



The Wife of the Wizard of the Saddle

Norman Dasinger, Jr., June 11, 2021

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Nathan Bedford Forrest and Mary Ann Montgomery in Hernando, Mississippi, August 1845 | painting by [John Paul Strain](#)

“She was a pretty, educated, petite, gentle, quiet, well-mannered, pious, Christian and introverted lady.”

Mary Ann (Montgomery) Forrest as described by her uncle in 1845

Mary Ann (Montgomery) Forrest was born October 2, 1826, to William H. and Elizabeth (Cowan) Montgomery. Her father died in 1829 and is buried in the Cowan Cemetery, Franklin County, Tennessee. Sometime following his death, Mary Ann’s widowed mother moved to Desoto County, Mississippi. Mary Ann’s uncle was the Rev. Samuel Cowan, a well-known clergyman in the Cumberland Presbyterian Church, living in Desoto County. So, his widowed sister, Elizabeth (Cowan) Montgomery, eventually followed him in order to be near familiar faces.

Elizabeth’s father, Mary Ann’s grandfather, was James Cowan. He was a War of 1812 veteran and fought with Andrew Jackson at the battle of New Orleans. Afterward, he remained in the Army and was given command of an area of frontier Tennessee from what is now Chattanooga to a point north of present-day Huntsville, Alabama. At that time, it was land under control of the United States government. It was stated in a letter in 1895 that “Captain James Cowan moved from Blount County, Tennessee to this country (the Cowan area) in 1806 and was the second man to settle here.”



Mrs. Mary Ann Forrest in her late 40s, with her grandson, Nathan Bedford Forrest II | findagrave

In 1845 near Hernando, in Desoto County, Mississippi, Mary Ann Montgomery and Nathan Bedford Forrest would meet. On an August Sunday, Mary Ann and her mother were in their buggy on their way to church to hear her uncle preach. As Forrest encountered the two women, he noticed they were broken down in the middle of a creek. Some local young men were on the bank laughing and teasing the ladies. Twenty-three-year-old Bedford rode up on his horse and immediately waded across and carried Mary Ann and her mother to safety. After properly introducing himself, he asked permission to call on Mary Ann. Mrs. Montgomery agreed. Bedford proposed on his second visit. She hesitated, but accepted on the third. They were married September 24, 1845. Her uncle, the Reverend Cowan, performed the ceremony. They had two children: William (Willie) and Frances (Fanny), who died when she was five years old.

On July 3, 1863, Nathan Bedford Forrest was traveling through his wife’s hometown of Cowan, Tennessee. His command was screening and defending Confederate Gen. Braxton Bragg’s Army as they made their retreat from middle Tennessee into northeastern Alabama. On that day, as the last units passed through Cowan, an elderly woman stepped from the Franklin Hotel and shouted to a passing cavalryman: “You big cowardly rascal, why don’t you turn and fight? I wish old Forrest was here. He’d make you fight.” The cavalryman was, in fact, Forrest. He just lowered his head, smiled, and kept moving.

Mary Ann (Montgomery) Forrest died in 1882. Dr. Samuel Mitchem, in a 2020 article about her, wrote, “She was the love of Bedford’s life and in many ways, exerted a profound influence on him.”



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