

Financial Fraud and Guerrilla Violence in Missouri's Civil War, 1861-1865.

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Review

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Geiger, Mark W. *Financial Fraud and Guerrilla Violence in Missouri's Civil War, 1861-1865.* Yale University Press, \$55.00 ISBN 978-0-3001-5151-0

Looking at Warfare through New Lenses

Interpreting the accretion of private and public violence in the midst of the American Civil War has long vexed historians, nearly as much as the civilians and soldiers who lived through it. For those who seek to explain the proliferation of internecine warfare in the border region during American Civil War, guerrillas have served as their primary vehicle. Yet the history of guerrilla warfare often reads as unconnected narratives of countless, seemingly random incidents of violence whose explanations have most often aligned along the limiting principle of individualism: in other words, wartime chaos.

This "inside war," as historian Michael Fellman has referred to Missouri's guerrilla war, defies reductionism. Like the border states in which this war largely raged, guerrillas hailed from every social class and found common cause against a degrading military occupation and their resistance arose from a murky spectrum of backgrounds and behaviors. Neither muster rolls nor pension files exist to confirm their existence, much less their motivations. Various interpretations of irregular warriors who fought in this chaotic war have offered them variously as vigilantes and societal nihilists—the latter more benignly as sociopathic drifters and thieves and more dangerously as psychopathic ambush raiders, arsonists, and murderers. A more recent line of argument about guerrillas questions both of these characterizations because they fail to categorize the often amorphous types of combatants who engaged in irregular warfare: partisan rangers, raiders, bushwhackers, jayhawkers, and gangs of criminals (or "brigands," as the federal military leadership termed them), among their other, earthier designations as cut-throats, thieves, bandits, murderers, outlaws, and devils. What evidence exists was itself deeply politicized during and after the war according to the shifting loyalties of their recorders.

Mark W. Geiger's premise, adapted from his Nevins Economic History Prize-winning dissertation, is as historically provocative as it is bold. (Far more so than his book's pedantic title, unfortunately.) At the war's outset, in Missouri's Boonslick, the slave-rich western river counties, pro-Confederate Missourians, hailing disproportionately from the upper strata of rural society and who had for years been engaging in for-profit commercial, slave-based agriculture and invested heavily in railroad construction during the 1850s in order to gain greater access to national markets, indebted themselves to local bankers. With the complicity of the state's largely proslavery bankers and governor, Claiborne F. Jackson, himself the former state bank commissioner, these slaveholders engaged in financial fraud by which they signed promissory notes to finance the arming of the pro-Confederate Missouri State Guard to accomplish the secession that their state's unionist leadership would not. When federal and state authorities took over the banks in late 1861, many conspirators saw their farms and slaves auctioned, denying sons in these dispossessed families their economic and cultural inheritances. Many responded by enlisting in the Confederate service, but many more reacted by becoming guerrillas to wage a shadow war upon the governments who had robbed them.

Meticulous original research in archives, courthouses, and legal records and sophisticated quantified data derived from it, which only a former banker and trained economist and historian could manage (Geiger is all of these), allows this book to offer a convincing argument and breathtakingly concise—often too much so—sweep of a neutral slave state's bitter harvest of civil war. Historians will marvel at Geiger's facile explanations of complex nineteenth-century banking procedures and laws and his persuasive extrapolation of the layered meanings behind the financial fraud by which these disloyal Missourians tried to take the state from the union, paid the price of failure, and constructed a bitter legacy of defeat.

The book is not without flaws. Less successful, but no less compellingly researched and argued, is Geiger's chapter connecting this hidden history to Missouri's ensuing guerrilla insurgency. "Geographic overlap, family, and timing," he writes, "all suggest a link between indebtedness and guerrilla violence" (108). Although he has convincingly connected an impressive sampling of identifiable guerrillas who, evidenced by promissory notes and court cases, were involved in the bank conspiracy, Geiger's comparison of indebted counties with guerrilla activity is more intriguing than persuasive. He offers not

one scrap of supportive qualitative evidence that more than suggests his argument, nor does he handle the nagging question of latter-day guerrillas who rode into the brush in parts of the state—especially after emancipation, which forms virtually no part of Geiger's story—other than in his sampling counties. (Jesse James comes first to mind.) In his final chapters, which offer terse yet capable analyses of wartime politics, postwar identity formation, and an oddly framed war and administrative state construction, Geiger fails to integrate his financial story into an argument at all, financial or otherwise, and often loses sight of the chronological structure he sets forth as essential to his story at the book's outset.

Such criticisms should not detract from what is an impressively inventive and provocative first book that will certainly spark debate about the famed inside war, whether in Missouri or elsewhere.

Christopher Phillips is Professor of History at the University of Cincinnati and Co-Editor of Ohio Valley History. He is author of several books including Missouri's Confederate: Claiborne Fox Jackson and the Creation of Southern Identity in the Border West and, most recently, The Making of a Southerner: William Barclay Napton's Private Civil War.