Kate Stuart

Legendary Lady of the Lower Cape Fear

Brooks Newton Preik

When stories are told about Kate Stuart, one of Southport’s most colorful characters of the past, it is difficult to know where truth ends and legend begins.

Born August 17, 1844, at the waterfront inn she would occupy for all of her 85 years, this extraordinary woman played host to the rich and famous as well as to scores of ordinary citizens from all over the country whose memorable vacations at the Stuart House became an annual pilgrimage. “Miss Kate” was known as a patron of the arts, a poet, an accomplished educator, a leader in religious and civic affairs, an astute businesswoman and an innkeeper par excellence.

In an era when ladies - especially Southern ladies - were admired for their gentility and femininity, Kate Stuart could hold her own with public officials, attorneys, historians and politicians. Never one to be intimidated, Miss Kate was said to have discussed politics often and sometimes heatedly with Smithville’s business leaders. The site for these discussions was likely to be beside an old pot-bellied stove in Watson’s Pharmacy or just as frequently in a comfortable rocking chair on her own wrap-around veranda overlooking the Cape Fear River.

Kate Stuart inherited an industrious, independent spirit and a head for business from her mother, Mary Elizabeth Garland Bensel. At a time when the role of a woman was usually limited to that of wife and mother, Mrs. Bensel was forced by circumstance to provide for her family. Her husband John died prior to 1842, leaving his widow the sole support of their five children. According to some reports, by 1840 (and possibly even earlier) Mrs. Bensel had opened her hostelry, known then as the “Water Skirt” inn, at the river’s edge on Bay Street.

On November 10, 1842, Mary Elizabeth Bensel married Dr. Henry Charles Stuart, a native of Scotland, and a chemist at Fort Johnston. Shortly after the birth of their daughter Kate in 1844, Stuart left Smithville, never to return. His departure is still an enigma. Stuart’s one known contact with his daughter was a brief note, formally written, and mailed from Wilmington in 1852, in which he entreated her to attend to her studies. The letter read:

Dear Kate,

I have sent you some trifles and beg that you will continue to study as I hear you do, by the report of Mr. Brent. My dear child pay attention to the instructions of your teachers and try to learn to answer my letters. May God bless you and prosper your endeavors is the prayer of your affectionate Father

Chas. Stuart
The envelope was addressed to “Miss Catherine Stu-
art,” though she was never known by that name. Even her
tombstone bears the less formal, “Kate Stuart.” On a paper
wrapped around the letter Kate had written these words,
“only letter ever rec’d from my Father.”

After her husband left, Mary Elizabeth Bensel Stuart
continued to run the inn with the aid of her daughters and
her servants. Officially named the Stuart House after her
marriage in 1842, the inn enjoyed an excellent reputation
as a Southport landmark until Kate Stuart’s death in 1929.

It received national attention in later years when it ap-
peared in a 1926 edition of *Early American Inns and Taverns*
by Elise Lathrop.

**THE STUART HOUSE**

The original one-story brick structure was actually
said to have been built in 1772 and was believed
by many to have served as a magazine for explosives for
Fort Johnston during the Revolutionary War. The mas-
sive brick walls were of a similar thickness and construc-
tion to those of the buildings at Fort Johnston, which
would seem to support this supposition. In 1852, as the
success of the inn grew, Mrs. Stuart added a second story
topped by a third floor garret with gabled windows which
ran the full length of the building and served as a dormito-
ry-like room. The wide, covered porches or piazzas gave
the inn the graceful appearance of a West Indian plantation
house.

By 1862 much of the burden of assisting her mother
with the inn fell to eighteen-year-old Kate. She helped
supervise the staff of maids and waiters and learned
quickly about the cooking and selection of menus.

The responsibility no doubt was enormous for the young
woman who had just returned home after graduating with
honors from Glen Anna Female Seminary in Thomasville.

Kate came home at a time when the Civil War was
raging. One of the most important defenses of the South-
ern resistance was nearby Fort Fisher. It was said that on
many occasions the pilots and captains of the blockade
runners would wait at the Stuart House for the turn of the
tide or a moonless night before starting on their stealthy
ventures past the Union warships. Kate’s half brother,
Joseph Bensel, was a pilot. His ship, *The City of Petersburg*,
made 16 successful runs during the war without being
captured or sunk.

Before the town was occupied by Union troops, the
Stuart House was also a spot for social gatherings and
musicales attended by many of the servicemen stationed at
Forts Johnston and Caswell. One of those guests was
Georgia-born poet, Sidney Lanier, a navy signalman, sta-
tioned for a short time at nearby Fort Johnston. Lanier was
an aficionado of great literature, and Kate was known to have an excellent library containing reference books, histories and novels by the finest writers of that day, so the two had much in common. Kate loved poetry and music, an affinity that was also shared by Lanier.

Southport historian Susan S. Carson writes, “He [Lanier] spent time at the Stuart House and became great friends with Miss Kate. He was well liked in the town and wrote to a friend in 1864 saying;”

> With my usual good fortune, I have met several of the kinds of friends I made two years ago in Wilmington. They are spending the summer here in Smithville, and have introduced me to all the nice people in this truly pleasant village. Insomuch that every day since I have been here various servants, bearing white covered dishes of delicacies, or fruit, or books, with notes of compliments from the ladies might have been seen wending their way toward the Signal Quarters where I reside.

In 1864, Sidney Lanier, while in command of a blockade runner, was captured and imprisoned at Point Lookout, on the coast of Maryland. By the time he was released a few months hence, Lanier had developed tuberculosis, the disease that would cause his early death in 1881. Kate never saw him again.

From January 13-15, 1865, Kate and her mother and guests at the inn were horrified by the thundering sounds of battle as Fort Fisher fell before a final, devastating Union assault. The holocaust, which brightened the night sky of battle as Fort Fisher fell before a final, devastating Union assault. The holocaust, which brightened the night sky, was visible from the Stuart House porch. It was a sight Kate would never forget.

**LIFE AFTER THE WAR**

After the Civil War, times were harder than ever for Mrs. Stuart and her daughter. Once blessed with quantities of rice from the flourishing upriver plantations and sugar and a variety of food items brought to them by the blockade runners during the war, the Stuart House kitchen now had to alter its menus. A huge swamp garden located beyond the Old Smithville Burying Grounds on the banks of Fiddler’s Drain was tended by Kate and some of her servants and yielded an ample amount of fresh vegetables. Adept at both hunting and fishing, Kate served wild game or fish, crabs and other seafood that she caught from the pier in front of her house to supply the table. Ironically this change in fare only enhanced the reputation of the inn for outstanding meals, and seafood became a specialty of the house. In the most difficult of times Kate and her mother still found food to send to those in need, regardless of their color, and the two became known for their generosity.

By war’s end Mrs. Stuart was 70 years old and her vigor and health were lagging, adding to Kate’s duties as innkeeper. But Kate’s energy seemed boundless. She wrote to her niece in Wilmington that she was “combing fish scales out of her hair when she really should be inside making jelly because the grapes were ripe.” Kate’s personal cookbook was filled with recipes for seafood, wild game, preserves, and an amazing number of cleaning agents and home remedies, which she concocted herself. Four recipes from the Stuart House survive in a small church cookbook published in 1904 by St. Phillip’s Episcopal Church. Two recipes are for the types of seafood that were abundant in the waters in front of her home, “Baked Sheephead” and “Crab Croquettes,” the other two have the intriguing titles of “Clay Cake” and “Tea Wigg.”

Along with her duties at the inn, Kate and her friend, Ann Sophie Drew, opened a private school. The Peabody School was located in the old Potter house at 301 E. Moore Street. By 1872, Miss Kate had her very own private school housed in the Masonic building with an enrollment of “slightly less than a hundred, more than half being females.” A roster of her students contained many old Southport names including those of two of her nephews. One, Edward H. Cranmer, son of her half sister Almira, became a Superior Court judge, widely known throughout the state for his wisdom and justice. His brother John became a doctor and made his home in Wilmington.

Life was never easy for Kate Stuart. Destructive storms and hurricanes made costly repairs to the old inn a constant drain on her finances and there were personal tragedies as well. In the terrible northeaster of December 1872, her half brother Joseph and four other pilots were lost at sea aboard Bensel’s small pilot boat. Joseph’s son was also lost with him. Their bodies were never recovered. After her mother’s death on March 23, 1884, the entire burden of running the inn fell to Kate, since all of her half sisters were married with homes of their own.

In 1898, her niece, Julia Foley Harper, who was the wife of her good friend, Captain John Harper, died in childbirth leaving behind an infant son. Kate took charge and brought the baby to live with her until some years later when the captain remarried and was able to care for his son.

Nature was her fiercest enemy, yet her greatest friend. After each hurricane or storm she set about repairing the damage to the inn and within a short time she was ready to receive her guests.

She loved to “whistle in” the seagulls each morning to feed them bits of stale bread while she savored the beauty
of the sea and sky during an early morning sunrise in the calm after the storms. The seagulls were her pets and she often gave Captain Harper two or three loaves of bread to feed them as he made his journeys between Wilmington and Southport. D.W. Manson wrote in the February 19, 1920, issue of the Wilmington Dispatch, the following:

This is Miss Kate Stuart, owner of the Stuart House. ... While her hair is silvery white yet she is quick of step, clear of eye and keen of intellect, and during the days you will spend in her presence you will be impressed with her utmost, kindly desire to please, be called upon to follow promptness at meal times, and you will feel yourself grow into the religious atmosphere which constantly pervades her presence, and if you are alert, you will come nearer than ever before to the real love of God if you try to emulate her spirit. ...

HEROINE OF SMITHVILLE

Indeed, a deep religious faith sustained her, but she was never one to sit back and wait for help from God or anyone else. She was very strong-willed and resolute, and she faced each of her problems head on. When a vote of the state legislature ordered the county seat moved from Southport to a more central Brunswick location in Bolivia, she employed John D. Bellamy, a noted Wilmington attorney and former legislator, to appeal the decision claiming the move would destroy her livelihood. Bellamy wrote in his memoirs:

I was not only Miss Stuart’s lawyer but her friend. ... I told the Supreme Court, in my argument, that I represented Miss Stuart in the contest; that the question involved was a close one, and being so, I hoped the Court would consider the interest of Miss Stuart, whose home would be broken up if the courthouse were removed. Every member of the Supreme Court was her personal friend, staying at her hotel when holding Brunswick Court. They all knew Miss Kate was a woman of noble character, and was a heroine.

The Supreme Court ruled in her favor and the county seat remained in Smithville (Southport) until 1978.

Her reputation as “the heroine of Smithville” was earned when she saved the young daughter of a friend from drowning. The details of that rescue often vary widely; the account printed in the Wilmington Evening Dispatch on November 9, 1914, is probably the most accurate since it was written following the reporter’s own interview with Kate Stuart. Captain Alex Hunter who was a ship’s master with the Clyde Line and a good friend of Miss Stuart had allowed his daughter Mary to stay at the Stuart House while he went to New York on business. One day during the visit, Kate was startled by loud screams coming from the direction of her pier. Realizing that Mary had fallen overboard, she ran immediately to the spot and jumped in, fully clothed, to rescue the girl. Kate was only 24 at the time and an excellent swimmer. The current, so near the river channel, was swift and threatened to pull both of them under, yet Kate managed to get the unconscious girl to shore where others were waiting to assist them. The grateful father learned of the rescue upon his return and rewarded Kate with a fine gold watch. The inscription inside reads:

From Alex Hunter to Miss Kate Stuart for her bravery in saving the life of his daughter Mary. July 31, 1869.

For as long as she lived every Clyde Line steamer that passed her home blew a salute to Miss Kate. She always answered the greeting, waving a white handkerchief by day and a lantern at night. The gold watch, which has become a family heirloom, is now in the possession of Ogden Allsbrook, great-grandson of Miss Kate’s half sister Elizabeth Bensel Warren.

Kate Stuart was constantly involved in the affairs of the community. She was the first president of the Southport Civic Club. In 1909, members of that group accompanied her aboard the steamer Wilmington with her friend, Captain John W. Harper at the helm, to hear President Taft deliver an address in Wilmington. In addition to the Civic Club, she was a charter member of

Cape Fear River Pilots. Front l-r, Thomas Newton, Julius Dosher; back l-r, Joseph Newton, unknown, Joseph Bensel (Stuart’s half-brother), and Thomas Brinkman. Photo courtesy of Joseph S. Loughlin.
the Cape Fear Lodge of the Good Templars in 1875 and
the Methodist Women’s Missionary Society in 1890. A
local newspaper of the day reported on May 23, 1911, “A
tablet was unveiled at the site of Fort Johnston. The North
Carolina Society of Colonial Dames of America, with the
assistance of Miss Kate Stuart, placed a large boulder of the
original fortification of Fort Johnston, the first colonial fort
of the Province, and a suitable tablet commemorating the
stirring incidents which marked the downfall of the royal
government in North Carolina.”

Kate Stuart was devoted to preserving history and was
justly proud of her own heritage. The History of North
Carolina included her in the biographies of notable North
Carolinians, one of a very few women to achieve this
honor.

Miss Kate was the only female member of the Chamber
of Commerce. One of her greatest achievements was se-
curing a rail line from Wilmington to Southport. The day
the first train of the Wilmington, Brunswick and Southern
Railroad entered the small coastal village, 67-year-old Kate
rode into town with it - perched upon a flat car. She even
wrote a poem in honor of the event.

The first verse of that poem reads:

On old Rhett Street, each one you meet
Just shakes hands all around,
For don’t you see, they say with glee,
The Railroad’s come to town!

From time to time she wrote other bits of poetry or
articles about Southport that were published in local
papers. And there were numerous articles written about
Miss Kate and her adventures in regional publications. In
1910, Captain John Harper made a trip to Charleston, SC,
for some repairs to the steamer Wilmington. He asked his
friend if she would like to go along. She accepted. It was
more than 50 years since her first visit to that city, and Kate
Stuart arrived at the Charleston Hotel with a mission in
mind. She had with her a bronze medal that she had kept
for many years, and she had reason to believe that the
medal “in all probability was once the property of a citizen
of Charleston.” She contacted a reporter from the News and
Courier who was eager to print her story. The story called
for anyone who might know the owner to come forward.
The next day another article ran in the same newspaper,
and the following is a portion of that article:

It [the medal] is of the size of a silver dollar and
bears the name “J.H. Schulte, 4th Srgt.” In
addition the phrase “Virtue and valor,” and the
initials “W.L.I” are inscribed upon one side while
the other bears a number of names and a date.

John Sheppard, vice president of the Washington Light
Infantry Veterans’ Association, had read the description
the previous day and immediately called the newspaper.
J. Hermann Schulte, he told them, had fought with the
South Carolina Volunteers in the Civil War. He was a
brave soldier and was highly thought of by his friends.
Schulte was deceased, but John Sheppard was able to
furnish the newspaper with the widow’s address in Ten-
nessee. The article concluded with these words:

And so, because a Wilmington steamer needed the
attention of ship carpenters, a certain aged lady in
Chattanooga will receive before many days the
medal which, more than forty years ago, his
comrades gave to her husband because he had fought
a good fight.

GRAND OLD LADY

When Kate Stuart died on April 13, 1929, she was
mourned across the state as “the Grand Old Lady of North
Carolina.” Her funeral at Trinity Methodist Church was
attended by black and white alike and a number of her
black friends, at their request, sang hymns for the
occasion. Her faithful servant of many years, Joseph
Nelson “Boysie” McCoy, was remembered in her will
along with other respected servants, Mary Davis, Sarah
Cotton and John McDonald. Among her pallbearers
were friends and notable attorneys from Wilmington.

The accolades Kate Stuart received in life were echoed
eloquenty after her passing. C.L. Stevens, editor of the
Southport Leader, published a number of tributes to her
from Southport citizens in the obituary that ran in his
paper, along with his own final tribute: “From the day
when I was editor of The Leader, until her passing, Miss
Kate and myself have been the closest of friends. A
woman of unusual personality, staunch in her friendships,
fearless in declining her views, unwavering in any line of
action she believed in right. In writing of Miss Kate for
publication I have always call her: ‘The Grand Old Lady
of Southport.’”

Yet it was the obituary in the April 14, 1929, edition of
the Wilmington Star News that was the most poetic and
poignant. It reads:
The city of Southport today wears a mantle of mourning for Miss Katie is no more. Throughout all of Eastern North Carolina there is a pang of regret at her passing. ... Miss Kate Stuart was more than a woman. She was the most beloved character of her native city and by way of being something of a Cape Fear institution. To hundreds of seamen she was a wonderful legend and a kind of earthly angel. Among the epicures of the Carolinas she was famous, for in the quaint cottage-hotel she operated, some of the most celebrated dishes of the coastal country were originated and served ... and annually hundreds of people from all distances enjoyed her marvelous hospitality. ...

For eighty-five years and some months, or from the moment of her birth until death ended her colorful career yesterday morning, Miss Katie resided in her ancestral home along the picturesque waterfront of Southport. From this vantage point, she observed and gradually she drew a goodly portion of the world into her circle of acquaintances. ...

Her death is a distinct loss to the State. A woman of her type lives but once in a century.

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Kate Stuart circa 1920s. Photograph courtesy of author’s private collection.

NOTES

1 Kate Stuart’s tombstone, with her dates of birth and death, is located in the Old Smithville Burying Ground at the corner of Moore and Rhett Streets in Southport, NC. This information is also recorded in *The Cemeteries of Southport*, data compiled by Dorcas W. Schmidt (Southport Historical Society, 1983), p. 7.

2 Bill Reaves, *Southport (Smithville) and Environs, A Chronology*, Volume I (Southport Historical Society, 1978), p. 113. Among the guests said to have visited the Stuart House were General Robert E. Lee, at the time a young brevet Colonel; Henry Bacon, the architect of the Lincoln Memorial; Daniel Russell, Zebulon B. Vance and other North Carolina governors and the Reverend Mr. Wilson and his young son Woodward, who later became president of the United States. As noted on pp. 31 and 33 of Dr. Chris Forvili’s *The Wilmington Campaign* (Savas Publishing Company, 1997), Lt. Col. Robert E. Lee did indeed visit Fort Caswell to inspect the fortifications there in 1840. That would place him in the area during the early days of the Stuart House, giving much weight to the long-held tradition that he was once a guest there.


6 To date it has been impossible to locate any records indicating the cause or the exact date of Joseph Bensel’s death. Although there are tombstones in the Old Smithville Burying Ground for his wife Mary Elizabeth Bensel Stuart and his son Joseph (placed there by Mrs. Stuart when her son was lost at sea) there is no marker for John Bensel. Bensel’s youngest child, Almira, was born June 6, 1838, according to her tombstone. In *Chronology of Southport*, Volume I, p. 40, Bill Reaves notes the marriage of Mary Elizabeth Bensel to Charles Stuart and refers to her as a “widow with five children.”

7 "Stories of Southport As Told By Col. Olds - Raleigh Newspaperman Interviews Miss Kate Stuart," *The Morning Star*, Wilmington, NC, March 19, 1918. Col. Fred Olds, director of the State Hall of History in Raleigh and a former newspaperman, was quoted in the article in reference to his interview with Miss Stuart: “At Southport Miss Kate Stewart [sic] remains, a dear delightful landmark of the quaint old town, in her little hotel in the snug shelter of the bluff and by the waterside. In fact, the house was originally known by the odd name of ‘Water-Skirt’ in other words, a one-story warehouse on the waterside.”


9 Brunswick County Marriage Bonds, 1804-1868. New Hanover County Library. Most all other references to Stuart give his name as Charles Henry Stuart, but the marriage bond with his personal signature reads Henry Charles Stuart.

10 Susan S. Carson, Joshua’s Dream: A Town With Two Names, p. 37.

11 Dr. Walter Gilman Curtis, *Reminiscences of Wilmington and Smithville---Southport, 1848-1900* (Southport Historical Society, Inc. 2nd Ed, 1999), p. 72. According to Dr. Curtis, the Smithville school established by Jeremiah Murphy in 1832 was under the direction of Murphy and the Rev. J. H. Bent.

12 Unfortunately only a copy of this letter can be located at this time. The original, which was in the possession of a great-great-nephew, has been misplaced.

13 Upon Miss Stuart’s death, operations at the inn ceased forever. The property changed hands several times and was used as a private residence or as a rental home. The inn was damaged beyond repair by Hurricane Hazel in 1954, and the structure was razed. An account of the destruction and the subsequent sale of the property by Dr. B.W. Wells, professor of Botany at North Carolina State College appeared in *The State Port Pilot* on March 20, 1954. The property stood vacant for almost 50 years but is now the site of two large residences.


18 Claude Howell, *WHQR Commentaries*, Cassette No. 4A, Broadcast November 23, 1987. Howell describes his memories of a childhood visit to the Stuart House aboard the steamer Wilmington: “...The next stop was in Southport where a number of people would get off to have dinner at the Stuart House run by Miss Kate Stuart and a popular place for Wilmingtonians during the hot, sultry, summer months. ...Miss Kate was an institution and renowned for her hospitality and her good food. The inn itself was a beautiful West Indian-type structure with wide two-story verandas.”


20 Ibid., p. 115/65.


23 Reid Page, *The Bald Head Island Gazette*, Nov. 15, 1978. “Recollections of Kate Stuart.” p. 1. In this interview, Josephine Newton Smith of Southport, Miss Stuart’s 82-year-
The author of Haunted Wilmington and the Cape Fear Coast, a collection of ghost stories, now in its sixth printing. From 2000 to 2002, she was editor-in-chief and feature writer for Capturing the Spirit of the Carolinas, a regional lifestyle magazine. She is currently working on a local history project and another collection of ghost stories as well as freelance magazine articles. When she was 6 years old her family moved to the Stuart House and lived there for about a year. She has been fascinated with the old inn and the stories and legends of Kate Stuart ever since. Kate Stuart’s half brother, Joseph Bensel, was Mrs. Preik’s paternal great-grandfather.
Stuart House Postcard
Courtesy of Ogden Allsbrook.