counties, Prince George's and Montgomery. It was located in the Southeast quadrant of the intersection of the Capitol Beltway (I-495) and New Hampshire Avenue (MD 650), about 3 1/2 miles outside of the District of Columbia.

⁷ New York Times article of Hugh McCulloch on May 25, 1895.

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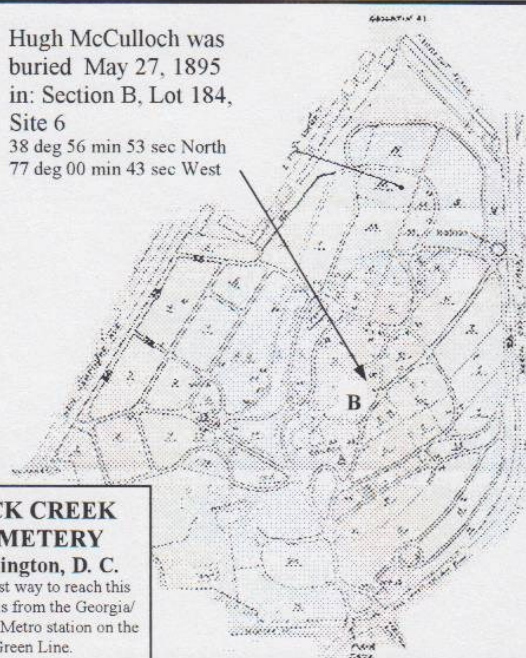
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WANT TO LEARN MORE ABOUT HUGH MCCULLOCH?

Lincoln's Treasurer: Hugh McCulloch of Fort Wayne at the Fort Wayne History Center This exhibit will be on display Dec. 15, 2008, through June 30, 2009, at the History Center located at 302 E. Berry St. in Fort Wayne. It shows how Fort Wayne native, Hugh McCulloch, shaped Abraham Lincoln's presidency and legacy.

Hugh McCulloch: Father of Modern Banking This 247-page book by Fort Wayne native, Susan Lee Guckenberger, is available at the History Center. www.fwhistorycenter.com or call (260) 426-2882.

Hugh McCulloch was
 buried May 27, 1895
 in: Section B, Lot 184,
 Site 6
 38 deg 56 min 53 sec North
 77 deg 00 min 43 sec West



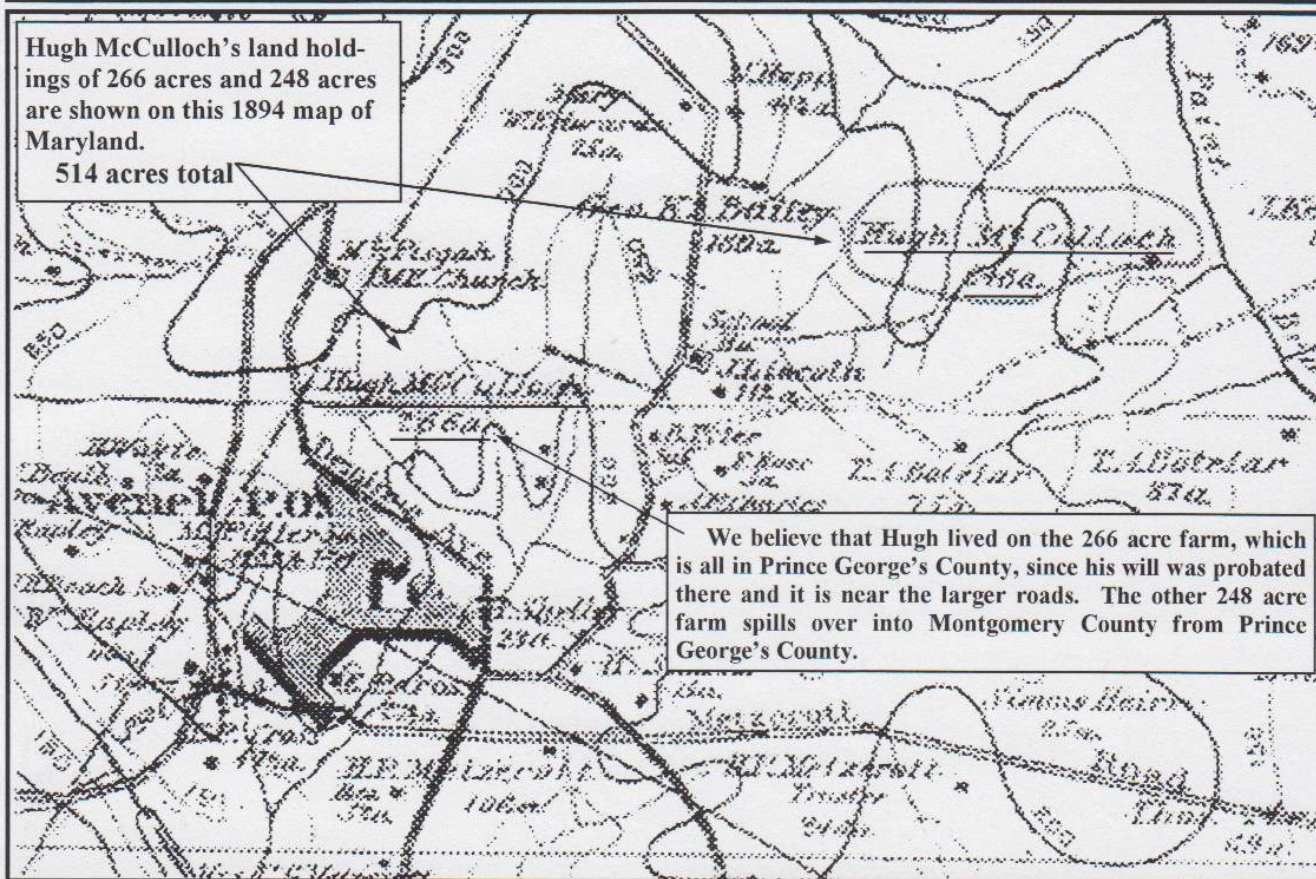
ROCK CREEK CEMETERY

Washington, D. C.

The easiest way to reach this cemetery is from the Georgia/Pentworth Metro station on the Green Line.

Hugh McCulloch's land holdings of 266 acres and 248 acres are shown on this 1894 map of Maryland.

514 acres total



We believe that Hugh lived on the 266 acre farm, which is all in Prince George's County, since his will was probated there and it is near the larger roads. The other 248 acre farm spills over into Montgomery County from Prince George's County.

McCULLOCH

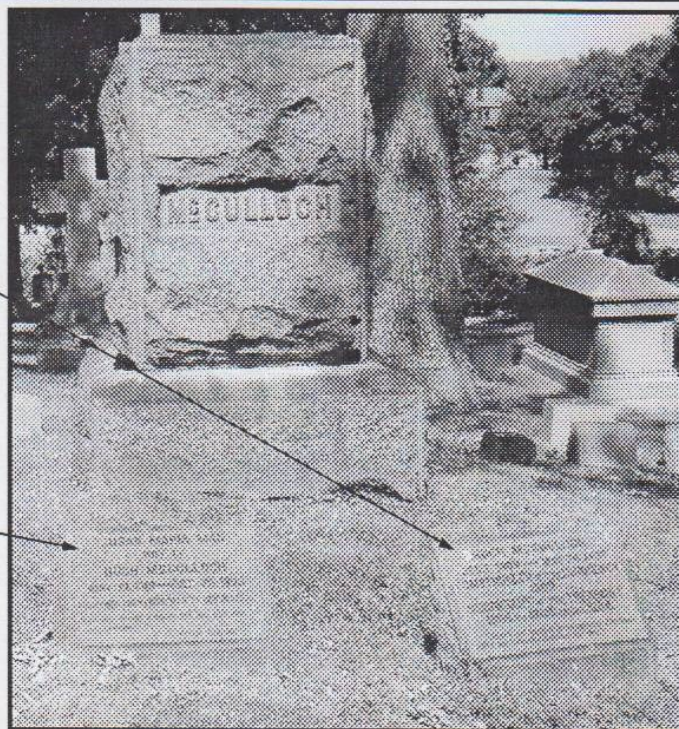
HUGH McCULLOCH
DEC. 7, 1808 - MAY 24, 1895
COMPTROLLER OF THE CURRENCY
1863

SECRETARY OF THE TREASURE
1865 TO 1869 AND IN 1884

*"Justice and Judgement are the habitation of Thy Throne.
Mercy and Truth shall go before Thy face."*

SUSAN MARIA MAN
WIFE OF
HUGH McCULLOCH
MAY 13, 1818 - JULY 25, 1890

TOGETHER THEY PASSED FIFTY SEVEN YEARS
*"With long life will I satisfy him and shew him my salvation:
Psalm XCI, 16."*



In August Chuck Huppert, CSI vice-president from Indianapolis, took these pictures of the grave sites of Hugh and Susan McCulloch in the Rock Creek Episcopal Church Cemetery located just north of Anderson Cottage, the place where the Lincolns spent their summers in 1862-4. The cottage is north of the White House a little over 3 miles and was just opened to the public this Spring after a \$21 million renovation.